

# MasterCard



The global payment solution



**BSP**



The BSP MasterCard Credit Card is a global payment solution accepted, respected and recognized worldwide. It is a convenient and reliable way to pay for goods and services in Fiji and abroad. BSP offers two types, Regular and Gold MasterCard.

## Features

- ✓ Revolving credit facility.
- ✓ Convenient payment solution.
- ✓ Perform cash advances<sup>1</sup> at ATMs both locally and internationally.
- ✓ Credit limits:
  - Regular - \$500 - \$7,499
  - Gold - \$7,500 and above
- ✓ Statements are issued monthly.
- ✓ 5% minimum monthly repayment (MMR).
- ✓ Supplementary cards can be issued.
- ✓ 2.5% Foreign Currency Conversion Fee charged on overseas transactions only.

## Benefits

- ✓ Funds are available when you need it - no more queuing in the branch for loan applications.
- ✓ Make online purchases, pay your bills via BSP Online Banking and go shopping anywhere in the world where MasterCard is accepted<sup>2</sup>.
- ✓ An interest free period of up to fifty-five (55) days on purchases only.

- ✓ Easy access to cash anywhere in the world where MasterCard is accepted<sup>2</sup>.
- ✓ Flexible credit limits to cater for unique customer needs.
- ✓ Monthly statements provide regular and easy reconciliation of transactions. You can also track your balance and transactions via BSP Online Banking or check your balance on SMS Banking.
- ✓ The 5% MMR assists you to keep your credit at manageable levels. Also, you can easily make your repayments via BSP Online Banking or SMS Banking.
- ✓ Supplementary cards are issued for free for joint account holders.

## Application Requirements

- ✓ You must be 21 years of age or over.
- ✓ You must demonstrate the ability to repay debt.
- ✓ Your salary must be directed to your BSP account.

## Interest

Interest is calculated daily on the outstanding balance<sup>3</sup>, accrued and charged monthly<sup>4</sup>.

$$\text{Daily Interest} = \text{Daily Balance} \times (\text{Interest Rate} / 365 \text{ days})$$

### Footnotes:

1. Cash advances include but is not limited to ATM withdrawals, BSP in-branch EFTPoS withdrawals and Online Banking transfers.
2. Access to credit funds overseas or when making online purchases is regulated by the Reserve Bank of Fiji.
3. Outstanding balance is inclusive of interest charges and fees.
4. Billing dates are either on the 1st or the 15th day of each month.
5. Accepted Identification List confirms identification requirements and can be obtained from the website or any BSP branch.
6. As stated in the information sheet that may be obtained from any BSP branch.

## IMPORTANT NOTICE

To find out more about the *Fees & Charges, Interest Rates, Identification Requirements<sup>5</sup>, Terms & Conditions<sup>6</sup>* and BSP's products or services, please:



132 888



CustomerCare@bsp.com.fj



www.bsp.com.fj



Visit your nearest BSP branch

### Banking Hours

Monday : 9.30am to 4.00pm

Tuesday - Friday : 9.00am to 4.00pm

Saturday : 10.00am to 1.00pm

(selected branches only)



SWIFT Code - BOSPFJFJ

BSB Number - 069

