

## About your BSP Online Personal Banking

### Frequently Asked Questions

#### Q: What is BSP Online Personal Banking?

A: An internet based service that provides you access to your bank accounts and enables you to conduct transactions from your account 24 hours a day, 7 days a week and allows you to do the following:

- **Transfer Money** – ability to transfer funds between your linked accounts, to other BSP accounts or to accounts in other banks in Fiji.
- **Bill Pay** – ability to pay bills from either your account or a linked credit card account.
- **Schedule Payments** – make a payment now or set up a payment for a later date. You can also schedule repayments for your loan account and your credit card account.
- **Personal Billers/Payees** – maintain your personal biller and payee list for future transactions.
- **Account Access** – access any of your transactional linked accounts, loan accounts or linked credit card.
- **Transactions** – view account balances, or print and download your transaction history into usable formats.
- **Maintenance** – customise the display of your account name.
- **Security** – customise your user name log in and change your password at any time. BSP Online Banking automatically logs you out after a period of inactivity.
- **Secure Mail (Messages)** - Send and receive secure messages with our Customer Care Centre team. Use with the peace of mind that any financial content is completely secure and confidential.
- **Session History** - View the actions you performed in your last ten sessions for easy tracking.

#### Q: Who can register for BSP Online Personal Banking?

A: To register for this facility you must:

- Have an operational BSP Account linked to a BSP EasyCard or MoneyZone Card.
- Be aged 13 years or older.
- Own a compatible mobile phone capable of SMS messaging.

#### Q: How do I apply for Online Personal Banking?

A: For account holders living in Fiji, please follow the process below:

- Click [here](#) to download the form or pick one at any one of our BSP branches near you.
- Complete and submit to your nearest BSP Branch or email the above documents to BSP Customer Care Centre.
- Allow 3 days for processing. Our Customer Care Centre will call you to give you a temporary password. If you have not heard from us within 5 days please contact our Customer Care Centre on 132 888 if you live in Fiji or call to acquire your Password.
- You are now ready to access BSP Online Personal Banking.

For account holders living overseas, you won't have to fly to Fiji to register. Simply fill in an [Indemnity Form](#). You must provide documents that verify your full name, permanent residential address, date of birth, occupation, source of funds, specimen signature, FRCA (Tax registration) Letter and citizenship.

For those employed overseas, including members of the armed forces, your forms need to be witnessed by your employer or commanding officer and attached with a copy of your valid passport. Please email your registration form with a scanned copy of your valid passport to [BSP Customer Care Centre](#).

Please note that we will require the **ORIGINAL** copy of the [Indemnity Form](#). Please send this by secure post to Manager Customer Care, Bank South Pacific, Private Mailbag, Suva, FIJI.

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### Q: Can I access this facility abroad?

A: Yes you can access this facility abroad as it is available 24 hours a day and 7 days a week. Please type in the link: [www.bsp.com.fj](http://www.bsp.com.fj)

### Q: What should I do after logging in?

A: Once you have logged in with the default password, kindly change your password. Your password must be alphanumeric and should include:

- At least eight (8) characters long but not more than fifteen (15)
- Contain at least one number (0-9) and at least one letter (A-Z or a-z)

### Q: What should I do if I have forgotten my password?

A: Please call our Customer Care on 132 888 or (679) 3214 300 and they will assist you in providing a new password.

### Q: Can I Transfer funds to my overseas account?

A: BSP Online Personal Banking allows transfer of funds between your BSP linked accounts and to accounts in other banks in Fiji.

### Q: What is OTP?

A: OTP – One Time Passcode is a secure password that allows customer to authenticate transactions (external) from the Internet Banking platform. This registration is only done at our BSP Branches.

The Passcode is valid for only one login session or transaction and is sent via SMS to the customer's registered mobile phone with BSP SMS Banking and this also applies to customers living abroad. This security feature has been implemented to avoid unauthorised registration of 'New Payee' on customer Internet Banking access. SMS OTP allows the customer to authorise a New Payee when receiving the Passcode on their mobiles.

### Q: What is my daily transfer limit?

A: The daily default transaction limit is as follows:

Transaction Type	Minimum Limit	Maximum Limit	Max before Factor 2 authentication required	Global Daily Limit
<b>Internal Transfers</b> <ul style="list-style-type: none"><li>• <i>Transfers within CIF</i></li><li>• <i>Credit Card Payments*</i></li></ul>	\$1	\$20,000	\$5,000	<b>\$20,000</b>
<b>External Transfers (Saved Payees)</b> <ul style="list-style-type: none"><li>• <i>Transfer to Other BSP Accounts</i></li><li>• <i>Transfer to Other Banks</i></li></ul>	\$0.01	\$5,000	\$5,000	<b>\$5,000</b>
<b>External Transfers (Non-Saved Payees)</b> <ul style="list-style-type: none"><li>• <i>Transfer to Other BSP Accounts</i></li><li>• <i>Transfer to Other Banks</i></li></ul>	\$0.01	\$5,000	\$5,000	
<b>Bill Pay</b>	<b>\$2</b>	<b>\$5,000</b>	<b>\$5,000</b>	

### Q: Can I setup a transfer for a future date?

A: Yes you can. Please click [here](#) for further guidance.

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### Q: How long does a funds transfer take and how will I know?

A: Transfers from a BSP account to another BSP account is instantly updated, whereas for transfers to accounts with other banks in Fiji will take 24hours.

### Q: What should I do if my mobile phone number that was registered for OTP is lost or stolen?

A: Please contact our Customer Care Team on 132888 locally or (679) 3214300 or visit a BSP branch so we can disable your OTP access and investigate further. Once you have a new mobile phone number, you should visit your nearest BSP branch to sign up for OTP.

### Q: What security measures has BSP put in place to protect my data and what can I do to ensure the protection of my banking details?

A:

- Always log on to BSP Online Personal Banking by typing <http://www.bsp.com.fj>
- Never follow an email link which takes you directly to a log on screen
- BSP Online Personal Banking logs you out after a period of inactivity. This is to prevent unauthorised access to your account.
- Ensure your computer is regularly updated and protected by up to date operating systems, antivirus, anti-spam and personal firewall software.
- Always exit your BSP Online Personal Banking session when finished, by clicking the log out button.
- Never divulge your Online Personal Banking password. Bank South Pacific will never ask you for your password (either in person or email).
- Never leave your computer unattended while logged on to BSP Online Banking.
- Regularly check your account balances and transaction histories and immediately report any discrepancies to BSP Customer Care on 132 888 or (679) 3214 300.

### Q: How can I view my Master Card Account online?

A: You will need to register your Master Card, card number online. Please visit your nearest BSP branch or call our Customer Care on 132 888 or (679) 3234 300 to link your Master Card account online.

### Q: What type of accounts can I access through Online Personal Banking?

A: You can access any of your transactional linked accounts, loan accounts or linked credit card.

### Q: Do I Incur fees for using Online Personal Banking?

A: All card based accounts registered for Online Personal Banking will incur the following fees except for Money Zone account which is free:

Online Personal Banking	Transaction Cost
Balance Enquiry	Free
Transaction History	\$0.45 <sup>1</sup> per History
Bill Pay	\$0.45 per transaction
Funds Transfer	\$0.45 per Transfer
OTP	\$0.25 per transaction

<sup>1</sup> While we have an approved fee of transaction history requests, we will continue to offer this as a free service until further notice.

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<b>EASY GO Account</b>	<b>Transaction Cost</b>
<b>Balance Enquiry</b>	Free
<b>Account History</b>	Free
<b>Bill Pay</b>	\$0.50 per transaction
<b>Funds Transfer</b>	\$0.50 per transfer
<b>OTP</b>	\$0.25 per transaction