

GENERAL

FAQ

Frequently Asked Questions

1. What is a Visa Debit Card?

Visa Debit Card is a plastic payment card that is issued to BSP customers, linked to a bank account and can be used instead of cash to make purchases or payments.

A Visa Debit card can be used for the following;

- To pay for purchases at merchant locations in the Cook Islands and overseas via Electronic Funds Transfer at Point of Sale(EFTPoS),
- To pay for purchases over the phone and Internet,
- To withdrawal cash at any ATM(Automated Teller Machine) with VISA Logo,
- To pay for small purchases securely and quickly via Visa payWave (Touch and Go).

2. What is the difference between a Visa Debit Classic , Visa Debit Gold and Visa Debit Silver Card?

Essentially the cards are the same in terms of functionality and acceptability. You will only have access to the available funds in your account with a Visa Debit Classic Card. With a Visa Debit Silver and Gold Card you will have access to a credit limit loaded on your account, up to \$5,000 for Silver and \$10,000 for Gold. Visa Debit Silver and Gold Cards are subject to credit approval and other terms & conditions and interest, fees and charges may apply. For more information you can go to the BSP website, contact the Customer Service Centre on +682 22014 or email: BSPCookislands@bsp.com.pg

3. Where can I use my VISA Debit Card?

A Visa Debit Card can be used wherever the Visa logo is displayed as an accepted card. This includes ATMs and EFTPoS in the Cook Islands and overseas and also for shopping via the internet or over the phone.

4. Who can apply for a Visa Debit Card?

Customers aged 18 years or over that have a personal account with the BSP.

5. How do I apply for a Visa Debit Card?

To apply for a Visa Debit Card you may visit any BSP branch. For more information go to the BSP website or contact our Customer Service Centre via phone :+682 22014 or email: BSPCookIslands@bsp.com.pg

6. If there is a joint account, can both account holders have Visa Debit Cards?

Yes, both joint account holders can have a Visa Debit Card. Each card will have an unique card number and PIN (Personal Identification Number) and the cardholder name printed on the front of the card. Joint account holders will need to sign on their account severally. Visa Debit Cards cannot be issued on accounts signed jointly.

7. Can I have more than one Visa Debit Card?

Yes, if you have more than one personal transaction account, you can be issued more than one Visa Debit Card. You can be issued one Visa Debit Card per eligible transaction account.

8.Can I link more than one personal account to my Visa Debit Card?

No, generally only one eligible personal transaction account is linked per Visa Debit Card. If you have a second personal transaction account and require card access you will be issued a second Visa Debit Card.

9.How long will it take to get my Visa Debit Card?

Your new card will be available at your nominated branch within 14 days from the date you apply for it.

10.How do I receive my VISA Debit Card?

Your Visa Debit Card and PIN will be delivered to your nominated BSP branch.

11.How do I activate my Visa Debit Card?

Activate your Visa Debit Card by performing an account balance enquiry on a BSP ATM or EFTPoS Terminal.

12.Where do I find the current service and transaction fees for the Visa Debit Card?

For all related fees and charges, please refer to our current Personal Fees and Charges Schedule available at BSP branches, or via our website: www.bsp.co.ck.

13.How do I use my VISA Debit Card at an ATM or EFTPoS terminal in the Cook Islands and Overseas?

Card Usage	Cook Islands	Overseas
ATM		
When prompted select "savings or cheque" depending on which option your Visa Debit Card is linked to.	✓	✓
EFTPoS		
For contactless transactions "Touch and Go" hover the card over the EFTPoS terminal screen when prompted.	✓	✓
For contact transactions "insert" insert the chip-end of the card into the slot on the bottom of the EFTPoS terminal when prompted.	✓	✓
When using another banks' EFTPoS terminal, select "credit" if the account selection option is available.	✓	✓

14.How do I make a purchase over the internet or phone using my VISA Debit Card?

Simply quote your 16 digit card number, expiry date and the Card Verification Value (CVV). The CVV is a three (3) digit number found on the signature panel on the back of the card.

15.Is my VISA Debit Card accepted overseas?

Yes. You can access your account wherever Visa is accepted.

16.What are the transaction and daily limits for my VISA Debit Card?

To check the transaction limits on your card please contact the Customer Service Centre on +682 22014 or (+675) 305 7842 when overseas.

17. What are pre-authorised transactions on my Visa Debit Card?

A merchant may obtain an authorisation for a transaction before the transaction is undertaken. This is done to establish that there are sufficient funds available for the transaction and that the card is valid. This often occurs for hotel bookings or car rental services. Such authorisations will reduce the available balance in the account to assure sufficient funds for the transaction. In cases where the transaction is not completed, the amount may still remain on hold, up to 7 days, after the authorisation is obtained.

18. Where can I see all transactions on my VISA Debit Card?

All transactions are detailed on your personal account statement and in the account history on Personal Internet Banking. If you are within Cook Islands you can visit your nearest branch to obtain your account statement or request a "mini statement" available on BSP ATMs.

19. What do I do if I notice a suspicious transaction on my statement?

If you notice a suspicious transaction on your account statement please report it immediately to your nearest BSP branch or to our Customer Service Centre on +682 22014 or (+675) 305 7842 when overseas. It is recommended you retain all sales slips and printed receipts for your records.

20. What if I don't have sufficient money in my account when using my Visa Debit Card?

If there are insufficient available funds in your account, your Visa Debit Card transaction may be declined.

21. How can I dispute a transaction on my Visa Debit Card?

To dispute a transaction on your Visa Debit Card you need to complete a transaction dispute form and return it to a BSP branch. We recommend you complete and submit your form, as soon as possible, following the disputed transaction. Dispute timeframes and resolution are subject to Visa scheme rules and regulations.

22. What if my Visa Debit Card is not working?

If your Visa Debit Card is not working contact our Customer Service Centre on +682 22014 or (+675) 305 7842 when overseas.

23. What happens if I forget my VISA Debit Card PIN?

If you forget your PIN, please contact your nearest BSP branch to request a new card and new PIN by completing a new card application form. A replacement card fee will apply.

24. What if I've lost my VISA Debit Card or it was stolen?

Please visit your nearest BSP branch, phone the Customer Service Centre or send an email to cookislandsdigital@bsp.com.pg to cancel your card. To protect your funds we recommend you contact us as soon as possible.

25. What should I do if I think my Visa Debit Card or PIN has been compromised?

Report the situation urgently to our Customer Service Centre on +682 22014 or (+675) 305 7842 when overseas.

26. How do I change my name on my Visa Debit Card?

Should you need to change your details on your Visa Debit Card please contact our Customer Service Centre or your nearest BSP branch for assistance. You may be required to provide valid identification.