

Valid Forms of Identification

A minimum of 40 points is required

Form of Identification Allocated Points

Driver's Licence _____	37
Passport _____	37
Work Permit _____	37
National Identity Card (NID) _____	37
Employment ID with photo _____	37
Student ID with photo _____	37
Birth Certificate _____	20
Referee with photo _____	20
Letter of Employment _____	3
Marriage Certificate _____	3
School Certificate _____	3
Certificate of Baptism _____	3

Examples of photo ID:

NID, Student ID, Employment ID, Driver's Licence, Passport or similar.

Examples of non-photo ID:

Birth Certificate, Certificate of Baptism, Marriage Certificate, School Certificate, Confirmation letter from Registrar/Principal, Letter of employment or similar.

Consumer Rights

If you are not satisfied with this product or service, you have the right to raise a verbal or written complaint to BSP.

We endeavour to resolve your complaint within but not more than 30 working days.



320 1212 / 7030 1212 - 24 hours, 7 days a week



servicebsp@bsp.com.pg



www.bsp.com.pg



Visit your nearest BSP branch

0323

BSP Financial Group Limited 1-4815



EB 180

HOLIDAYS

NEW CAR

SCHOOL FEE

NEW HOUSE

Plus Saver

Meeting your Saving goals



BSP

Saving made simple and rewarding.

The Plus Saver Account helps you reach your goals through savings or setting aside money for unexpected events. You can open more than one Plus Saver Account based on your saving needs.

Eligibility

All personal account holders can open an Plus Saver Account.

New customers must open a Kundu or Sumatin Account before opening an Plus Saver Account.

Access to Account

- Mobile Banking (*131#)
- BSP Internet Banking

Bonus

- Interest tiered on higher balances
- Deposit via electronic channels is free
- No monthly maintenance fee
- No minimum balance requirement
- Comes with Mobile & Internet Banking convenience

Account Features

- Funds are available 24/7
- No card access¹
- Initial deposit of K10.00
- Interest² accrued daily, paid quarterly
- A maximum of two (2) people are allowed to hold a joint account
- Statement is available and can be obtained via BSP Internet Banking, BSP PNG App or at the branch

Interest Calculation

Simple Interest Formula:

Interest = Principal x Rate x Time

Interest: Daily interest earned (and accrued).

Principal: Current balance in Plus Saver Account at end of day.

Rate: Interest rate applicable based on current balance at end of day.

Time: 1 day/No. of days in a year.

Example: Interest is calculated on K50.00 at 0.5% per annum for 1 day as follows:

Interest earned

and accrued day 1 = $\frac{K50.00 \times 0.50\% \times 1}{365}$

How to Apply

1. Complete an Account Opening Application form. This is available on our website or at your nearest branch.
2. Bring initial deposit with valid ID, refer to back of brochure for details.
3. Submit your application form at your nearest BSP branch. Alternatively, you can apply online through BSP Internet Banking.

Contact Us

If you need help with your account, card, PIN or want to update your personal information held with us, use the contact details provided on the back of this brochure.

Fees and Charges

Information on our fees is available on our website: www.bsp.com.pg and at our branches.

¹ For access to funds, transfer from Plus Saver to Kundu / Sumatin Account via Mobile Banking (*131#), BSP PNG App or BSP Internet Banking.

² Interest Withholding Tax of 15% applies to interest earned. If exempt, provide tax exemption certificate.