

# MasterCard Corporate Debit Card



TERMS & CONDITIONS



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## A. INTRODUCTION

### 1. Application of these Terms and conditions

This document sets out the 'Terms and conditions' governing the operation and use of the BSP MasterCard Corporate Debit Card (the "Card").

It is important that you read and understand this document before you use the Card.

These Terms and conditions apply together with:

- BSP Electronic Banking Terms and conditions;
- Any Terms and conditions applicable to the Account(s) which you have nominated to be linked to the Card; and
- Any Terms and conditions of products or services offered by BSP where you may initiate and transact using the Card.

You can obtain any of the Terms and conditions stated above by:

- Enquiring at any BSP branch
- Calling BSP Call Centre on 180 1100.
- International Customers can call +675 322 9900; or
- Downloading a copy from BSP Website at [www.bsp.com.pg](http://www.bsp.com.pg)

If there is any inconsistency between these Terms and conditions and the Terms and conditions mentioned above, these Terms and conditions will prevail.

### 2. Agreement to these Terms and conditions

BSP is the issuer of the Card. By using your Card you agree to accept these Terms and conditions. If you do not agree to these Terms and conditions, you should not sign the Card or use it to carry out any transaction. Instead, you must return the Card to BSP (cut in half for the Account holder and your protection).

If there is any aspect of these Terms and conditions you do not understand or are unsure about, do not hesitate to contact:

1. Your BSP Relationship Manager;
2. A customer service staff at any BSP Branch; or
3. Call BSP Call Centre on 180 1100.
4. International Customers can call +675 322 9900

## B. INTERPRETATION AND DEFINED TERMS

### 1. Interpretation

The use of headings are inserted for convenience and ease of reference only and are not to be considered in the interpretation or construction of any provision of these Conditions of Usage.

### 2. Defined Terms

The following definitions apply throughout these Conditions of Usage unless otherwise stated:

**'Account'** means the BSP account(s) which are linked to your Card and which you have nominated to be operated by your Card.

**'ATM'** means Automatic Teller Machine being a computer terminal activated by a magnetically encoded bank card which processes certain financial transactions

**'BSP'** means Bank of South Pacific Limited and its successors and assigns.

**'BSP Business Day'** means any day on which BSP is open for business but excludes a day which is gazetted as a public holiday.

**'Card'** refers to the BSP MasterCard Corporate Debit Card issued to you by BSP for use on the Account(s).

**'Card Details'** refers to your Card name, Card number, Card expiry date, and CVV2 Security Code

**'Cardholder'** means the holder of a Card

**'Terms and conditions'** means this document which contains the Terms and conditions of the use of the Card.

**CVV2 Security Code** means the three (3) digit number located on the reverse side of your Card to the right of the signature panel.

**'Default Account'** means the primary BSP account which is linked to your Card.

**'Dormant Account'** means an Account that has not been operated either by deposit or withdrawal for a period of six (6) months.

**'EFT'** means Electronic Funds Transfer. Any transfer of funds that are initiated by electronic means, such as an electronic terminal, telephone, computer, ATM or magnetic tape.

**'EFTPOS'** means Electronic Funds Transfer at Point of Sale

**'EFTPOS Terminal'** means the electronic equipment, electronic system, communications system and software provided by or on your behalf of the BSP or any third party for use with your Card and PIN and or signature to conduct an EFT Transaction and includes, but is not limited to, an automatic teller machine or point of sale terminal.

**'EFT Transaction'** means a Transaction initiated by your instruction to:

- Obtain a balance enquiry or withdraw cash using your Card and PIN from any ATM displaying the MasterCard symbol
- Purchase goods and or services at Merchants displaying the MasterCard symbol by using your Card and PIN or signature depending on the relevant requirements of the Merchant
- Make a payment via the internet or telephone using your Card Details and any associated security code

**'Linked Account'** means the Account(s) which are linked to your Card, and includes any overdraft or line of credit which have been attached to the linked Account.

**'Merchant'** means a provider of goods or services.

**'Organization'** refers to the business or organization authorizing you with the use of the Card

**'Permanent Resident'** includes a non-PNG Citizen living and working in PNG who holds a valid work permit

**'PIN'** means Personal Identification Number being a set or code of numbers that is supplied with your Card to enable you to use your Card to conduct a Transaction.

**'PNG'** means the Independent State of Papua New Guinea.

**'Purchase Price'** is the actual amount payable by you to a Merchant for the supply of goods or services.

**'Recurring Transaction'** or **'Standing Authority'** means a regular Transaction on your Account that you have authorised a Merchant or third party to make by providing your Card Details.

**'Transaction(s)'** means any EFT Transaction.

**'Unauthorized Transaction'** means any Transaction made without your knowledge, consent or authority.

**'You'** means the person in whose name the BSP MasterCard Corporate Debit Account has been opened.

## C. BENEFITS OF USING THE CARD

The Card allows you to have access to the Account holder's funds in the Account(s):

- 24 Hours a day through ATM and EFTPoS;
- To purchase goods or services on the internet or over the telephone
- To pay bills using BillPay
- Banking without visiting a BSP branch

## D. HOW TO USE THE CARD

BSP issues your Card with a PIN. The table below shows how you can use your Card:

Transaction	Process
Purchase goods or services at Merchants Overseas	Press the <b>'credit'</b> button and sign the transaction slip or enter your PIN.
Purchase goods or services at Merchants in PNG using a BSP EFTPoS terminal.	Press the <b>'cheque'</b> or <b>'savings'</b> button and sign the transaction or enter your PIN.
Purchase goods or services at Merchants in PNG using Non-BSP EFTPoS terminal.	Press the <b>'credit'</b> button and sign the transaction slip or enter your PIN.
Purchase goods or services over the telephone	Quote your Card Details as requested.
Purchase goods or services over the Internet	Quote your Card Details as requested.
Transaction History, Balance Enquiry or Withdrawal of cash at BSP ATM in PNG	Press the <b>'cheque'</b> or <b>'savings'</b> button and enter your PIN.
Balance Enquiry or Withdrawal of cash at Non-BSP ATM in PNG	Press the <b>'cheque'</b> or <b>'savings'</b> button and enter your PIN.
Balance Enquiry or Withdrawal of cash at ATM Overseas	Press the <b>'cheque'</b> or <b>'savings'</b> button and enter your PIN.

## E. CARD AND PIN SECURITY

The security of your Card is very important. If you fail to observe the following security requirements you may increase the Account holder's liability for any unauthorized use of the Card.

### 1. To keep your Card secure you must:

- Sign the back of your Card immediately upon receipt;
- Store and keep your Card in a safe place;
- Use your Card only within the 'valid from' and 'valid thru' dates;
- Do not lend your Card to anyone including a friend or family member;
- Take reasonable steps to protect your Card from loss or theft;
- Upon expiry of your Card destroy it by cutting it diagonally in half or return it to BSP;
- Use your Card in accordance with these Terms and conditions; and
- Notify BSP immediately if you become aware that your Card has been lost or stolen, or someone else without your authority has used your Card or the Card account details (for example, the number and expiry date of your Card)

BSP will issue you a PIN to use your Card. You agree to protect this PIN as a means of preventing fraudulent or unauthorized use of your Card.

### 2. To keep your PIN secure:

- Do not disclose or allow your PIN to be seen by anyone including your friend or family member;
- Do not record or keep a record of your PIN on, near, or with your Card; If you change your PIN, you must select a PIN which is not obvious or is not able to be easily compromised. If you use an obvious PIN such as a name or date you may be liable for any loss which occur as a result of unauthorized use of the PIN before notification to BSP that the PIN has been misused or has become known to someone else; and
- Use care to prevent anyone seeing your PIN being entered into an ATM or EFTPOS

The BSP Electronic Banking Terms & Conditions set out additional security requirements in relation to electronic access processes, including your Card and PIN.

### 3. Report a Breach of Security

Immediately notify BSP if:

- Your Card is lost or stolen;
- There is an Unauthorized Transaction appearing on your Account;
- Your Card has or may have been used without your knowledge, consent or authority;
- Your Card is not issued with a PIN;
- Your PIN has been compromised; or
- You have forgotten your PIN.

Please report your lost or stolen Card to:

- Your BSP Relationship Manager;
- A Customer service staff at any BSP branch; or
- Call BSP Call Centre on 180 1100. International Customers can call +675 322 9900; or
- Any bank or financial institution displaying the MasterCard symbol if you are overseas.

Upon notification, BSP will cancel your Card and PIN. BSP may also give you a notification number or some other form of acknowledgement which you should retain as evidence of the time and date of your report.

#### 4. Issue of replacement card

If your Card is lost, stolen, damaged or otherwise cancelled due to a breach of security of your Card and PIN, BSP may issue the Account Holder with a replacement card and new PIN. These Terms and conditions will apply to the replacement card and PIN. A fee may apply for card replacement. Please contact a BSP customer service staff at any BSP branch or call BSP Call Centre for fees on replacement cards.

If you are overseas and issued with a replacement card, you will need to be issued a PIN before you can use it for Transactions that require a PIN. However, in-branch cash withdrawals on your Account at financial institutions displaying the MasterCard symbol may still be allowed.

#### 5. Liability for Unauthorised Transactions

BSP is liable for actual losses:

- As a result of fraudulent or negligent conduct of BSP employees or agents; and
- From an Unauthorized Transaction if it is reasonably certain that you have not contributed to the losses.

The Account Holder may be liable for any actual loss of funds or any interception of information through any unauthorized access to the Account:

- Through your fraud or negligence;
  - By disclosing your Card Details or PIN to a third party including a friend or family member;
  - By failing to keep your Card and PIN secure; or
- If, after you become aware of the loss, theft or breach of security of your Card and PIN and you unreasonably delay notifying BSP, you will be liable for the actual losses incurred between:
- › The time you first became aware of any of the events described above; and
  - › The time BSP is actually notified of the relevant event.

## F. FEES AND CHARGES

### 1. Bank Fees and Charges

BSP reserves the right to charge the Account(s) with fees and charges for the provision and operation of the Account(s) and Card. Information on fees and charges can be obtained:

- Online at [www.bsp.com.pg](http://www.bsp.com.pg);
- Calling the BSP Call Centre on 180 1100; or
- Contacting any BSP Branch

BSP may waive fees under certain conditions. If BSP waives a fee or fails to collect a fee to which it is entitled, BSP has not waived its right to collect that fee or any other fee to which it is entitled for future Transactions of the same nature. Other general fees and charges may also apply to your Account/s for other services or Account activity.

The monthly statement of account will detail all fees and charges applied to your Account during the relevant statement period.

## 2. Government Fees and Charges

Any Government duties, taxes, rates or other charges incurred in respect of receipts or withdrawals made to or from the Account/s will be payable by the Account holder.

## G. USING YOUR CARD

You must not use your Card for any unlawful purpose, including the purchase of goods or services prohibited by the laws of the country you are in. In addition, the Account(s) must be used wholly and exclusively in accordance to your organization's policies.

### 1. Card Acceptance at Merchants and Financial Institutions

The Card will normally be accepted at any financial institution or Merchant displaying the MasterCard symbol. However, MasterCard promotional material displayed at any financial institution or Merchant is not a warranty that all goods and services available at those premises are able to be purchased with the Card.

The price a Merchant may charge for goods and services purchased with your Card may vary from the price a Merchant may charge for the same goods and services purchased with cash.

Unless a law requires otherwise, BSP does not accept any liability:

- If any financial institution or Merchant displaying a MasterCard symbol refuses to accept your Card; and
- For goods or services purchased with the Card.

Any complaints about goods or services purchased with the Card must be resolved directly with the Merchant concerned.

### 2. Using your Card on ATM and EFTPOS Network

The Card may be accepted at any ATM displaying the MasterCard or Cirrus Symbol Depending on which ATM facility you use, you may be able to use the Card to obtain a Transaction history, withdraw cash or make a balance enquiry.

The EFTPOS facility located at Merchant premises displaying the MasterCard symbol allow you to use your Card to make purchases of goods and services. Depending on the Merchant, you may also be able to withdraw cash in addition to your purchase.

### 3. Daily limits on withdrawals and purchases

The daily withdrawal limits on your Card for both ATM and EFTPoS are determined by your organization's policies. Your organization and you are responsible for ensuring that the monetary value of transactions (EFTPoS) incurred overseas do not exceed the K200,000 foreign currency equivalent per annum. The Bank of Papua New Guinea may request documents from your organization or you should the value of overseas transactions exceed K200,000 per annum.

Some Merchants may impose cash withdrawal limits on EFTPoS Transactions. BSP does not have any control over these imposed limitations and is not responsible for any loss, damage or costs you may incur as a result of these limitations.

#### 4. Using your Card outside Papua New Guinea

MasterCard Cirrus is a worldwide ATM network through which customers can access available funds in their linked Account by using their Card and PIN whilst overseas.

To access funds from the linked Account at overseas MasterCard Cirrus ATMs, select 'credit' (when the option is available). At some overseas MasterCard Cirrus ATMs (not in Europe) you can also use your Card to access the linked Account by selecting 'savings' or 'cheque' (when the option is available). Where the MasterCard Cirrus ATM has no account selection facility, the ATM will automatically select a withdrawal from the default account if you proceed with the transaction

##### (i) Currency Conversion and Transaction Fees

Transaction fees and currency conversion fees apply to the Card for the use of MasterCard Cirrus ATMs overseas. If the amount of the transaction is more than the available balance, the transaction may be rejected and no fees will be charged.

##### (ii) Surcharge

Surcharging, MasterCard Cirrus Some overseas ATM locations may impose a surcharge when you use their ATM to make a withdrawal. Surcharges will not appear as a separate item on the account statement, but will be included in the total transaction amount shown.

##### (iii) Exchange Rates and Conversions

Exchange Rates and Conversions, MasterCard Worldwide will convert all transactions into Papua New Guinean Kina in accordance with its rules. Transactions will either be converted directly to Papua New Guinean Kina or will be first converted from the currency in which the transaction was made to US dollars and then converted to Papua New Guinean Kina by MasterCard Worldwide. Please note that some cross-currency transactions from overseas may be different from the amount that was originally authorised.

This difference may be due to fluctuations in currency conversion rates between the date of the authorisation and the date that the transaction clears.

The conversion rate used is a wholesale market rate selected by MasterCard Worldwide from a range of wholesale rates one day before MasterCard processes the transaction. In most cases, the conversion rate applied to refunds of a transaction will be different to the conversion rate applied to the original transaction.

#### H. TRANSACTIONS ON YOUR ACCOUNT

All Transactions need to be approved by BSP before they can proceed. The purpose of the approval is to confirm that there are sufficient funds available in the Account(s) for the transaction to be processed.

The Account holder agrees that BSP can debit the Account(s) linked to the Card with all transactions authorised by you.

Transactions can be authorized by you by:

- Using your Card alone or together with your PIN, in conjunction with any electronic device;
- Presenting your Card to a Merchant and signing a voucher or other documentation acceptable to BSP authorising the Transaction;

- Providing your Card Details to a Merchant or to any other party to whom payment is to be made, either directly or via a third party, in a manner acceptable to BSP. For example transactions made over the phone or online; or
- Transferring funds electronically using BSP Online Banking, BSP Telephone Banking or BSP Mobile Phone Banking.

When you authorize a Transaction:

- You confirm the validity of the Transaction. That is, the transaction correctly represents the purchase price of the goods or services;
- Your organization is agreeing to pay (in Papua New Guinean Kina) the amount of those transactions; and
- Your organization is agreeing to incur and pay for any fees or charges that apply to initiating the Transaction using the Card.

You can authorise a transaction for either a particular amount or for particular goods or services in accordance to your organization's policies. For example, if you hire a car, you may authorise a transaction for both the rental and any additional costs, such as the cost of any damage to the vehicle.

### 1. Anti Money Laundering

You agree BSP may delay, block or refuse to make a payment if BSP believes on reasonable grounds that making the payment may breach any law in Papua New Guinea or any other country, and BSP will incur no liability to you if it does so.

You agree to provide all information to BSP which BSP reasonably requires to comply with any law in Papua New Guinea or any other country. You agree BSP may disclose information which you provide to BSP where required by any law in Papua New Guinea or any other country.

Unless you have disclosed that you are acting in a trustee capacity or on behalf of another party, you warrant that you are acting on your own behalf in entering into this agreement.

You declare and undertake to BSP that any payment of monies in accordance with your instructions to BSP will not breach any law in Papua New Guinea or any other country.

### 2. Authorizations

If you select the 'credit' button when you use your Card to make EFTPOS purchases or you use the 16 digits Card number to purchase or pay for goods or services, the merchant or other person involved in the transaction may obtain an authorisation for the transaction before the transaction is made. This authorisation is for the purpose of establishing that there are sufficient funds available in the Account for the transaction.

This authorisation may be completed for a transaction that occurs at a later time such as car hire, accommodation and transactions at unmanned terminals (for example, unmanned petrol stations).

Once the authorisation is obtained, it will reduce the amount of available funds in the Account. If the purchase or other transaction is not completed, the amount of available funds in the Account may continue to be reduced for up to six (6) BSP Business Days after the authorisation is obtained.

### 3. Setting up Recurring Transaction and Standing Authorities

You can, at any time, authorize a Merchant to transact on your Account by providing your Card Details to the Merchant. BSP is not able to cancel a recurring Transaction you set up with a Merchant unless you cancel the

authority with the Merchant and the Merchant agrees to the cancellation. To cancel such an authority, you must notify the Merchant in writing at least 15 days before the next Transaction is due to be processed. If the Merchant does not comply with your request to cancel the authority, you must send BSP a copy of your correspondence to the Merchant to enable BSP to dispute the relevant Transaction on your behalf.

#### **4. Reversing a Transaction**

Where you have authorized a Merchant to transact on your Account, you may be entitled to reverse the Transaction (charge back) where you dispute a Transaction made on your Account by the Merchant.

You must immediately notify BSP if you believe you are entitled to reverse a Transaction. If BSP is satisfied after investigation that you are entitled to reverse a Transaction, BSP will credit your Account for the amount initially debited for the Transaction.

You are not able to reverse a transaction authenticated using Verified by MasterCard unless BSP is liable as provided in your Electronic Banking Terms & Conditions

#### **5. Time limits for reversing a Transaction**

You must immediately notify BSP of a disputed Transaction. MasterCard card scheme operating rules impose time limits after the expiry of which BSP is not able to reverse a Transaction. If you do not notify BSP within the time limits, BSP may be unable to investigate your claim in which case you will be liable for the Transaction.

It is your responsibility to review carefully your statement of account. BSP is not responsible for any loss to you if you do not ask BSP to reverse a Transaction within the applicable time limit.

### **I. STATEMENT OF ACCOUNT**

BSP will mail a statement of account to the Account holder and a consolidated statement to your organization each month unless:

- The Account Holder notifies BSP in writing that you do not wish to receive statements
- BSP is not required under law to send the Account Holder a statement of account.

You must check your statement of account carefully and immediately notify BSP of any errors or transactions you believe is an unauthorized or disputed Transaction.

### **J. PROVISION OF CREDIT**

BSP does not agree to provide any credit in respect of the Account(s). Selecting the 'credit' button in ATM or EFTPOS terminals when you use your Card to make withdrawals or purchases gives you access to the funds available in the Account(s) and does not provide you with any credit in respect of the Account(s).

### **K. ENQUIRIES AND COMPLAINTS**

If you need to make an enquiry or lodge a complaint regarding your Card or PIN or any matter relating to the use of your Card, please contact BSP using the contact details provided at the end of these Terms and Conditions.

BSP will endeavour to address your enquiry or complaint immediately. If for any reason, BSP is unable to do this, BSP will take steps to answer your queries or resolve your complaint within a reasonable time by giving you an expectation of the time when the matter can be resolved.

BSP will keep you informed on the progress of your complaint handling

## L. CANCELLATION OF CARD

### 1. Cancellation by BSP

Your Card remains the property of BSP at all times. BSP reserves the right to cancel your Card or refuse authorization of further Transactions on any linked Account(s) at any time without prior notice to you if:

- BSP believes that the use of your Card may cause loss to you or to BSP;
- The Account(s) is(are) overdrawn or has insufficient funds to cover further Transactions;
- There have been no Transactions (except for fees or charges) on your Account for more than three (3) consecutive months;
- You have tampered with, misused or allowed a third party to use your Card; or
- You breach these Terms and conditions

### 2. Cancellation by Account Holder

The Account Holder may request BSP to cancel the Card by contacting BSP on the contact details provided at the end of these Terms and Conditions.

If the Account Holder closes the Account(s), your Card will automatically be cancelled. Any funds in credit balance on the Account Holder's account will be paid to in cash or by Bank Cheque payable to the Account Holder. Funds which have not yet cleared on your Account at the time of closing your Account will not be released to the Account Holder until the funds are cleared. Any fees and charges and other amounts owing to BSP on the Account will be calculated and payable by you to BSP at the time of closing of your Account.

It is important that you inform the Merchant or other third party where you have set up Standing Authorities or Recurring Transaction request over the Account that the Account will be closed. BSP is not liable for any loss, claims or liability you may incur as a result of the Account closure.

### 3. What happens when a Card is cancelled?

When BSP cancels a Card or BSP receives instructions from the Account Holder to cancel your Card, BSP will confirm the cancellation details before it cancels the Card.

Once the Card is cancelled, the card must not be used and you are required to cut the Card diagonally in half and return it to BSP.

The Account Holder is responsible for:

- The use of the Card and of the Account until the Card is returned to BSP cut diagonally in half or until the Account holder has taken all steps to return the Card to BSP.
- For any transactions debited to the Account in accordance with any recurring transaction request or other standing authority, BSP Internet Banking or BSP Telephone Banking transaction and until the request or authority is cancelled in accordance with these Terms and conditions.

## M. VARIATION TO THESE TERMS AND CONDITIONS

BSP may, at its sole discretion, amend these Terms and conditions from time to time as required by Law or otherwise with or without prior notice to you.

Where BSP intends to vary these Terms and conditions, BSP may give notice to you by:

- Direct communication with you (for example by notice on your account statement or via online Broadcast)
- Notice displayed in any of BSP branch or on BSP website;
- Advertisement in major daily or national newspapers; or
- Advertisement via a television network or radio station.

You will be deemed to have received the notice immediately after any such display or advertisement. Any continued use of your Card shall constitute your acceptance of the variation.

## N. COLLECTION, USE AND DISCLOSURE OF YOUR PERSONAL INFORMATION BY BSP

When you deal with BSP, BSP is likely to collect, use, and disclose some of your personal information. If you do not provide some or all of your information requested, BSP may be unable to provide you with a product or service.

Upon the issuance of your Card and in accordance with these Terms and conditions, you consented to BSP:

- Collecting your personal information;
- Using your personal information; and
- Disclosing your personal information.

### 1. Collection and Use of your Personal Information

BSP may collect your personal information:

- To assist in providing information about a product or service;
- To consider your request for a product or service;
- To enable BSP to provide a product or service;
- To tell you about other products or services that may be of interest to you;
- To assist in arrangements with other organizations (such as subsidiary companies) in relation to the promotion and provision of a product or service;
- To perform other administrative and operational tasks (including risk management, systems development and testing, credit scoring, staff training, and market or customer satisfaction research);
- To prevent or investigate any fraud or crime (or a suspected fraud or crime); and
- As required by relevant laws, regulations, codes and external payment systems.

BSP will not collect sensitive information about you without your consent.

### 2. Disclosures by BSP

BSP may need to disclose your personal information to:

- Your referee(s);
- Credit reporting or debt collecting agencies;
- An organization that is in an arrangement or alliance with BSP for the purpose of promoting or using their respective products or services (and any agents used by that organization in administering such an arrangement or alliance);
- Any service provider BSP engages to carry out or assist its functions and activities;

- Regulatory bodies, government agencies, law enforcement bodies and courts;
- Other parties BSP is authorized or required by law to disclose information to;
- Other financial institutions (such as banks);
- Mortgage insurers and any reinsurer of any such mortgage insurer;
- Your guarantors (and intending guarantors); or
- Your authorized agents or your executor, administrator or your legal representative.

### 3. Accessing your personal information

You may access your personal information held by BSP at any time by contacting BSP using the contact details provided at the end of these Terms and conditions. A fee may apply for this service.

It is your responsibility to ensure your personal information held with BSP is accurate, complete and up to date.

## O. GENERAL MATTERS

### 1. Card reissue and replacement

BSP may issue a new Card to you at any time, provided the Account holder has not previously requested BSP to revoke this authority. If the Card becomes faulty or damaged, the Account holder may order a replacement Card at any BSP branch or by telephoning the numbers listed at the back of this booklet. All such Cards are subject to this Terms and conditions. BSP reserves the right not to reissue a Card to you.

### 2. Disruption of service

Allow sufficient time to make Transactions overseas as a banking service may be disrupted on some occasions. A 'disruption' is where a service is temporarily unavailable due to communication problems or where a system or equipment fails to function in a normal or satisfactory manner.

It is advisable to retry the use of your Card after a few minutes when a banking service is restored. BSP will correct any incorrect entry which is made on your Account as a result of a disruption and will adjust any fees or charges which have been applied as a result of an incorrect entry.

To the maximum extent permitted by law, BSP will not be liable for any loss or damage, including consequential loss or damage, suffered because of a disruption.

### 3. Force majeure

To the extent permitted by law, BSP will not be liable to you for any loss or damage (whether direct or consequential), nor be in default under this Terms and conditions, for failure to observe or perform any of its obligations under the Terms and conditions for any reason or cause which could not, with reasonable diligence, be controlled or prevented by BSP, including acts of God, acts of nature, acts of government or their agencies, strikes or other industrial action, fire, flood, storm, riots, power shortages or failures, sudden and unexpected system failure or disruption by war or sabotage.

### 4. Notice

BSP may give notice:

- Personally to you, in which case the date of delivery is the date on which you receive the notice

- By Mail, notice is taken to have been given on the day it would have been delivered in the ordinary course of post, if BSP mailed it to your last known address recorded at BSP in respect of your Account
- Electronically to your email address, or other electronic mail address, last known to BSP
- To any person nominated by you to receive such notices, documents or information

## 5. Waiver

Where BSP waives any rights or powers arising under these Terms and conditions, such waiver shall be in writing signed by BSP. A failure or delay by BSP to exercise, or partial exercise, of a right or power under these Terms and conditions does not result in a waiver of that right or power.

You may not rely on any conduct, representation or statement by BSP or its employees or agents as a defence to the exercise of a right or power conferred on BSP by these Terms and conditions

## 0. BSP CONTACT DETAILS

### 1. Postal Address

Bank of South Pacific Limited  
P.O Box 78  
Port Moresby 121  
National Capital District  
Papua New Guinea

### 2. Head Office Address

Bank of South Pacific Limited  
Corner Musgrave Street & Douglas Street  
Port Moresby  
National Capital District  
Papua New Guinea

**3. Website Address:** [www.bsp.com.pg](http://www.bsp.com.pg)

### 4. Enquiries, Reports and Complaints

ALL CARDHOLDERS		
	Contact	Details
• Any query on these Terms and conditions	BSP Call Centre	Tel: 180 1100
• Reporting a Breach of Security of your Card and PIN	International Customers	Tel: + 675 3229 900
• General Enquiries and Complaints	BSP Email Service	Email: <a href="mailto:bsp-service@bsp.om.pg">bsp-service@bsp.om.pg</a>



## For more information



Visit your nearest BSP branch or  
Contact your Relationship Manager



BSP Client Service Centre:  
180 1100 (Local)  
+ (675) 322 9900 (International)



[clientservicecentre@bsp.com.pg](mailto:clientservicecentre@bsp.com.pg)



[www.bsp.com.pg](http://www.bsp.com.pg)