

GENERAL

1. What is a VISA Debit Card?

Visa Debit Card (also known as a bank card) is a plastic payment card that is issued to our customers linked to your bank account and can be used instead of cash to make purchases.

A VISA Debit card can be used:

- to pay for purchases at merchant locations in PNG 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 the VISA logo,
- to pay for small purchases securely and quickly with Visa payWave (Touch and Go)

2. What is the difference between the BSP KunduCard and the BSP Visa Debit Card?

The main difference between KunduCard and BSP Visa Debit Card is that the Visa Debit card can be used both within and outside of PNG as well as make online purchases.

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 merchants in PNG and overseas and also for shopping through internet, over the phone or EFTPoS via Touch and Go.

4. Who can apply for a VISA Debit Card?

Customers aged 15 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 web site or contact our Customer Service Centre via phone: 7030 1212/320 1212 or email: service@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 Visa Debit Cards. Each card will have a unique card number, unique PIN (Personal Identification Number) and the cardholder's name printed on the front of the card.

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

Your new card will be available in your branch within 14 days from the day you apply for it.

8. How do I receive my VISA Debit Card?

Your VISA Debit Card and PIN will be delivered to the BSP branch where you applied for the card or to the branch that you conduct your account at.

9. How do I activate my Visa Debit Card?

Activate your Visa Debit by performing a transaction using your card and your PIN. For example; make a purchase on an EFTPoS terminal, check your account balance on a BSP ATM/EFTPoS Terminal or by withdrawing money at any ATM.

10. How long is my Visa Debit Card valid for?

Your BSP Visa Debit Card is valid for three (3) years. We will deliver a new Visa Debit Card to the branch you last collected your card 4 weeks before your existing card expires.

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

For all fees relating to your Visa Debit Card, please refer to our current Personal Fees and Charges available at BSP branches, or via our website; www.bsp.com.pg or by calling our Customer Service Centre.

12. How do I use my VISA Debit Card at an ATM or EFTPoS in PNG and Overseas?

Card Usage	PNG	Overseas
ATM		
Select the “Savings or Cheque” option depending on what account your Debit Card is linked to	✓	✓
EFTPoS		
Contactless Transaction “Touch and Go” Place the card over the Eftpos terminal screen when transaction is being carried out.	✓	✓
Contact Transaction “Insert” Insert the chip-end of the card into the slot on the bottom of the EFTPoS terminal	✓	✓
When using another banks’ EFTPoS terminal, select “Credit” if the account selection option is available or you may not be required to enter your PIN, however you are required to sign the Merchant copy of the receipt	✗	✓

You will also have additional contactless capability

13. 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). This is the three (3) digit number found on the reverse of your card adjacent to the signature panel.

14. Is my VISA Debit Card accepted overseas?

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

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

To check the transaction limits on your card please contact Customer Service Centre on 320 12 12/70301212 or (+675) 305 7842 when overseas.

16. What are the authorisations for transactions on my Visa Debit Card when I make a purchase at a merchant?

A merchant may obtain an authorisation for a transaction before the transaction is made. It is done to establish that there are sufficient funds available in the account for the transaction and that the card is a valid. This often occurs with hotel bookings or car rental services. Such an authorisation will reduce the amount of available funds in the account to assure funds for the transaction.

In cases when the transaction is not completed, the amount still can be put on hold to the account up to 7 days, after the authorisation is obtained.

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

All transactions made with your card are presented on your personal account statement. They are also available on your Personal Internet Banking in the personal account history, or if you are within PNG you can visit your nearest branch to obtain your account statement or you can go to any BSP ATMs to request for a mini account statement.

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

If you notice any suspicious transaction on your account statement please report the matter immediately to your nearest BSP branch or to our Customer Service Centre on 320 1212 /7030 1212 locally and (+675) 305 7842 when overseas.

It is important to retain all sales slips and printed receipts for your own records.

19. What if I don't have any money on my account when using my Visa Debit Card?

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

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

To dispute a transaction on your Visa Debit Card you need to urgently complete a Transaction Dispute Form and return it to a BSP branch. It is important that you dispute your transaction as soon as you are aware of it occurring.

Note: Visa has its own regulations dealing with disputes.

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

If your Visa Debit Card is not working contact our Customer Service Centre on 320 1212 /7030 1212 locally and (+675) 305 7842 when overseas.

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

If you have forgotten your PIN, please call into your BSP branch to request a new card and new PIN by completing a New Card Application form. A replacement card fee will apply.

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

Contact the nearest BSP branch or Customer Service Centre immediately to cancel your card (for security reasons) or send an email to servicebsp@bsp.com.pg.

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

Immediately report it to our Customer Service Centre.

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

Should you wish to change the name that appears on your card due to marriage or legal name change please contact our Customer Service Centre on 320 1212/70301212 or your nearest BSP branch for assistance/requirements.

27. Am I covered under the BSP TravelCover Insurance?

TravelCover Insurance is only for BSP Visa Platinum Debit Cardholders.