Valid Forms of Identification

You require a minimum of 40 points

<table>
<thead>
<tr>
<th>Form of Identification</th>
<th>Allocated Points</th>
</tr>
</thead>
<tbody>
<tr>
<td>Drivers Licence</td>
<td>37</td>
</tr>
<tr>
<td>Passport</td>
<td>37</td>
</tr>
<tr>
<td>Work Permit</td>
<td>37</td>
</tr>
<tr>
<td>National Identity Card (NID)</td>
<td>37</td>
</tr>
<tr>
<td>Employment ID with photo</td>
<td>37</td>
</tr>
<tr>
<td>Student ID with photo</td>
<td>37</td>
</tr>
<tr>
<td>Birth Certificate</td>
<td>20</td>
</tr>
<tr>
<td>Referee with photo</td>
<td>20</td>
</tr>
<tr>
<td>Letter of Employment</td>
<td>3</td>
</tr>
<tr>
<td>Marriage Certificate</td>
<td>3</td>
</tr>
<tr>
<td>School Certificate</td>
<td>3</td>
</tr>
<tr>
<td>Certificate of Baptism</td>
<td>3</td>
</tr>
</tbody>
</table>

Examples of photo ID:
NID, Student ID, Employee ID, Driver’s Licence, Passport or similar. Any ID with expiry dates must be current.

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 5 working days but not more than 30 days.

320 1212 / 7030 1212 - 24/7
servicebsp@bsp.com.pg
www.bsp.com.pg
Visit your nearest BSP branch

BSP SME PACKAGE
Bank locally, worldwide access

Bank of South Pacific Limited 1-4815

Examples of photo ID:
NID, Student ID, Employee ID, Driver’s Licence, Passport or similar. Any ID with expiry dates must be current.
Grow Your Business
Smarter Banking for SME’s

BSP offers a range of banking products and services to aid SME’s manage daily operations, conveniently pay for goods and services, secure excess funds and build a financial footprint to enable access to credit for expansion.

The SME Package allows SME’s the flexibility to select products and services that suit their needs.

The SME Offer

The SME Current Account is a basic transaction account for daily operations and can be conducted with a SME Visa card or a cheque book.

Options Available upon Request

- A SME Visa card enabling ATM & EFTPoS access throughout PNG and overseas on BSP and other bank terminals
- Cheque book
- Mobile Banking
- Internet Banking
- SME Deposit Account
- SME Business Loan
- Micro Business Loan (specific for oil palm sector)

SME Current Account*

- Cheque book or SME Visa card to access
- Minimum balance requirement

SME Deposit Account*

- Savings account to hold excess funds
- Interest bearing account with tiered plan
- Accessible only via mobile or internet banking
- Minimum balance requirement
- No monthly account keeping fees

SME Business Loan*

- K5,000 minimum to K500,000 maximum loan amount
- 6 months minimum to 60 months maximum term
- K30,000 maximum for working capital and stock purchase
- Working capital and stock purchase limited to 12 months term
- 30% equity contribution

Micro Business Loan*

- K1,000 minimum to K20,000 maximum loan amount
- 6 months minimum to 60 months maximum term
- Loan establishment fee requirement

How to Apply for the SME Current Account

1. Complete a SME Business Account opening application form
2. 2 forms of valid identification per signatory, see reverse for details
3. Business documentation:
   - Trading license or IPA Certificate
   - Tax Identification Number (TIN) for Individuals
   - Business Profile

How to Apply for the SME Business Loan

1. Complete a SME Business Finance form
2. Provide:
   - Recent 12 months bank statement (if you bank with other banks)
   - Evidence of security (if collateral offered)
   - Copy of tax returns
   - Quotations from suppliers for business asset and stock purchases loan request
   - Evidence of 30% equity contributions in the form of cash or other securable assets
3. Submit your application form at your nearest BSP branch for assessment and processing.

How to Apply for the Micro Business Loan

1. Complete a SME Finance Form
2. Provide:
   - Copy of Clan Land Usage Agreement Form/Copy of Block/Land title
   - 12 months production report/statement from Small Block Holders Office (SBHO) /Oil Palm Industry Corporation (OPIC)
   - Reference from SBHO/OPIC
   - Quotations (Payments to Suppliers)
3. Submit your application form at your nearest BSP branch for assessment and processing.

Fees & Charges

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

1 Available to sole traders or partnerships with any-one to sign authority.
2 When you request a SME Visa card, this will come together with internet banking, as the BSP VISA Transaction Control and Verified by VISA security services can only be accessed via internet banking.
3 You can only apply for an SME Deposit Account, if you have an SME Current Account. The Deposit Account can only be accessed via Mobile Banking or Internet Banking.
4 Interest accrued daily, paid monthly. Interest Withholding Tax of 15% applies to interest earned. If exempt, provide tax exemption certificate.
5 Terms & Conditions apply.