# FAQ
Frequently Asked Questions

**1.  What is the BSP App?**
A smartphone application (App) that enables you to have online access to your account (Current  Account, Savings Account, Term Deposit and Loan Account), and enables you to perform transactions anywhere, anytime.

**2.  Where can I download the BSP App?**
You can download the App from Google Play & Apple Store.

**3.  Is the BSP App free to download?**
Yes, the BSP App is free to download from Google Play & Apple Store. However, standard mobile phone charges for using the internet will apply.

**4.  How do I qualify for this service?**
This service is available to both new and existing BSP customers that have access to a smartphone or tablet and internet service.

**5.  What are the features of the App?**
- Open Term Deposits
- Apply for a Personal Loan
- Multiple Payments – Make multiple transfers to multiple accounts in one transaction.
- Utility Payments – Purchase Mobile Phone Credits, Easipay, Airline Tickets, Mobile Merchant Payments, School Fee payments and Solar Power top up
- Manage Term Deposits (inclusing redemptions and edit maturity instructions)
- Make loan repayments
- View account details, including loan account details
- Peer to peer transfer and funds transfer to mobile or email
- ATM and branch locator

**6.  Can I open a Current or Savings account using the App?**
No, the BSP App does not have the feature to open Current or Savings accounts. This is equivilent to CSSA app (Customer Self Service App)

**7.  Can I apply for a loan using the BSP App?**
Yes. The BSP App has a Loan Application feature which is very user friendly and easy to use.

**8.  Can I view the status of my loan application using the BSP App?**
Yes, the BSP App has a "Track Application" feature that allows you to track your Loan application status. Only track applications applied through originations and not the app.

**9.  What is the service charge for using the BSP App?**
BSP will not collect a service charge for accessing the app; however, when performing other transactions within the app, refer to the Fees & Charges List.

**10. What device(s) are compatible to support the BSP App?**
- Android smartphone - version 9 and above.
- iOS Version 15 and Above.

**11. Does the BSP App session Time out?**
Yes, there is a 1 minute idle timer that automatically logs you out when there is no activity.

**12. Which telecommunication networks are compatible in using this app?**
- Digicel
- Bmobile
- Vodafone

**13. Are there services accessible via the App similar to that on Internet Banking?**
Yes, you will experience the same solutions acress every devicewhere you login using PC, laptop or smartphone.

**14. Who can I contact if I have issues using the BSP App?**
You can contact BSP Call Centre on 3201212 or 70301212 or email servicebsp@bsp.com.pg for assistance.