

# PROSAVER EASYCARD

Helping you manage your finances





The ProSaver *EasyCard* is designed for low-income earners, offers secure banking and accessibility to funds.

## Features

- ✓ Available for Microfinance customers and Social Welfare Funds recipients.
- ✓ An account for day-to-day transactional needs.
- ✓ This account is for individuals over the age of 18 years.
- ✓ Minimum opening deposit - \$10.
- ✓ Minimum operating balance - Nil.
- ✓ Account statement issuance is six monthly with the option to generate statements at other frequencies. Any ad-hoc request will attract a fee.
- ✓ A debit card will be issued.
- ✓ A transaction booklet is available for recording transactions.
- ✓ A joint account holders' option is available.
- ✓ Periodical Payments are permitted from this account.
- ✓ Electronic access to funds via EFTPoS terminals, ATMs, SMS and Online Banking.

## Benefits

- ✓ Interest rates are tiered; a higher balance will lead to more interest earned.
- ✓ Four free electronic transactions<sup>1</sup> per month are allowed.
- ✓ Convenient access to your account via multiple electronic channels.

## Interest

The interest earned is determined by the tier in which your minimum monthly balance falls.

Interest is calculated on the minimum monthly balance and paid on the last day of each month.

The interest earned at the end of the month is calculated as follows:

$$\text{Monthly Interest Earned} = \frac{\text{Minimum Monthly Balance} \times \text{Interest Rate}}{12}$$

Any credit interest earned is subject to Withholding Tax<sup>2</sup>. Upon account closure, any interest accrued will be added to the account balance for pay out.

## How to set up an Account

You can enquire at your nearest BSP branch for a Microfinance ProSaver EasyCard account. You will need to provide your Identification<sup>3</sup>, TIN letter<sup>4</sup> and minimum opening deposit.

### **Footnotes:**

1. Electronic transactions are performed on BSP EFTPoS, ATM, SMS and Online Banking.
2. As per Government mandate.
3. Accepted Identification List confirms identification requirements and can be obtained from the website or any BSP branch.
4. TIN letter is not required for Social Welfare fund recipients
5. As stated in the information sheet that may be obtained from any BSP branch.

## IMPORTANT NOTICE

To find out more about the *Fees & Charges, Interest Rates, Identification Requirements<sup>3</sup>, Terms & Conditions<sup>5</sup>* and BSP's products or services, please:



132 888



CustomerCare@bsp.com.fj



www.bsp.com.fj



Visit your nearest BSP branch

### Banking Hours

Monday : 9.30am to 4.00pm

Tuesday - Friday : 9.00am to 4.00pm

Saturday : 10.00am to 1.00pm

(selected branches only)



SWIFT Code - BOSPFJFJ

BSB Number - 069

