

BSP and Government partnership advances with satellite EFTPoS solution



The tripartite partnership between Bank of South Pacific (BSP), Post Fiji Pte Limited and the Government of Fiji has been enhanced by the adoption of a satellite connectivity solution to operate EFTPoS terminals in parts of the Lau Group.

Residents on Matuku, Totoya, Ono-i-Lau, Kabara and Moce can now access their bank accounts from their local post office. Previously, this would have not been possible due to the absence of telecommunication services in the area.

BSP Country Head, Haroon Ali said, "We recognise the ongoing initiatives by Government to boost economic activities in the Province. Therefore, a robust and trusted banking service is critical to complement these efforts."

Residents on these remote islands will be able to walk into their local post office to submit an application for a new BSP account, receive a BSP EasyCard which allows them to check their balance, make deposits and also withdraw funds using BSP EFTPoS terminals.

"We are pleased to learn that people are embracing electronic banking services by choosing BSP EFTPoS as their preferred way to pay or access cash for goods and services because now it is cheaper, faster, safer and more convenient," added Mr Ali.

The Bank has had a long standing alliance with Post Fiji and Government. In 2013, BSP signed a joint partnership agreement with these key stakeholders to introduce digital banking solutions in rural areas, replacing manual transactions. This was renewed



last year for another term of three years.

Mr Ali reaffirmed BSP's support for this effort, "We appreciate the Government's confidence in us and this latest investment demonstrates our commitment to extending our services to the unbanked."

Under this partnership, BSP has installed EFTPoS in post offices allowing access to basic banking services for residents in the following provinces and locations:

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|-------------------|------------------------------------|
| Bua | Namalata, Daria, Nabouwalu, Lekutu |
| Cakaudrove | Natewa, Lakeba, Tukavesi, Rabi |
| Kadavu | Dravuni, Naleca, Vunisea |

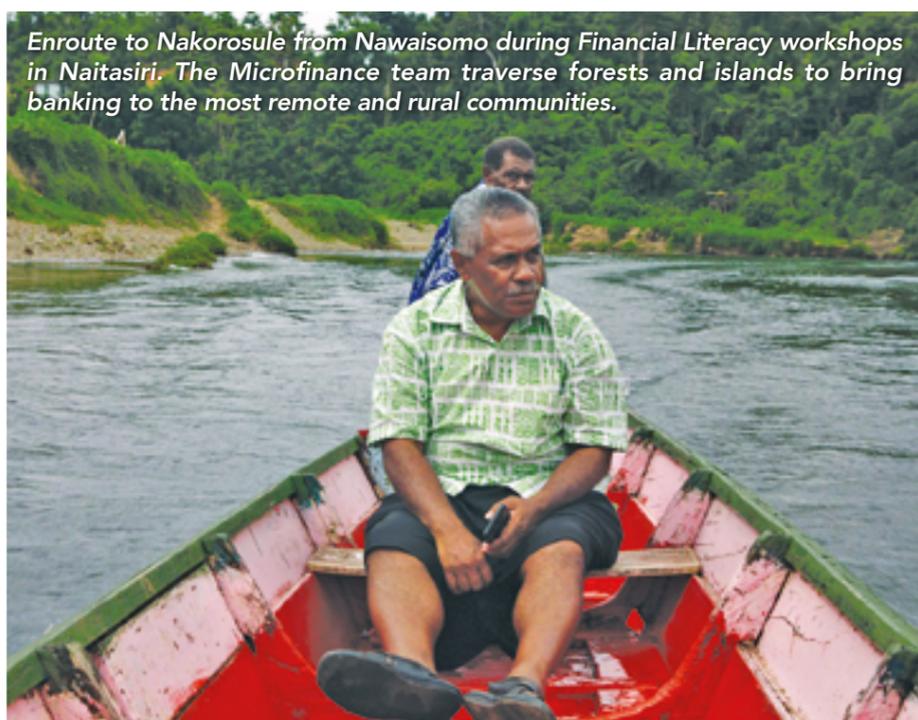


Villagers of Tuatua present their ideas on money management skills with Isikeli Tai during their Financial Literacy Workshop in Koro.

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|-------------------------|--|
| Lau | Naroi, Cicia, Matuku, Totoya, Lomaloma, Tubou, Moce, Kabara, Ono-i-Lau |
| Lomaiviti | Nasau, Levuka, Qarani |
| Macuata | Dreketi, Seaqaqa, Wainikoro |
| Nadroga / Navosa | Korolevu, Keiyasi |

| | |
|-----------------------|---------------------|
| Naitasiri | Vunidawa, Lomaivuna |
| Rotuma | Malaha'a |
| Serua / Namosi | Navua |
| Tailevu | Korovou, Nayavu |

This complements BSP's branches to make it the largest banking network in Fiji.



Enroute to Nakorosule from Nawaisomo during Financial Literacy workshops in Naitasiri. The Microfinance team traverse forests and islands to bring banking to the most remote and rural communities.



Ahu Primary School students learn how to earn and save money in Rotuma.



8yr old Eta Kuru and 10yr old Atonio Nariva of Namosi smile as they celebrate their solar lights.



Sigatoka Branch staff assist with the installation of solar panels on the rooftop of Nailuva District School in Ra.

Powering up rural schools

Children from Fiji's rurally remote schools in five provinces are now enjoying 24 hour access to clean renewable energy, thanks to BSP, the biggest Bank in the South Pacific.

The children of Natutale Primary School, deep in the rural highlands of Navosa and those in Namosi's Ro Matanitobua Memorial Primary School are the latest to benefit from this BSP Community Project investment earmarked to help improve the quality of children's education.

BSP Country Head, Haroon Ali has reaffirmed our support for community development through the Branches.

In 2018, Branches installed solar energy systems that have powered up schools, boarding hostels, dining halls and teachers quarters in Nailuva District School - Ra, Tunuloa Primary School - Cakaudrove and Seaqqa District School - Macuata.

"Clean, renewable energy is in line with the UN's Sustainable Development Goal #7 and aligns perfectly with our Go Green commitment. Despite their isolation and limited access to basic amenities such as power and communication, these children and their teachers certainly deserve this support," said Mr Ali.



Elijah Mataitoga is one of many students in Natutale who are now able to benefit from power being supplied into the school through the BSP funded Solar power supply.

His teachers were able to design and print his kindergarten graduation certificate personalised with his own name in the school office without having to take a full day off to get it done in Sigatoka town.



BSP staff, Pio Vatanitawake, Vuli Tawaqa and Josaia Rayawa braved the rough terrain and waded across the river to reach Ro Matanitobua Memorial School in Namosi.



BSP Finance visits some special children



BSP Finance General Manager Krishna Raju talks with a few of the children at Dilkusha Home.

In addition to providing sound financing solutions BSP Finance is also active in giving back to the community. To celebrate the fourth year anniversary of our Fiji operations, BSP Finance hosted the residents of Dilkusha Home to lunch and donated supplies to assist this long serving child care institution. BSPF General Manager Krishna Raju confirmed that the occasion was befitting of the company's milestone.

"These children are precious and in need of our support," he said. "Similarly, we value our customers, who are normally on the fringes of Fiji's formal financial sector and face barriers that limit their access to vital financing solutions."

"Our team has been moved by this experience and as we celebrate this anniversary, we are reminded of our role in assisting Fijians grow their wealth to lift their standard of living," he concluded.

BSP Finance currently operates in Fiji, PNG, Solomon Islands and Cambodia with plans to grow in the Asia Pacific region.



BSP Life helps sustain natural forests in Naitasiri Highlands



The villagers of Tikotavaya located in the chiefly province of Naitasiri received a boost from BSP Life after committing 2.1 hectares of their vanua towards the Government’s “Four Million Trees In Four Years” initiative.

In line with BSP Life’s commitment to giving back to Fiji, a delegation of their staff travelled to the village with 600 mahogany seedlings which they planted in one day of volunteer work.

In partnership with Ministry of Forestry officials and villagers of Tikotavaya, including children, BSP Life staff were able to also contribute their sweat equity over and above the company’s financial investment to contribute to the national initiative.

This national initiative was launched by the President, Major General Jioji Konrote on 7 January 2019 and aligns with the Paris Convention building on the UN 2030 Sustainable Development goal to sustain

natural forests globally.

The Turaga in Yavusa of Nayararuku expressed his appreciation for the partnership between the Ministry of Forestry and BSP Life mentioning that the mahogany trees would be an investment for the future generation of the village.



As a growing financial services provider in the Pacific, we have a special responsibility to our people, our customers and our vanua.



Mariquita Yaya, Leasing Administrator with BSP Life Properties with her team of planters.



Staff spread out working in teams to plant 600 mahogany seedlings as part of the “Four Million Trees In Four Years” initiative.



Staff Karupe Taoba, Semi Hotchin and Lusi team up to plant mahogany in Tikotavaya village, Nayararuku, Naitasiri.

In the battle against Cancer

At BSP, we're much more than a bank, we are a real part of your community. Every year we are extending a helping hand to hundreds of educational, environmental and charitable programmes to help people on a local, national and regional level. Fiji and the Pacific is our home and we understand the responsibility that comes with being the largest banking network. We are a bank that listens to customers and our operations are geared towards meeting the needs of the communities we serve.

Here in Fiji, we are proud to join the battle against cancer. In 2018, BSP Fiji committed over \$27,000 to this cause. This was a joint effort by staff members who personally pitched in their own money that was further boosted by a company contribution.

BSP's support for the battle against cancer over the years has been through the Biggest Morning Tea, PinkTober, Movember and WOWS. Currently some of these funds are being earmarked for the refurbishment of

the Women's Gynaecology Oncology Ward at the CWM Hospital.

We also support awareness and fundraisers for children living with cancer. Over the years we have aligned our support with Walk On Walk Strong, WOWS Foundation. A popular and highly supported initiative is an internal campaign where staff bid to either save or shave their WOWS Advocates.

BSP staff raised \$10,000 in this campaign which culminated in the shaving of all the advocates at the company Family Fun Day. The event was witnessed by staff and their loved ones with the WOWS kids attending as special guests. This enabled the campaign organisers to raise awareness to the wider group.

BSP's commitment will continue this year on raising funds to support this charitable cause that has claimed so many lives in Fiji and across the world.



BSP General Manager Corporate & International, Cecil Browne with Fiji Cancer Society staff.



Former BSP Country Manager; Kevin McCarthy, BSP Life's John Stanbridge, Country Head; Haroon Ali, former BSP Life Managing Director; Malakai Naiyaga, sole female advocate; Salome Waqailiti Levula and BSP Finance General Manager Krishna Raju.

Our community contributions go beyond banking

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| June 2019 | BSP Life's Mahogany Planting Project | November 2018 | Financial Literacy at Naitasiri High School | |
| | Financial Literacy Workshop in Gau | | Donation towards Prostate Cancer Awareness | |
| | Sponsorship of Rotary Charity Golf | | Installation of solar lights at Natutale District School, Wuwosi, Navosa | |
| | BSP Life's sponsorship of the Fiji Institute of Accountants Women in Leadership Conference | | October 2018 | BSP Life's support towards the Kavala Bay Rugby 7s fundraiser for a Kindergarten |
| | Donation to St John Association | | | Support for the Fiji Gujarati Sports Association |
| | Financial Literacy Workshops on Koro Island; Tuatua, Vatulele, Mudu, Nasau and Koro High School | | September 2018 | Donation to the Friends of Fiji Heart Foundation |
| May 2019 | Support for the Fiji National Schools Swimming Championships | BSP Life's support towards the Library at Kama District School in Bua | | |
| | Financial Literacy Workshop at Saqani in Cakaudrove, Navua Post Office and Vaturova Government Expo | Donation to WOWS Kids Fiji | | |
| | Sponsorship for Inaugural Day for Women in Maritime | Fiji Council of Churches Clean Up at My Suva Park and Foreshore | | |
| April 2019 | Financial Literacy Workshop at Keyasi Government Expo and in Lau; Ogea, Fulaga, Kabara, Komo, Moce, Oneata, Nayau and Vanuavatu | Financial Literacy Workshop in Tavuki, Kadavu | | |
| | Bronze sponsor of AIESEC Fiji's Youth Speak Forum 2019 | Participation of BSP Life Sales Advisors at the FNPF Retirement Expo in Lautoka | | |
| March 2019 | Financial Literacy Workshops at Navua Post Office, Keteira, Cakova, Vunuku, Vadra, Yaroi, Qalikarua, Levukaidaku, Tovu and Natovi | Installation of Solar Lights at Tunuloa Catholic School, Cakaudrove and Seaqaqa District School, Macuata | | |
| | Sponsorship of Save the Children Charity | August 2018 | Participation of BSP Life Sales Advisors in the Markets for Change Program in Savusavu | |
| | Observation of Earth Hour | | Financial Literacy Workshop in Mau, Namosi | |
| February 2019 | Restoration of Nabasovi Kindergarten in Koro jointly funded with former All Blacks Joe Rokocoko and Dan Carter | July 2018 | Hosting Biggest Morning Tea Fundraiser to support Fiji Cancer Society | |
| | Financial Literacy Workshops at Navolau Village, Lomaivuna, Nabasovi District School and Lovoni village | | Participation of BSP Life Sales Advisors in the Markets for Change Program in Lautoka | |
| January 2019 | Donation of school packs to the Foundation for the Education of Needy Children Fiji | | Financial Literacy Workshop in Kadavu | |
| | | | BSP Life's support towards Homes of Hope Charity | |
| December 2018 | Jittu Estate Go Green Clean Up | Installation of solar lights at Nailuva District School, Ra | | |
| | BSP Life supports the Mount St Mary's Parish Charity | | | |
| | Tailevu North Youth Go Green Clean Up | | | |
| | Christmas lunch with the children of WOWS Kids Fiji | | | |
| | BSP Finance lunch with the children of Dilkusha Home | | | |

