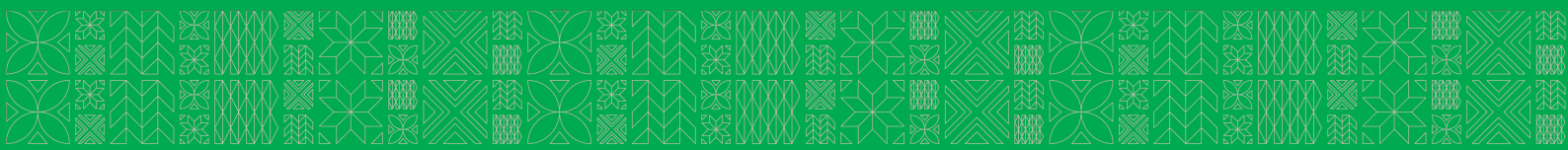




BSP Smart ATM FAQs



BSP Smart ATM

Frequently Asked Questions



Q What is a BSP Smart ATM?

- A** A BSP Smart ATM offers all the services of a regular ATM and the following additional services that were previously only available at a branch:
- Allow BSP and non-BSP customers to make instant cash deposits into any active BSP deposit account, their own or a third party's
 - Statement requests: Order a full bank statement that will be delivered via email (not an instant service)
 - Forgot PIN: Insert your BSP card, select Forgot PIN and enter the OTP delivered to your mobile number that's in your BSP records to be able to set a new PIN.

Q What services are available at Smart ATMs?

- A** ✓ Cash Deposit Acceptance

Make cash deposits easily at any BSP Smart ATM into your own account or any other valid BSP account (excluding loan accounts).

- With BSP Card (for BSP customers): Deposit up to \$5,000 per day
- Without Card (open access for BSP customers and the general public): Deposit up to \$500 per day

Fast, safe and instantly credited into any valid BSP account.

- ✓ Cash Withdrawals cash using "Fast cash" option for pre-set amounts or "Cash withdrawal" for other amounts.
- ✓ Forgotten PIN – For customers who have locked their card (PIN tries exceeded) or forgotten their PIN. The ATM allows a PIN reset via OTP verification sent to the customer's registered mobile.
- ✓ PIN Change – For customers who know their existing PIN but want to change it to a new one.
- ✓ Balance Enquiry – Instantly check available account balance.
- ✓ Mini Statement – View and print the last 10 transactions.
- ✓ Order Bank Statement – Request a full account statement to be emailed to the registered email address.
- ✓ Funds Transfer – Transfer funds between own BSP accounts.
- ✓ Mobile Top Up – purchase recharge credit and use it for calls, SMS or data plans

Q Who can use the BSP Smart ATM?

- A** BSP customers and the general public can make a deposit into any active and valid BSP deposit account. Other services are available to BSP customer only.

Q Where is the BSP Smart ATM located?

- A** The BSP Smart ATM is located outside the Suva Central, Damodar City and Nausori branch in the Central Division, at the Nadi and Lautoka branches in the Western Division and outside the Labasa branch in the Northern Division.

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Q How can I make a cash deposit?

A You can make a deposit in two easy ways:

a) Deposit with your card

- Insert your BSP EasyCard and enter your PIN, or
- Tap your VISA Debit card on the Paywave icon.

b) Deposit without a card, only account details:

- Press enter at the Smart ATM to deposit directly into your own BSP account or someone else's.
- Ensure the account number is correct to avoid errors.

Q Is the narration field compulsory to fill?

A The narration field is not compulsory, but it is strongly recommended. Adding a brief note helps you and the recipient easily identify and track the transaction later. For example, including a policy number when depositing insurance premiums supports faster reconciliation and clearer referencing on statements.

Q Are deposits made through the BSP Smart ATM instant?

A Yes. All cash deposits made through the BSP Smart ATM are credited instantly into any valid BSP account.

Q What are the cash deposit limits?

A	Deposit Method	Daily Limit per Account
	Deposits with a card (own or third-party account)	\$5,000
	Deposits without a card (own or third-party account)	\$500

Q What denominations are accepted?

A The BSP Smart ATM accepts \$5, \$7, \$10, \$20, \$50 and \$100 notes.

Q What should I do if I enter the wrong account number?

A Please take a moment to carefully enter and confirm the account number before completing your deposit. As you are required to enter and then confirm the number on the review screen, the Bank cannot be held responsible for deposits made to an incorrect account.

If you realise you've completed a deposit into a wrong account, contact our 24/7 Customer Service Centre immediately on 132 888 for assistance.

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Q Can I make a deposit outside of branch hours?

A Yes. BSP Smart ATMs are available 24 hours a day, 7 days a week, allowing you to deposit cash whenever it's convenient for you.

Q Who can I contact for assistance?

A For any queries or support, please call our Customer Service Centre on 132 888 or visit your nearest BSP branch.

Q How does the Smart ATM assist those who forgot their PIN?

A If you've forgotten your PIN, the BSP Smart ATM makes it easy to reset it yourself with no need to visit a branch.

Insert your card and select the "Forgot PIN" on the home screen before you can follow the on-screen prompts to set a new PIN.

For your security, please ensure the email address and mobile number you have registered with BSP are up to date, as these will be used for verification during the reset process.

Q Can I get my bank statement through the Smart ATM?

A Yes. Customers can order a full bank statement directly from the BSP Smart ATM, no branch visit required.

Once your request is made, the statement will be processed and emailed to the address recorded in your BSP customer profile.

Please allow a few days for processing and delivery. To avoid delays, please ensure the email address and mobile number you have registered with BSP are up to date.

Q Who can I contact for assistance?

A For any queries or support, please call our Customer Service Centre on 132 888 or visit your nearest BSP branch.