

# CASH DEPOSIT ATM

Terms & Conditions



**BSP**

## 1. INTRODUCTION

### 1.1 Application of these Terms and Conditions

1. These Terms and Conditions apply to the use of BSP's Cash Deposit ATM.
2. You should ensure to read and understand these Terms and Conditions as it affects your rights as a user of the BSP Cash Deposit ATM. If you do not understand any part of these Terms and Conditions, or if you have any questions, please speak with BSP staff at any branch or call BSP's Customer Service Centre on 132 888 (within Fiji) or if overseas (+679) 321 4300. A copy of the Terms and Conditions can be obtained on our website at [www.bsp.com.fj](http://www.bsp.com.fj) and at any BSP Branch.
3. The Terms and Conditions herein must be read in conjunction and apply together with:
  - BSP Electronic Banking Terms and Conditions;
  - Terms and Conditions of the Account which you will make deposits to using this ATM;
  - Terms and Conditions of the Linked Account where you may initiate and transact using your Card;

If there are any inconsistencies between these Terms and Conditions and the Terms and Conditions mentioned above, these Terms and Conditions will prevail.

### 1.2 Acceptance of these Terms and Conditions

By using the Cash Deposit ATM, you will be deemed to have read, understood and agreed to be bound by these terms and Conditions. If you do not agree with these Terms and Conditions, you should not use this ATM.

## 2. THE ATM

The Cash Deposit ATM is accessible to BSP and non-BSP customers to deposit Fiji currency banknotes to active deposit accounts maintained by BSP.

The ATM is accessible at a nominated BSP location. The ATM remains the property of BSP at all times.

## 3. USING THE ATM

### 3.1 How to use the ATM

At the Cash Deposit ATM, you can make a deposit to any of your linked deposit account(s) and to another active deposit account held with BSP.

Deposits using this ATM can be made with and without a BSP Debit Cards. You will need Insert & PIN your BSP Debit Cards or press Enter

to initiate the deposit. The ATM is compatible with contactless transactions, simply Touch & PIN to initiate a transaction. Banknotes deposited will be verified by the ATM. By using this ATM you agree that the ATM's count will be deemed accurate and all transactions conducted at the ATM will be under Close Circuit Television (CCTV) surveillance by BSP.

Deposits to invalid or inactive account numbers or loan/term deposit/foreign currency accounts or deposits containing mutilated notes or foreign currency or coins or will be rejected by the ATM.

The ATM must not be used for any unlawful or illegal purpose, including the depositing money for purchase of goods and/or services prohibited by the laws of the country the Cardholder is in. The ATM must be used wholly and exclusively in accordance with these Terms and Conditions and any other of our Terms and Conditions applicable to this Facility or the transaction conducted under it.

### 3.2 Limits that will apply

The table below shows the limits applied when using this ATM to make a deposit:

Transaction Type	Applied Daily Limit
Deposit to your Cheque or Savings account using your BSP Debit Card.	\$5,000.00
Deposit to another BSP customer's Cheque or Savings account using your BSP Debit Card.	\$5,000.00
Deposit to a BSP Cheque or Savings Account without a BSP Debit Card.	\$500.00

BSP reserves the right to change any limit or impose new limits by giving you notice.

### 3.3 Applied Fees

There are no electronic fees applicable to the user for the use of this ATM.

## 4. TRANSACTIONS

### 4.1 Liability of Transactions

You are not liable for losses resulting from unauthorized transactions where:

- it is clear that the Cardholder did not contribute to the loss such as power outage during the transaction;

You will be liable for losses resulting from unauthorized transaction caused by you if:

- a. you unreasonably delay in notifying BSP of a dispute or query resulting from your deposit;
- b. you engage in fraud or you have breached these Terms and Conditions or act negligently;
- c. you voluntarily provided or disclosed or entered an incorrect account number for the deposit;
- d. Discrepancy arises between the count or tally of notes by the Cash Deposit ATM and your count or tally;
- e. Loss or theft from or of the Cash Deposit ATM before the deposit is accepted by the ATM.

## 4.2 Disputes and Queries

If you have a dispute or complaint, or know that an error has occurred on your account or a transaction performed, you should contact BSP using the contacts listed at the end of this booklet or email - E-ChannelATMServices@bsp.com.fj.

Please provide BSP with a receipt of the deposit to better assist you. BSP will endeavour to address your enquiry or complaint immediately.

What do you do if you are not satisfied?

If you are unhappy with the response and the steps taken by BSP to handle your dispute, query or complaint, you can contact an independent authority. The details are set below:

Reserve Bank of Fiji  
Private Mail Bag  
Suva, Fiji.  
Phone: +679 3313611  
Website: <https://www.rbf.gov.fj>

## 4.3 Anti-Money Laundering and Counter-Terrorism Financing Obligations

Please be advised that we are committed to our legal obligation to adhere to all applicable Anti-Money Laundering/Counter Terrorist Financing requirements, including a full “Know Your Customer” or other equivalent due diligence process in respect of the cardholder. Please note that:

- transactions may be later held, blocked or rejected if we have reasonable grounds to suspect that the transaction:
  - o may breach any Law in Fiji or any other country.
  - o BSP and its correspondents are not liable for these transactions or any loss you may incur.
- BSP may require information/or documentation or carry out due diligence exercises from time to time.
- BSP will maintain records of prescribed information and/or documentation; and
- We will submit reports to regulatory authorities, where and when applicable.

BSP shall have no liability to the cardholder in instances where BSP is required to report information regarding the cardholder to applicable

governmental, regulatory and/or Law enforcement authorities in Fiji or other countries.

## **5. CHANGES TO THESE TERMS AND CONDITIONS**

BSP reserves the right to vary, change or withdraw a product or product brochure at any time.

BSP may alter these Terms and Conditions at any time by giving not less than 7 days' notice to you, either by:

- i. direct communication with you (e.g. by letter, by email, or by telephone); or
- ii. by an advertisement in local newspapers.

Where these Terms and Conditions are set out on our website, change will also be noted there.

You are deemed to have accepted any changes to the Terms and Conditions through your continued use of the BSP Cash Deposit ATM.

In the event you do not agree to any changes to the Terms and Conditions, you must contact and advise the Bank immediately in writing. You must also immediately cease the use of the BSP Cash Deposit ATM.

## IMPORTANT NOTICE

To find out more about the Fees & Charges, Interest Rates, Identification Requirements and BSP's products and services, please:

-  132 888
-  [bula@bsp.com.fj](mailto:bula@bsp.com.fj)
-  [bsp.com.fj](http://bsp.com.fj)
-  Visit your nearest BSP branch
-  SWIFT Code - BOSPFJFJ  
BSB Number - 069

