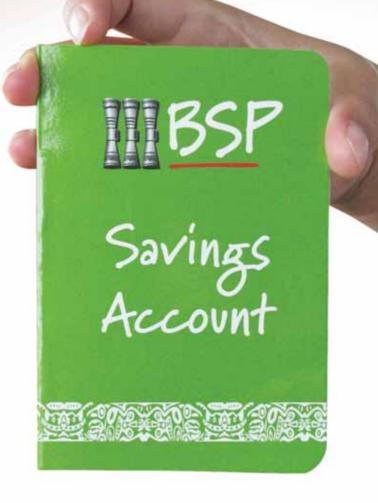
PROSAVER PASSBOOK

Savings solution for rural and maritime areas









A product designed to promote savings for lowincome households and individuals in rural areas and maritime zones.

Features

- Available for Microfinance customers and Social Welfare Funds recipients.
- Minimum opening deposit \$10.
- Minimum operating balance Nil.
- A passbook is issued.
- ✓ A joint account holders' option is available.
- Transactions can be performed at Post Offices, Postal Agencies¹ and BSP branches.

Benefits

- 1 free paper withdrawal per month is allowed.
- Interest rates are tiered; a higher balance will lead to more interest earned.
- Passbook allows you to view your record of transactions at any anytime.

Interest

Interest rate is determined by the tier in which your minimum monthly balance falls. Interest is calculated on the minimum monthly balance for each month, accrues and is paid annually on the 30th of June.

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

Monthly Interest = <u>Minimum Monthly Balance x Interest Rate</u> Earned 12

Any credit interest earned is subject to Withholding Tax². 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 Pro*Saver* Passbook account. You will need to provide your Identification³, TIN letter⁴ and minimum opening deposit.



Footnotes:

- 1. Withdrawal limits at Post Offices is \$200 per week and at Postal Agencies is \$100 per week.
- 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*³, *Terms & Conditions*⁵ and BSP's products or services, please:

- 132 888
 132 888
- 🛛 CustomerCare@bsp.com.fj
- 💟 www.bsp.com.fj
- 📍 Visit your nearest BSP branch

Banking Hours

Monday Tuesday - Friday Saturday (selected branches only) 9.30am to 4.00pm 9.00am to 4.00pm 10.00am to 1.00pm

SWIFT Code - BOSPFJFJ BSB Number - 069

