



1. What is a KunduCard?

A KunduCard is a domestic debit card issued to our customers that is linked to their BSP Personal Transaction Accounts. A Kundu Card gives convenient and safe access to money deposited in your transaction bank account.

2. Where can I use my KunduCard?

The KunduCard can be used for various services at BSP ATMs and EFTPOS merchant terminals. Services available will be displayed by either the ATM or EFTPOS terminal. KunduCard may also be used at other Bank ATMs and EFTPOS terminals in PNG where the KunduCard image is displayed.

3. Who can apply for a KunduCard?

To apply for a KunduCard you need to be aged 18 years or over and have a personal account with the BSP.

4. How can I apply for a KunduCard?

You can apply for KunduCard at any BSP branch or at the same time when you open a personal account.

5. Can I connect my KunduCard to more than one account?

Depending on the type of Personal Transaction account you have a KunduCard can be linked to either a transaction cheque account or a transaction savings account.

6. If there is a joint account, can both account holders have a KunduCard?

Yes, both joint account holders can have a KunduCard. Each card will have a unique card number, a unique PIN (Personal Identification Number) and the cardholder's name will be printed on the front of the card unless it is an instant issue card when there will be no name printed.

7. How long will it take to receive a KunduCard?

Your card will normally be available in the branch where you apply for it within 14 working days from the day the respective branch created the card request, unless it is an instant issue card in which case the customer will receive the card immediately at the time of application.

8. How do I receive my KunduCard?

Your KunduCard and a PIN will normally be delivered to the BSP branch where you have opened your personal account. However If it is an instant issue KunduCard you will receive your card and PIN immediately.

9. What is a PIN and why do I need it?

PIN (Personal Identification Number) is a unique 4 digit number, generated specifically for your KunduCard. It is used to approve and secure every transaction done by your card. It is a kind of electronic signature. The number is given to the cardholder and should be known only to the cardholder.

10. Where do I find the current service & transaction fees for the KunduCard?

For all fees relating to your KunduCard (transactions' fees, card/PIN fees (i.e.) application for - lost/stolen card, replacement PIN, damaged card and retained card fee) please refer to our current Personal Fees and Charges. Please, visit our website www.bsp.com.pg (BSP Homepage _ fees and charges).

11. What can I use my KunduCard for?

You can use your KunduCard to:

- Purchases goods in PNG,
- Check your account balance in BSP ATMs,
- Withdrawal cash from ATMs,
- Print your personal account mini statement,
- Top-up mobile phone,
- Change your KunduCard PIN number at BSP ATMs,
- Transfer money between your BSP accounts.

12. How do I make a purchase with my KunduCard?

With your KunduCard you can purchase goods and services at any EFTPOS merchant in PNG that accepts KunduCard. Each time you make a purchase at an EFTPOS terminal remember to select "Cheque" or "Savings" depending on what account is linked to the KunduCard.

- 13. How do I use a KunduCard at an ATM?**
Insert your KunduCard into the ATM followed by the PIN and follow the screen prompts to select your required account/service.
- 14. Is my KunduCard accepted overseas?**
No. Your KunduCard is a domestic card and it can be used only in PNG.
- 15. Are there any transaction limits on my KunduCard?**
To check transaction limits on your card please contact our Customer Service Centre on 320 1212 (24 hours, 7 days per week).
- 16. Where can I see all transactions on my KunduCard?**
All transactions made with your card are presented on your personal account statement. They are also available in your on-line banking in the personal account history, or you can visit your nearest branch to obtain your account statement or go to any BSP ATMs to request for a mini account statement.
- 17. What happens if I do not agree with a transaction performed at an ATM or EFTPOS terminal appearing on my statement and wish to dispute it?**
If you notice any error(s) in your account statement connected with your KunduCard transactions please report the matter immediately to your nearest BSP branch or to our Customer Service on 320 1212.
- To dispute a transaction on your Card you need to complete the [Transaction Dispute Form](#) and return it to a BSP branch as soon as you notice an issue. In order to confirm statement entries, retain all your sales slips and printed receipts. This will help you keep a record of all your transactions.
- 18. What if I don't have any money in my account when using my KunduCard?**
If you do not have sufficient funds in your account to cover the transaction then the transaction will be declined.
- 19. What if my KunduCard is not working?**
If your KunduCard is not working you need to contact our Customer Service Centre on 320 1212 to discuss the problem. If we are unable to resolve it for you, it will be necessary to contact your BSP branch to receive a replacement card.
- 20. What happens if I forgot my PIN?**
If you have forgotten your PIN, please contact your BSP branch to request a new card and a new PIN.
- 21. What if I've lost my KunduCard or it was stolen?**
In case you lose your card or it is stolen you need to contact us immediately. You can call Customer Service Centre or visit nearest BSP branch to cancel/block your card (for security reasons).
- You can call us on 320 1212 (available 24 hours 7 days a week) or send us an email servicebsp@bsp.com.pg
- To receive a new card and PIN you will need to contact your BSP branch.
- 22. How do I report my lost/stolen KunduCard?**
Immediately report your loss/stolen card to our Customer Service Centre (phone: 320 1212) or visit any BSP branch. You can also contact us via email servicebsp@bsp.com.pg.
- 23. What should I do if I think my KunduCard or PIN has been compromised?**
If you think someone has unauthorised use of your KunduCard and PIN you should contact our Customer Service Centre immediately on 320 1212. We will stop your card for security reasons. To request a replacement card you will need to contact your BSP branch.
- 24. How do I change my name on my KunduCard?**
Should you wish to change the name that appears on your card i.e. due to marriage or legal name change please contact our Customer Service Centre on 320 1212 or your nearest BSP branch for assistance/requirements.

