

# BRED Visa Viti – Frequently Asked Questions (FAQs)

## I. About BRED Visa Viti

### Q1. What is BRED Visa Viti?

BRED Visa Viti is an everyday Visa-branded debit card from BRED Bank Fiji. It is designed to give you an affordable, convenient and secure way to pay for your daily needs.

You can use it for:

- Everyday shopping.
- Purchases at EFTPOS terminals nationwide.
- Cash withdrawals at any Bank's ATMs across Fiji.
- Other day-to-day transactions across Fiji.
- Overseas use is available on request.

### Q2. How does BRED Visa Viti work?

BRED Visa Viti is a debit card, not a credit card. This means:

- It is linked to your BRED Bank account.
- You spend your own money from that account.
- There is no interest charged on purchases.

### Q3. What are the key benefits of BRED Visa Viti?

- **Convenient:** One card for shopping, bills, and cash withdrawals.
- **Affordable:** Low monthly fee and flat transaction fee.
- **Accessible:** Use it at any bank's ATM in Fiji and EFTPOS terminals nationwide.
- **Fast:** Contactless "tap and go" payments at participating merchants.
- **Secure:** Backed by Visa's global brand and security standards.
- **Instant:** Card is issued instantly in-branch (after approval) so you can start using it straight away.

## 2. Where and how you can use the card

### Q4. Where can I use BRED Visa Viti in Fiji?

You can use your BRED Visa Viti:

- At any Bank's ATM in Fiji to withdraw cash and check your balance
- At EFTPOS terminals nationwide to pay for purchases at participating merchants
- For everyday shopping and bill payments across Fiji

### Q5. Does the card support contactless "tap and go" payments?

Yes. BRED Visa Viti supports contactless "tap and go" payments at participating merchants.

- Just tap your card on the payment terminal where you see the contactless symbol
- For some amounts, you may not need to enter your PIN (depending on the merchant's and network's limits and settings)

#### **Q6. Can I use BRED Visa Viti overseas?**

Yes, overseas use is available on request, subject to:

- Standard bank conditions
- Security checks and controls

You will need to ask BRED Bank Fiji to enable overseas usage on your card before travelling.

#### **Q7. Can I use BRED Visa Viti online?**

Online usage may be available, depending on the card configuration and security settings at the time of issuance. Please ask at your branch or call 132 100 to confirm online payment availability on your card.

## **3. Fees and charges**

#### **Q8. What does BRED Visa Viti cost?**

- **Monthly card fee:** FJD \$2.00
- **Transaction fee (within Fiji):** FJD \$0.40 per transaction
- **Overseas limit increase fee (7 days only):** \$35 per request

#### **Q9. Are there any other fees?**

Other standard **account and service fees** apply, such as:

- Certain ATM services
- Replacement cards
- Overseas transactions

For full details, please refer to the **Customer Banking Services – Fees & Charges** brochure or visit [www.bred.com.fj](http://www.bred.com.fj).

## **4. Eligibility and application**

#### **Q10. Who can apply for BRED Visa Viti?**

You can apply if you:

- Are 18 years or older
- Have (or open) an eligible BRED Bank Fiji account
- Provide the required Know Your Customer (KYC) documents (such as valid ID and proof of address, as required by the bank)

#### **Q11. Do I need to be an existing BRED customer?**

- If you are already a BRED customer, you can link BRED Visa Viti to your existing eligible account.
- If you are new to BRED, you can open an account and apply for BRED Visa Viti in the same visit to the branch.

### **Q12. How do I apply for BRED Visa Viti?**

1. Visit any BRED Bank Fiji branch.
2. Bring your valid ID and required KYC documents.
3. Open an eligible BRED account (if you are new to the bank).
4. Complete the BRED Visa Viti application with the help of our staff.

### **Q13. When will I receive my card? Is it really instant?**

Yes. Once your application is approved and your account is set up:

- Your BRED Visa Viti card is issued instantly in-branch, so you do not have to wait for the card to arrive later.
- You can start using it straight away at ATMs and EFTPOS terminals in Fiji.

Operational conditions may apply, but the product is designed for on-the-spot issuance in branches.

## **5. Security, limits and lost cards**

### **Q14. Is BRED Visa Viti secure?**

Yes. BRED Visa Viti benefits from:

- Visa's global security standards
- PIN-protected transactions
- Contactless payments with built-in security limits
- BRED Bank's fraud monitoring and security controls

These features work together to help protect you from unauthorised use.

### **Q15. What should I do if my card is lost or stolen?**

1. Call 132 100 or 3230218 immediately or contact your nearest BRED branch.
2. We will block your card to prevent unauthorised transactions.
3. You can request a replacement card, in line with our fees and charges.

The sooner you report the loss, the better we can protect your money.

### **Q16. Are there transaction or daily limits on the card?**

Yes. For your protection, BRED Visa Viti has daily limits on:

- ATM cash withdrawals
- EFTPOS purchases
- Contactless "tap and go" transactions

## 6. Managing your card and account

### Q17. Which account does BRED Visa Viti link to?

BRED Visa Viti is linked to your **chosen BRED Bank Fiji account**, usually your main transaction or salary account. All transactions made with the card are **debited directly** from this account.

### Q18. How can I see my transactions and balance?

You can track your spending by:

- BRED Connect – Internet Banking
- ATM balance enquiries and mini statements
- Monthly account statements
- Other digital channels offered by BRED Bank Fiji, where applicable

If you have questions about your transactions, you can visit a branch or call **132 100**.

### Q19. Can I change my PIN?

Yes. You can set up or change your PIN in line with the bank's security process. Staff will guide you when the card is issued, and you can request a PIN change later if needed. A PIN reissue fee may apply according to the current fees and charges schedule.

### Q20. What happens if I don't have enough money in my account?

Because BRED Visa Viti is a debit card, transactions are usually approved only if your account has enough funds or an approved facility, where applicable. If the balance is not sufficient, your transaction may decline.

## 7. Other common questions

### Q21. Is BRED Visa Viti a credit card?

No. BRED Visa Viti is a debit card:

- You use your own money
- There is no revolving credit and no interest on purchases

### Q22. Where can I get more information?

You can:

- Visit **any BRED Bank Fiji branch**
- Call **132 100**
- Email [customer.care@bred.com.fj](mailto:customer.care@bred.com.fj)
- Visit [www.bred.com.fj](http://www.bred.com.fj)

Our staff will be happy to explain the product and help you decide if **BRED Visa Viti** is right for you.