

# Unauthorised Fees on *EFTPoS Cash-Back Transactions*

**BSP Financial Group Limited (BSP) reminds all Business Operators using BSP EFTPoS terminals and the general public that charging extra fees for cash-back transactions is not allowed.**

We have received complaints that some shops are adding unauthorised charges when customers request cash back. This is a breach of the BSP Merchant Agreement and will not be tolerated.

### **Important Points:**

- BSP does not charge any fees to customers or shops for cash-back transactions.
- Shops are not permitted to add surcharges, service fees, or any additional cost to customers requesting cash back.
- Businesses found doing this may be investigated and face suspension or termination of their EFTPoS facility.

### **Report Unauthorised Charges**

If you are charged a fee for a cash-back transaction, please report it immediately to BSP:

Phone: (+675) 207 1234

Email: **Merchantservices@bsp.com.pg**

### **Provide:**

- Shop or Merchant name
- Location
- EFTPoS customer receipt and cash-till receipt

BSP is committed to protecting customers and ensuring fair business practices. We continue to work with the ICCC and BPNG to ensure full compliance from all merchants using BSP EFTPoS terminals.

