

1. What type of internet browsers can I use to access my account online?

You may use all the available browsers but we recommend using Google Chrome or Mozilla Firefox.

Ensure the following before login in:

- URL address begins with <https://www.bred.com.fj>
- Security padlock icon appears before the URL  [bred.com.fj](https://www.bred.com.fj)
- Do not enter your login details or other sensitive information in any site without protecting yourself.

2. I do not have an internet banking Contract Number(or Username), how can I get one?

The Contract Number (or Username) is provided only when you register for *BRED Fiji Connect*. To do so, you need to visit a BRED Bank Branch.

3. I have forgotten/ not received my Contract Number(Username) and Password, how can I obtain them?

If you have forgotten your *BRED Fiji Connect* Contract Number or password, you can either send an email to e-channels@bred.com.fj with your request or call us on 3100222.

4. How many Passwords do I have for BRED Fiji Connect?

There is only one password; it is used with the Contract Number to sign in to *BRED Fiji Connect*. However, every transaction initiated via Web will generate a One-Time-Password that will be required to validate the transaction. Today the following transactions require a One-Time-Password: Initiating a transfer or a bill payment, adding a beneficiary, saving a biller as favourite, editing a biller.

5. How can I get help if I have locked my user?

You are allowed three attempts to enter your password. If unsuccessful after the third attempt, you will be locked out of online banking. Immediate access may be regained by calling our Customer Service Centre at 3100222 during regular business hours. You can also email us on e-channels@bred.com.fj.

6. The screen stays white when I open the application, what should I do?

This can happen in two cases:

Case 1: After opening the application for the first time after installation (or after reinstalling the application).

In this case, force closing the application and relaunching it will solve the problem.

Case 2: I already logged in, it started to happen randomly.

In this case, it is required to delete a folder named "BBF" stored in the device's storage.

To do so, follow the steps below (for Android platform only):

- Find and open a folder called “My Files”
- Open sub-folder called “Internal Storage”
- Find and delete the sub-folder called “BBF”

After doing so, the application should open without issue. As the “BBF” folder containing the application information is deleted, the access will need to be activated again.

To do so, follow the steps below:

- Open *BRED Fiji Connect* application
- Input the Contract Number(or Username) and Password
- Tap “Sign In”
- A One-Time-Password will be sent to the email address registered to the account
- Input the password received by email and validate
- Input the Contract Number(or Username) and Password
- Tap “Sign In”

7. How safe is the application?

BRED Fiji Connect requires a Contract Number (or Username) with a password (created by the user) to be accessed on Mobile or Web version.

Moreover, every transaction initiated through Web application requires a one-time-password (OTP) to complete successfully. On the Mobile application, transactions are validated by entering the password, or via fingerprint authentication if activated by the user. Indeed, if your device has fingerprint access, you can enable it on our application for more security.

In case you ever feel that your password has been discovered by a third party, you can immediately change it by logging in and selecting “Change my password”.

8. Can we use this application on multiple devices?

The application can be accessed by only one mobile device at a time (Phone, Tablet), for an increased security. It can also be accessed by any computer or laptop device.

9. Can we use this application on tablet devices?

Yes, the application can be downloaded and accessed on tablets. However, we recommend using a mobile phone as the tablet version is not optimized in the current version.

On a tablet, you may access the Web version from the following URL: www.bred.com.fj/connect/

10. Do I have to fill in separate registration forms to use BRED Bank (Fiji) Bill Payments?

No, you do not have to fill in any registration forms for this service. It is available to all the BBF customers. You only need to be enrolled to *BRED Fiji Connect*.

11. What date format should I use for Bill Payment?

When initiating a Bill Payment, you will need to select a date from a calendar; we are aware that in some versions of some internet browsers, the calendar is currently not being displayed, and we are working on fixing it; if you are facing this situation, please type the date in the box provided on screen, using the following format: yyyy-mm-dd (for example, 1st of July 2019 to be input as 2019-07-01).

12. My balance is not updated automatically after a transfer or a Bill Payment?

In such cases, you may be required to log out and log back in which should display the updated balance.

13. I have done a transfer. How can I get a confirmation that my transfer was successful?

If you have initiated a transfer to a domestic or an international bank, your transfer slip will be made available as soon as funds are successfully processed to the destination bank. You can download your transfer slips for each transfer on the “Transfers statement” screen.

14. Are there any minimum or maximum payment amount?

Yes. The minimum payment amount is \$0.01. The maximum payment amount is \$2,000.00 per day, taking into account all kind of transfers and bill payments. You can call us on 3100222 if you wish to have this limit increased.

15. Top-Up

Mobile Top-Ups are not available in the current version. However, it may be available in future versions.

16. How can I register if I'm overseas?

If you have been an active user of the old internet banking platform, we may be able to register you remotely. In case you did not register for the old platform, you can call us on 3100222 or email us to e-channels@bred.com.fj to discuss the available options.

17. How do I change a phone number\email address used to receive verification codes?

To change your details, you will need you to visit your nearest branch and fill in an instruction form advising the bank of the changes. You can only be assisted remotely if you have maintained an indemnity letter with the bank.