

SMS Alerts Terms & Conditions

Summerland Credit Union have introduced an SMS Banking service called SMS Alerts that allows you to keep track of your account balances and other account activity via a text message to your mobile phone. There are two ways you can do this:

Alerts – you can nominate to receive an SMS alert whenever a nominated event occurs e.g. your account balance falls below \$50.00

Requests – you SMS us requesting specific information about your account e.g. your account balance or transaction history information

When you activate SMS you are authorising us to send you account information by SMS to the phone number you nominate.

Benefits & Features

- Obtain account balances on demand 'on the run'
- Notification if your account balance falls below a specified level
- Notification if your account balance reaches a specified level
- Account transaction history information
- Receive a scheduled account balance at a predetermined time, every:
___ Days,
___ Weeks
___ Months
- Notification when Direct Credit(s) are processed to your membership
- Notification when Direct Debit(s) are processed to your membership
- Request alerts available 24 hours a day 7 days a week
- Scheduled alerts available 7 days a week between 6am and 6pm
- Registration and administration of alerts via PCaccess Internet Banking

Risks

The content of our SMS messages to you may include information about your account balances or transactions that you may wish to keep private. Once we have sent the SMS message to your nominated phone number, we have no control over who may access this information. To keep your information private, you should:

- *Protect and control who can access your mobile phone*
- *Delete our SMS messages from your mobile phone after you have received them*
- *Tell us immediately if your nominated phone number is disconnected, suspended or changed as your telecommunications provider can assign your old number to a new customer!*

We do not keep records of the content of the SMS's we have sent you.

SMS messages sent Overseas

If you take your mobile phone overseas without suspending SMS Banking, you will be taken to have authorised us to transmit your information outside Australia, using transmission equipment outside Australia that may store your information. We have no control over the security or privacy of your information once it leaves Australia.

Costs

We will charge you a fee of \$0.25 for each SMS message we send you. This is in addition to any fees or charges your telecommunications provider may charge you in relation to sending or receiving SMS messages. Fees will be debited to your nominated account at the end of each month.

We may change the fees and charges at any time and 30 days notice will be given either in writing, electronically or advertised in the media. Notification for changes to any other term or condition will be on the day of the change via the same means.

Suspending or cancelling SMS Banking

You can cancel SMS Banking by contacting us on 1300 361561 during business hours or if you are a registered PCaccess user by following the SMS Alerts link and using the update button to de-register for SMS Alerts. A message will be displayed notifying you that you have disabled SMS alerts.

We may suspend or cancel your access to SMS Banking at any time and for any reason, including but not limited to:

- maintenance
- insufficient funds in your account
- closure of your account
- change to your account operating authority

Please read in conjunction with our Combined Financial Services Guide and Product Information Booklet available from our branches or via our website www.summerland.com.au.