

# SMS BANKING Terms and Conditions

The Shire ...Local Banking a division of IMB Ltd ABN 92 087 651 974 AFSL/Australian Credit Licence 237391

## SMS Banking Terms and Conditions

The relevant provisions of the ePayments Code apply to all *The Shire ...Local Banking* products and services.

### SMS Alerts

SMS Alerts is an automated information service that allows you to gain access to selected transaction and balance information about *The Shire ...Local Banking* Savings account(s) using Short Message Service (SMS) sent to your mobile phone. You can choose to receive alerts when certain transactions occur, when your balance reaches a specified amount, on a regular basis, or SMS Balance.

### Fees for SMS Alerts and on Demand

*The Shire ...Local Banking* charges \$0.25 cents for each SMS Alerts and On Demand messages sent to your mobile phone. The fee will be debited to your selected savings account at the end of each month. Your telecommunications provider may also charge you fees for sending or receiving SMS.

The fees and charges for *The Shire ...Local Banking* savings and loan products and services still apply - please refer to our current Schedule of Fees and Charges and the relevant terms and conditions for your account(s).

The SMS Banking messages will not count as debit transactions for the purpose of calculating any excess debit transaction fee and will not be included in monthly free debit transaction limits.

We may change the fees and charges for SMS Banking from time to time. Please refer to "Changes to SMS Banking" below.

### Registration for SMS Banking

To register for SMS Banking you must first be registered for *The Shire ...Local Banking* Online Banking.

Simply log into Online Banking at [www.shirecu.com.au](http://www.shirecu.com.au) go to the registration page in "Other Functions" and follow the prompts.

Please read the terms and conditions before registering. We also suggest that you print a copy of the terms and conditions for future reference. Copies are also available from [www.shirecu.com.au](http://www.shirecu.com.au) or 1300 784 388

### Selecting and changing SMS message alert settings

You can select and change the SMS message alerts that you will receive via Internet Banking at any time. For example, you may choose to receive an SMS message to your mobile phone:

- When funds are credited to your membership electronically from an external party (direct credit);
- When funds are debited from your membership electronically by an external party (direct debit);
- When your account balance goes above a pre-set limit;
- When your account balance falls below a pre-set limit; and/or
- informing you of your account balance at regular pre-set intervals.

We will advise you on our Internet Banking website of the available alerts from time to time and how to add, delete or modify alerts.

### SMS On Demand

You can choose to receive an SMS message for certain information on demand at any time, by sending the relevant code from your mobile phone to *The Shire ...Local Banking* on 0408 944 579. For example, you can request the balance of your account by sending "b" or recent transactions on your account by sending "t". We will advise you on our Online Banking website of the available information on demand from time to time and how request information.

### **Reliance on SMS Banking**

SMS Banking is available 7 days a week. Please note: SMS Banking may not be available when *The Shire ...Local Banking* is conducting maintenance on the service or its systems.

*The Shire ...Local Banking* will make all reasonable efforts to ensure the availability, accuracy and currency of SMS Banking, however we are not liable if SMS Banking is not available, is inaccurate or is experiencing delays or errors and we do not accept liability for any loss that you suffer as a result of a problem with SMS Banking.

You should not rely solely on SMS Banking to manage your account(s) and should check your Statements of Account for any discrepancies.

### **Cancelling your registration for SMS Banking**

You can cancel your registration for SMS Banking at any time via Internet Banking.

*The Shire ...Local Banking* can cancel your registration for SMS Banking or the provision of SMS Banking generally, at any time, for any reason.

### **Changes to SMS Banking**

We may change these terms and conditions from time to time without your consent, including the fees payable, alerts and information available and accounts that can be accessed.

Information about SMS Banking and the services currently available can be found on our Internet Banking website [www.shirecu.com.au](http://www.shirecu.com.au).

We will give you notice of any changes to the terms and conditions in writing, electronically or by advertisement in the media. If we increase or introduce a fee we will give you at least 20 days notice. We will give you notice of other changes no later than the day they take effect.

### **Privacy and Security**

For general information about how we handle your personal information and security please refer to our Privacy Notice and Privacy Policy which are updated from time to time and are available on our website at [www.shirecu.com.au](http://www.shirecu.com.au), from one of our Service Centres, or by calling 1300 784 388.

Warning - SMS messages may not be secure and if you have concerns about your transaction and balance information being sent by SMS message you should not register for SMS Banking.

We recommend that you protect your information by keeping your mobile phone secure at all times and deleting your SMS messages after you have read them.

You should cancel your registration for SMS Banking and re-register with your new mobile phone number if you change phone numbers or if your mobile phone is lost or stolen.

### **Dispute Resolution**

If you have a complaint about our services, please contact us first on 1300 784 388 or at PO Box 535, Sutherland 1499 to allow us to investigate and address your complaint.

For a summary of our dispute resolution procedures and for contact details of a free and independent external dispute resolution service, please refer to our Customer Product Guide or our Financial Services Guide, both available on our website [www.shirecu.com.au](http://www.shirecu.com.au) or by calling 1300 784 388. Our Dispute Resolution Brochure is also available on request.