

## Secure SMS Terms and Conditions

Secure SMS registration is authorised and available through *The Shire ...Local Banking*'s Internet Banking service.

Secure SMS registration requires input of your mobile phone number in order to receive Secure SMS for transaction authorisation. If you don't own a mobile phone or have mobile service you can register your landline number. The landline number will require a Broadband connection to enable receipt of Secure SMS and the ability to process the transaction at the same time. Secure SMS to landline will be delivered by Telstra's Talking Text service. Please note, you must have access to your Secure SMS registered phone number when performing certain Internet Banking transactions. If your contact numbers held with us are incorrect or not listed with us please contact *The Shire ...Local Banking* on 1300 784 388 to rectify.

Once registration for Secure SMS has been completed you will request and receive a Secure SMS with a randomly generated 6 digit authorisation code to your nominated mobile or landline phone number. This authorisation code will be completely unique to this transaction.

A Secure SMS authorisation code is essential each time the following third party payments occur:

- New destination transaction (not in your EFT, BPAY etc saved history) and equal to or higher than \$50 (Secure SMS authorisation limit)
- Saved history transactions not previously processed for \$50 or more
- All batch (multiple) transactions comprised of individual transactions of \$50 or more
- Some non-transactional functions e.g. registering/de-registering for SMS, change password or personal details, registering or de-registering for Secure SMS etc.

Once you have confirmed your transaction is legitimate you enter the 6 digit code and process the transaction.

A Secure SMS authorisation code will only be active for five (5) minutes and applies to the current transaction/request only. If you close your Internet browser (e.g. Internet Explorer) window and/or open a new session prior to completing the transaction/request, the Secure SMS code issued will not apply.

You have up to three attempts to enter the correct unique 6 digit code Secure SMS authorisation code and proceed with the required transaction/request.

Secure SMS authorisation code will not be required for:

- New transactions less than \$50
- Batches containing individual transactions less than \$50
- Saved history transactions previously processed for \$50 or more

This \$AUD limit may change from time to time to improve customer security and/or provide greater convenience. Any change to this limit will be communicated via *The Shire ...Local Banking's* Internet Banking site.

You can send and receive Secure SMS while overseas if your handset and SIM card allow global roaming and the country you are in operates via a compatible network. Check these details with your mobile phone service provider.

*The Shire ...Local Banking* will not apply a fee/charge to you to receive a Secure SMS message – refer to our current Schedule of Fees & Charges. You should however check with your phone service provider to confirm whether or not you are charged for receiving/sending Secure SMS authorisation code messages.