

# SMS Alerts Terms and Conditions

## SMS Alerts

SMS Alerts is an automated information service that allows you to gain access to selected transaction and balance information about your Australian Military Bank savings account(s) using Short Message Service (SMS) sent to your mobile phone.

## Fees for SMS Alerts

Australian Military Bank charges for each SMS Alerts message sent to your mobile phone. The fee will be debited from your nominated account at the end of each month along with any other fees incurred. Your telecommunications provider may also charge you fees for sending or receiving SMS. The fees and charges for your Australian Military Bank account and services still apply; please refer to our Schedule of Fees and Charges.

## Registration for SMS Alerts

To register for SMS Alerts you must first be registered for Australian Military Bank Online Banking. Registering for alerts is easy. Simply log on to Online Banking and select the 'More Services' tab, then click on 'Alerts'. Enter your details and select the alerts you'd like to receive. Please read the terms and conditions before registering. You might wish to print a copy of the terms and conditions for future reference. Copies are also available on our website or by calling **1300 13 23 28**.

## Selecting and changing SMS Message Alert Settings

You can select and change the SMS message alerts that you receive via Online Banking at any time.

## Reliance on SMS Alerts

SMS Alerts is available 7 days a week. However, SMS Alerts may not be available when Australian Military Bank is processing end of day transactions (generally between 8pm and 10pm) or is conducting maintenance on the systems. Australian Military Bank will make all reasonable efforts to ensure the availability, accuracy and currency of SMS Alerts, however we are not liable if SMS Alerts 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 Alerts. You should not rely solely on SMS Alerts to manage your account(s) and should check your Statements of Account for any discrepancies.

## Cancelling your registration for SMS Alerts

You can cancel your registration for SMS Alerts at any time via Online Banking. Any fees for SMS Alerts incurred up to the time you cancel will be charged to your account at the end of that month. Australian Military Bank can cancel your registration for SMS Alerts or the provision of SMS Alerts generally, at any time, for any reason. If we do this, we will let you know as soon as possible.

## Changes to SMS Alerts

We may change these terms and conditions from time to time without your consent, including the fees payable, alerts type, information available and accounts that can be accessed. Information about SMS Alerts and the services currently available can be found on our Online Banking website. We will give you notice of any changes to these 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 30 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 our Privacy Policy, please refer to Australian Military Bank's Terms and Conditions. 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 Alerts and re-register with your new mobile phone number if you change phone numbers or if your mobile phone is lost or stolen. SMS messages will never contain your personal or account details - they will only contain generic, non-identifiable information. Australian Military Bank will never send you an SMS requesting you to provide personal information or account details. If you receive such a message, you should delete it immediately and contact Australian Military Bank on **1300 12 23 28** or by email at **service@australianmilitarybank.com.au** to let us know. Warning - SMS messages may not be secure. If you have privacy concerns with regards to SMS messaging, you should not register for SMS Alerts.

## Complaint Resolution

If you have a complaint about our services, please contact us on **1300 13 23 28** to allow us to investigate and address your complaint. For more information about our complaint resolution procedures, please refer to our Complaint Resolution Guide, available on our website at **australianmilitarybank.com.au** or by calling **1300 13 23 28**.

Effective 1 December 2015