



## Terms and Conditions

### Accesstxt®

As a holder of a Credit Union account with the registration of Accesstxt® you will be able to check your savings, investment and loan balances. You can use this service to check your account balances only within New Zealand.

To use this service it is important that you read carefully and understand the Terms and Conditions for use of Accesstxt® ("Terms and Conditions") as it will explain how, when, where, for what and by whom Accesstxt® may be used. These Terms and Conditions form the contract between yourself and the Credit Union. Upon signing the Accesstxt® application form using Accesstxt®, you acknowledge and accept the Terms and Conditions set out below.

#### Registering for Accesstxt®

Accesstxt® can be activated once you register with the Credit Union. Once activated just send the following messages below to the number 8880 to get your account balances immediately.

bal – savings balance(s) text  
ball – loan balance(s) text  
bali – investment balance text

Upon activation of Accesstxt®, you will have the responsibility of safeguarding your mobile phone from unauthorised use by other persons who may view your account balances.

#### General use of Accesstxt®

By using Accesstxt®, you authorise the Credit Union to debit or credit your account(s). In these situations, your Accesstxt® Terms and Conditions and respective Credit Union Terms and Conditions will apply. Upon my account being overdrawn, I acknowledge that all deposits held with the Credit Union in my name may be utilised towards payment of any debt incurred through my use of Accesstxt®.

**Please note that in the event of network faults, other service breakdown or errors, you may not be able to access the Accesstxt® service. In such circumstances, the Credit Union accepts no liability should you be unable to access your account balances.**

#### Billing

All charges for texting will be deducted from your nominated Credit Union account and will not appear on your mobile phone bill. Charges per text may vary according to the mobile phone provider used.

### Internet Banking

I hereby apply for an Access Number and a temporary password to be issued to me to enable me to access my Credit Union account(s) on the Internet.

I acknowledge that my signature on this application form signifies my unconditional acceptance of the above details.

Once I have signed on for the first time I will be required to enter and confirm a new confidential password, known only to me/us, and also read and accept the Terms and Conditions, which apply to this service.

I/We declare that the information contained in this application is true and correct and that I/we have read and understood and agree to the Transaction Accounts Terms and Conditions of Operation.

Signature 1 \_\_\_\_\_

Date            /            /

Signature 2 \_\_\_\_\_

Date            /            /

ID checked \_\_\_\_\_

## For NZCU use only

TXT details added to FACTS system (SMS200)

Mobile Phone 1 No. \_\_\_\_\_

Mobile Phone 2 No. \_\_\_\_\_

Setup Accessphone (VB – option 6) code    |    |    |    |    |    |    |    |    |    |

Setup Internet Banking (HB – option 6)

Assigned access No.    |    |    |    |    |    |    |    |    |    |

Temporary password    |    |    |    |    |    |    |    |    |    |

Member password entered into the system \_\_\_\_\_

Credit Union name \_\_\_\_\_

Account \_\_\_\_\_

Checked by \_\_\_\_\_ Date            /            /

Loaded by \_\_\_\_\_ Date            /            /