

Txtlink SMS Banking Terms & Conditions



Police & Nurses Limited ABN 69 087 651 876 AFSL 240701 Australian Credit Licence 240701
Level 6, 556 Wellington Street, Perth WA 6000 | PO Box 8609, Perth BC, Western Australia 6849
T 13 25 77 | F (08) 9219 7660 | W pnbank.com.au

These Terms & Conditions govern your use of the Txtlink SMS banking service. These Terms & Conditions should be read in conjunction with the existing Terms & Conditions for savings and investment accounts as issued by P&N Bank from time to time. To the extent of any inconsistency between these Terms and Conditions and the P&N Savings Accounts and Account Access Channels Terms & Conditions and the P&N Term Deposit Account Terms & Conditions the P&N Savings and and Account Access Channels and the P&N Term Deposit Account Terms & Conditions shall prevail.

To register for the Txtlink service you must have an existing transactional savings account with P&N.

Please note:

- P&N may change these Terms & Conditions from time to time as specified in the P&N Savings Accounts and Account Access Channels Terms & Conditions and the P&N Term Deposit Terms & Conditions, but will only do so in order to protect its legitimate business interest, and only to the extent required to do this. P&N shall provide you with reasonable notice of such change. If you are unhappy with the changes we have made to these Terms & Conditions you can deregister for the Txtlink service.
- You accept these Terms & Conditions when you first register for the Txtlink service.
- Txtlink alerts will be available between the hours of 8am and 9pm (Western Standard Time) 7 days a week. Txtlink requests will be available 24 hours a day, 7 days a week. P&N cannot guarantee the timely delivery of messages.
- Txtlink will only be available to the mobile phone number nominated by you.
- Txtlink messages will notify you as to the status of your account at a given point in time. A Txtlink message may not take account as to amounts deposited (or withdrawn) but not credited (or debited) to your accounts.
- If you change your mobile phone number you must deregister from Txtlink and then re-register using your new mobile phone number.
- If your mobile phone is lost or stolen, we recommend that you deregister from the Txtlink service.
- Members can register or deregister for the Txtlink service by calling 13 25 77 and using Phonelink, P&N telephone banking system. Members will be charged for all fees up to the date of deregistering from the Txtlink service. To assist in protecting your security, part of your member number will be masked in the messages you receive (eg. XXX456).
- Txtlink may from time to time be unavailable due to systems maintenance or circumstances beyond our control such as mobile carrier outages.
- P&N will not be liable:
 - for any loss (including consequential loss) in connection with Txtlink not being available
 - for any loss caused by any function of Txtlink malfunctioning if you were aware, or in the opinion of P&N should have been aware, that that function of Txtlink was unavailable for use or was malfunctioning
 - for any errors or damage caused to your mobile phone as a result of using Txtlink
 - to any person for any loss (including consequential loss) that person suffers as a result of relying on information obtained via Txtlink
 - for any loss (including consequential loss) that person suffers as a result of relying on information obtained via Txtlink to the extent it withdraws the Txtlink service,

except to the extent that the loss or damage is caused by our fraud, negligence or wilful misconduct (including that of our officers, employees, contractors or agents).

- A fee will be charged for each Txtlink message that is sent to your mobile phone. The fee will be charged at the end of each month and will be based on the total number of messages sent during that month.
- Txtlink fees will be debited to your account monthly commencing at the end of the month you commence using the service and will be recorded on your statement of account.