

# IMB Alerts

## Terms and Conditions

By registering to receive IMB Alerts you agree to accept these Alerts Terms and Conditions and to incur any associated fees. You can change or cancel your IMB Alerts at any time by contacting IMB.

You agree to IMB communicating with you electronically in relation to IMB Alerts and in providing the alert messages.

The fee payable in relation to each IMB Alert depends on the type of IMB Alert you register for and/or the account to which the Alert applies. The fee is payable on IMB successfully sending the alert, not successful receipt by you. Fees for IMB Alerts are **NOT** covered by the Member Transaction Allowance. For full details of how the fees are applied please refer to IMB's PDS – Fees, Charges and Limits, available on IMB's website. Fees are subject to change upon notice. Alert fees will be debited monthly to the account the Alert is applicable to.

IMB Alerts are not available on all IMB accounts. Please refer to IMB's website and Alert FAQ's for the accounts on which IMB Alerts are available.

You must provide your email address and/or mobile phone number for the delivery option on each IMB Alert. Only Australian mobile phone numbers can be registered.

If you are registered for internet banking you must register the same mobile phone number for Alerts as you have registered to receive your One Time Passwords (OTP's) used to authenticate internet banking transactions.

You represent that you control, and/or have consent to use and disclose, the mobile phone number and/or email address you have nominated to receive IMB Alerts.

You represent that the email address and/or mobile number you nominate is correct, current, active and capable of receiving the IMB Alert. IMB will not be liable where you have provided incorrect information or where your mobile phone or email address is inactive or incapable of receiving an IMB Alert. It is important to keep your nominated email address or mobile phone number up to date. You will be charged for each IMB Alert sent unless and until you advise us that you wish to cancel the alert or change your nominated email address or mobile phone number. If an email Alert is returned to IMB as undeliverable you will no longer receive any IMB Alerts to that email address. You will need to contact IMB to update your email address and re-register for email alerts.

You acknowledge that IMB Alerts deliver confidential information to the email address and/or mobile phone number you nominate. It is your responsibility to protect your electronic equipment, email address and mobile phone number from unauthorised access.

You must advise IMB immediately if your mobile phone is lost or stolen or your email address is compromised. IMB will not be liable for any disclosure of your personal information contained in an IMB Alert delivered to the email address and/or mobile phone number you have nominated where your mobile phone is lost or stolen and/or your email or mobile phone security is compromised.

Account information contained in each IMB Alert will be current at the time the alert is triggered in IMB's system and not at the time the Alert is delivered or received by you.

IMB Alerts will be sent at the time the particular alert is triggered EXCEPT that IMB will not send alerts between the hours of 11pm and 8am. IMB Alerts triggered during these hours will be held and sent after 8am.

IMB will use its best endeavours to send the alert when the alert is triggered, subject to these hours. Where system interruptions or maintenance causes a delay in delivery, IMB will use its best endeavours to ensure delivery as soon as possible after the scheduled time.

IMB may cancel or disable the Alerts service at any time. We will give you notice of our intention to do so where possible. IMB may suspend or cancel the service without notice where we consider that it is reasonably necessary, including for example, to protect the security of IMB and/or your personal information.

IMB will not be liable to you for any loss you may sustain for any failure by us to send an alert. Notwithstanding that you have registered for IMB Alerts, it is your responsibility to meet the requirements of the Product Disclosure Statement or Terms and Conditions applicable to your accounts.

Timely delivery of IMB Alerts is dependant on your mobile phone or email service provider. IMB is not responsible for any delay or failure in you receiving an IMB Alert as a consequence of any delay by your mobile phone or email service provider. You will be charged the applicable fee if the Alert is not received or is delayed by your mobile phone or email service provider.

IMB will use its best endeavours to ensure that the information contained in an IMB Alert is accurate and up to date. IMB will not be liable for any errors in the alert message or for any subsequent event on your account such as but not limited to a missed payment or dishonour fee. You should check your statements regularly for accurate account information.

IMB will not send you a message via SMS or email that will require you to respond with personal information. If you receive an email message or SMS requesting any personal information, including account information, please do not respond and advise IMB immediately. Please refer to IMB's Privacy Policy for how IMB uses and discloses your personal information.

Please refer to IMB's Product Disclosure Statement for the terms and conditions that apply in relation to the accounts on which you have registered for IMB Alerts. A copy of these IMB Alerts Terms and Conditions, along with IMB's Product Disclosure Statement - Fees, Charges and Limits, is available on IMB's website.

