

# Product Profile

#### Be Alert, not alarmed

We all live busy lives, so it's impossible to keep track of everything. Wouldn't it be nice to be reminded when something important happens to your First Option accounts, such as your pay coming in or when your balance is getting low? Our Alerts service gives you control to choose which events trigger an Alert. Once you set it up, you'll wonder how you ever lived without it!

## Don't be caught short

Alerts will automatically notify you when an event occurs on your account, such as when:

- You log in to Internet Banking (IB)
- Your account balance is lower/greater than a nominated amount
- A credit or deposit hits your account, e.g. your pay
- A debit or withdrawal is made from your account
- Advance notification of a maturing Term Deposit
- Your loan repayment is overdue
- Receive your account balance on a regular basis, e.g. weekly



### The choice is yours

Alerts can be sent to you via SMS (to your mobile phone) or via email. Each Alert option is easy to set up and manage yourself using Internet Banking. Email Alerts are free, while SMS Alerts are charged a small fee.

#### **Benefits**

- ✓ Peace-of-mind: Never worry about overdrawing your account and incurring dishonour fees.
- ✓ Know straight away: When a deposit occurs, e.g. your pay, you'll be informed right away.
- ✓ Be reminded: If a loan repayment or a term deposit is due, you can receive a reminder.

## Registering is easy

- For members with IB access, simply log in, select 'Inbox' then 'Alerts'.
- > To register for IB, call our Member Service Team on 1300 855 675 or apply online.
- New members can register for IB as part of their membership application.

Terms and conditions apply. Fees and charges apply - refer to the Fees and Charges Schedule for details.

This is general advice only and does not take into account your individual objectives, financial situations or needs. Before acting on the advice, consider its appropriateness. You should read and consider the Account and Access Facility – Conditions of Use document and Financial Services Guide before deciding whether to acquire any product mentioned.

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