

Triodos Bank.  
These are our  
Terms and Conditions  
for our Text Message Service.

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## Criteria for receiving Text Message Alerts

To receive text messages you must hold a personal Triodos Current Account and have provided a valid mobile phone number.

We will only send each message once and are not able to resend any messages, therefore it is important that you save any messages that you wish to keep.

## What messages will I receive?

You will automatically be opted into receiving the following text messages from us. If you do not want to receive any of these messages you can opt out of receiving them through Internet Banking:

- Alert when you are within £100 of your available balance (this excludes any overdraft that you might have) – sent at the point of balance change
- Alert when you enter into an arranged overdraft – sent at any time between the hours stated below
- Alert when you enter into an unarranged overdraft – sent at the point of balance change
- Alert when you have a Direct Debit or Standing Order due to be made with a lack of funds in your account – sent at the point that the payments are due
- Alert when you have a payment rejected due to lack of funds – sent at the point the payment is rejected between the hours stated below

- Alert when your details have been changed e.g. phone numbers, email addresses, name change (this doesn't apply to your postal address) - sent at the time that the changes are made
- Alert when you set up a new payee – sent at the time the payee is set up
- Alert when you amend or cancel a Standing Order or cancel a Direct Debit – sent at the time that the changes are made
- Alert when you send a payment which exceeds £500 - sent at the time that the payment is sent
- Alert when you change your security word and / or security word hint - sent at the time that the changes are made
- Alert relating to the progress of your Current Account switch - sent at any time between the hours stated below.

You can opt into receiving the following text messages from us through Internet Banking. You will not receive these messages unless you opt in to receive them:

- Alert when you receive a payment in for more than £1,000 - sent at any time between the hours stated below
- A weekly balance alert - sent at 10am every Friday
- Alert when a card transaction is made – sent at the point of transaction
- Alert when a card transaction limit is reached, this limit is set by you - sent at the point of transaction
- Alert when a certain number of contactless payments have been made, this number is set by you - sent at the point of the limit being reached
- Alert when a card transaction takes place outside of the UK - sent at the point of transaction

- Alert every time there is a point of sale transaction - sent at the point of transaction
- Alert when a cash withdrawal is made - sent at the point of withdrawal
- Alert when a debit card refund takes place - sent at the point of refund
- Alert when an online card transaction takes place - sent at the point of transaction
- Alert when a telephone or mail order card transaction is made - sent at the point of transaction
- Alert when a continuous card authority is set up - sent at the point of transaction.

Occasionally we may also send you a text message if we are trying to contact you or to remind you of a requirement to send in documents.

## Receiving Text Message Alerts

Most text messages will be sent between the hours of 8.00am – 9.00pm on weekdays and between 9.00am – 9.00pm at the weekend unless stated differently above.

We will not charge you for receiving text message alerts. However, charges may be made by your network provider especially if you receive any text message alerts while abroad.

The information in each text message will be correct as at the time that it was generated. Any balances shown might not take into account all transactions on your account.

## Liability

We will not be liable for any fees or charges which you may incur as a result of being unable to receive text messages due to

a failure in any processing system or transmission issue. For example, if your network provider is unable to receive text message notifications and you have a payment returned unpaid, you will still be liable for any charges incurred. Details of our fees for unpaid items can be found in our tariff which is available on our website.

If you have a joint account, each person will need to opt in to receiving text message alerts separately. Any text message alerts relating to personal details will only be sent to the relevant account holder.

If your mobile phone is lost or stolen or you change your mobile number, please tell us as soon as possible. You can change your mobile number through Internet Banking.

## Your Personal Data

We (or the police) will never contact you by text message asking for any of your security details or account details.

We will not send full details of your account, or personal data that we hold, via text message.

For full details please refer to our Privacy Statement, which is available on our website.

For regulatory and company details, including how to complain please see our full Terms and Conditions available on our website.

## Changes to your Text Message Service

You can opt in or opt out of certain text message alerts through Internet Banking. This can be done in the Personal Settings tab in Internet Banking.

We may make changes to these Terms and Conditions. If we make any changes to these Terms and Conditions that is not to your advantage we will tell you two months before we make the change. If we make any changes to these Terms and Conditions that do not disadvantage you, we may make them immediately and tell you about them within 30 Calendar Days of having done so. We will tell you about these changes either by post, email or secure message in Internet Banking (SMIB).

We reserve the right to withdraw the text message service at any time. We will not be held liable if you do not receive a text message alert from us or if you do not receive a text message alert because we have withdrawn this service.

You will stop receiving text messages from us in the event that you close your account or that we no longer hold a valid mobile number for you.

Large print, braille and audio versions available on request.

Effective from 1 March 2021

Telephone: 0330 355 0355

[www.triodos.co.uk](http://www.triodos.co.uk)

Calls to and from Triodos Bank may be recorded for training and monitoring purposes.

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