

## Home Credit SMS Text Message Terms and Conditions

### Participation

Home Credit text message services require no purchase or fee for participation. Carrier message and data rates may apply to each message sent through automated dialing equipment and/or received by the customer, except for fraud alerts which are Free To End User (FTEU).

### Types of SMS Text Message Services

Home Credit offers five types of text message services. Each service is optional and you may enroll or opt-out at any time.

1. Home Credit Account Alerts: Alerts to provide you with important Home Credit account notifications, such as information about a purchase or availability of an electronic statement. You may customize these types of alerts via the online Home Credit Web Service.
2. Home Credit Fraud Alerts: Alerts to notify you of suspected or potentially fraudulent activity related to your Home Credit account.
3. Home Credit Payment Alerts: Alerts to notify you of payments due on your Home Credit account.
4. Home Credit Promo Alerts: Alerts to notify you of loyalty rewards and current promotions for your Home Credit account.
5. Home Credit Surveys: Alerts to notify you of a customer service survey for your Home Credit account.

### Enrolling in SMS Text Message Services

To enroll in Home Credit Account Alerts, please visit [www.homecreditus.com/myaccount](http://www.homecreditus.com/myaccount) and click on the "Alerts" tab.

You will be automatically enrolled in Home Credit Fraud Alerts at the time your account is opened. These messages are Free To End User (FTEU). If you opt out, you can re-enroll by calling customer service at 855-456-8048.

You will be automatically enrolled in Home Credit Payment Alerts text messages at the time your account is opened. To re-enroll, text **JOIN** to 33109. 3msgs/mo. Message and Data Rates May Apply.

To enroll in Home Credit Promo Alerts text messages, Text **JOIN** to 47428. 3msgs/mo. Message and Data Rates May Apply.

You will be automatically enrolled in Home Credit Surveys text messages at the time your account is opened. To re-enroll, text **JOIN** to 49314. 2msgs/mo. Message and Data Rates May Apply.

### Opting Out of SMS Text Message Services

To opt out of receiving Home Credit Account Alerts text messages, text **STOP** to 21019.

Home Credit Fraud Alerts messages are provided to you at no cost. You will not be charged for alerts received. Message frequency varies, as they are only sent when there is suspicion of fraud. For help send **HELP** to 50344. Send **STOP** to 50344 to end future fraud alert messages.

To opt out of receiving Home Credit Payment Alerts text messages, text **STOP** to 33109.

To opt out of receiving Home Credit Promo Alerts text messages, text **STOP** to 47428.

To opt out of receiving Home Credit Surveys text messages, text **STOP** to 49314.

If you experience any problems with the opting out of text messages, you may contact customer service at 855-456-8048 for assistance.

### Help with SMS Text Message Services

For additional help, text **HELP** to any of the text messages sent to you or contact customer service at 855-456-8048.

**Compatible Carriers**

Compatible carriers include: AT&T, T-Mobile®, Verizon Wireless, Sprint, Boost, Alltel, U.S. Cellular, Cellular One, MetroPCS, ACS/Alaska, Bluegrass Cellular, Cellular One of East Central Illinois, Centennial Wireless, Cox Communications, EKN/Appalachian Wireless, GCI, Illinois Valley Cellular, Immix/Keystone Wireless, Inland Cellular, Nex-Tech Wireless, Rural Cellular Corporation, Thumb Cellular, United Wireless, West Central (WCC), Cellcom, Cellsouth, Cricket, Cincinnati Bell and Virgin Mobile.

\*T-Mobile is not liable for delayed or undelivered messages

**Privacy Policy**

You can view our privacy policy at [www.homecreditus.com/disclosures](http://www.homecreditus.com/disclosures).

**Additional Information**

Additional Terms and Conditions regarding the Home Credit text message services are located in the Web Service Terms and Conditions which can be viewed at [www.homecreditus.com/disclosures](http://www.homecreditus.com/disclosures).

Home Credit may use an automatic dialing system to deliver text messages to you. The Federal Communications Commission defines an "automatic telephone dialing system" or autodialer as equipment that has the capacity to store or produce telephone numbers to be called and to call such numbers. 47 C.F.R. § 64.1200. By enrolling in any of the text message services, you give your consent to Home Credit to use an automatic dialing system to deliver text messages to the telephone or cell phone number on file with Sprint or Home Credit to transmit these text messages.