



## Automated Message Services Terms and Conditions

**Terms and Conditions:** By providing your phone number and clicking consent, you have agreed to these Terms and Conditions, and you have agreed to receive automated SMS text messages, calls, and emails for any purpose including but not limited to marketing of products and services by Axos Financial, Inc. and/or its affiliates and subsidiaries (collectively, "Axos"). You understand and agree that such messages may be sent via Automatic Telephone Dialing System and/or artificial or pre-recorded voice, and that such consent is not a condition of receipt of any good or service. Mobile carrier messages and data rates may apply. You may opt out at any time, as set forth in these Terms and Conditions.

- **Program:** Various Axos entities offer its end users mobile access to their account information (e.g., for checking balances and recent transactions) over Short Message Service (SMS) text message, as well as the option to set up alerts for their accounts, transactional account messages and marketing messages. This program will be ongoing and may include automated calls.
- **Program Requirements:** Enrollment requires identification of the user's relationship with the Axos entity providing the product and service, as well as providing a mobile phone number. Users can enroll by requesting a one-time password, setting up an alert in Online Banking, starting an application process and consenting to the program, and/or by submitting an inquiry and consenting to the program.
- **Cost:** Standard messaging and data rates may apply.
- **Frequency:** Message frequency varies by account and preferences. Additionally, customers may select the type of alerts and other preferences, which will determine, together with their account data, the frequency of alerts delivered to the customer.
- **Opting into the program is not a condition to purchase products or services.** Example - Consent to receive transactional account messages and marketing messages is not required as a condition of purchasing any products or services. Texts/calls may be sent/made using an Automatic Telephone Dialing System. Text messages and calls may be transmitted automatically. If your mobile phone is off, out of range, or subject to a variety of other conditions, you may not receive the message or messages may be delayed. Wireless carriers are not liable for delayed or undelivered messages.
- **Who Supports the Program:** Many carriers support this SMS text/call banking program; however, some pre-paid plans do not support it. Check with your individual carrier to confirm availability.

**To Stop the Program:** To stop automated messages from coming to your phone, you can opt out at any time. For SMS text messages, you can opt-out by responding "STOP" to any message received. You will receive a one-time opt-out confirmation text message, and after that, you will not receive any future messages. Users can opt out of this program at any time.

- **Deactivating mobile phone number:** Before you deactivate cellular service for the mobile phone number that you enrolled in the program, you are responsible for deactivating that same phone number as described in "To Stop the Program" above.
- **For Help:** Text "HELP" to the designated mobile code.
- **Questions:** You can contact us at any time at 888-502-2967 for Axos customer support, 877-472-9200 for UFB Direct customer support, or from your mobile phone by sending a text message with the word "HELP" to designated mobile code.