



# International Bill Pay Terms & Conditions

Service Federal Credit Union Corporate Offices  
Stateside Offices: P.O. Box 1268, Portsmouth, NH 03802 | 800.936.7730  
Overseas Offices: Unit 3019, APO AE 09021-3019 | 00800.4728.2000

## General Terms and Conditions

Throughout this agreement any reference to Service CU refers to Service Federal Credit Union. In all instances throughout these Terms and Conditions, "business day" or "business date" refers to United States Federal Bank business days/dates.

You understand that the U.S. Dollar equivalent of the requested currency amount will be deducted from your account to initiate the transfer of payment, and that the actual credit date to the beneficiary's account should arrive within 1 to 2 business days for SEPA related transfers and 3 to 5 business days for all others. Service CU is not liable for any currency conversion rates or any service charges applied by intermediary institutions while funds are in transit.

For each transfer made, Service CU will charge your account a fee in accordance with Service CU's Rate and Fee Schedule in effect. All payments are transferred in the currency requested. If the beneficiary account to which the funds are ultimately credited is not denominated in the currency selected, the amount could be converted to the appropriate currency (i.e. British Sterling, Swiss Franc, Swedish Kroner, etc.) by the receiving financial institution or returned back to Service CU. Service CU is not liable for, and has no influence over the conversion rate applied to the conversion of the funds or any service charges applied.

Any funds returned to Service CU will be converted using the reconversion rate in effect on the business date when the funds are returned and credited to the account.

If a transfer is affected in accordance with the details provided in this request, you agree not to hold Service CU liable for any subsequent delays in posting by any intermediary financial institution or beneficiary. If a beneficiary is identified by name and an identifying account number, payments made to a beneficiary might be made on the basis of an identifying account number, even if the number identified is a person different than the named beneficiary. For all payments, regardless of their currency, the receiving financial institution might rely on the identifying account number and/or the routing/ transfer number, as the proper identification, even if it identifies a financial institution different from the named financial institution, on the transfer.

**You understand that it is your sole responsibility to ensure and verify that the information you have provided to Service CU is correct, complete and legible. Should you provide Service CU with incorrect information, you agree not to hold Service CU liable for transfers sent to the incorrect financial institution, account, or receiver. You understand that Service CU will not be able to recall or request return of the funds due to incorrect information.**

You agree to maintain your account in good standing and keep your available credit balance equal to at least the U.S. Dollar equivalent of the payment, including the transfer fee. Should Service CU, at its sole discretion, attempt a transfer or fee posting against insufficient funds, normal overdraft charges will be debited from your account as set forth in the Account Agreement and Disclosures and Rate and Fee Schedule. You agree not to hold Service CU liable if other items are returned due to insufficient funds.

**FOR EUROPE ONLY:** By accepting this disclosure, you agree to the processing by Service CU, its agents and associates of any personal data held in connection with the service being provided under this agreement. You further agree that Service CU, its agent and associates, WILL transfer such personal data outside the European Economic Area, in order to provide service, as allowed and described under the European Union Data Protection Act.

## Recurring Payment Order Terms and Conditions

Should your request be for a Recurring Payment Order ("RPO"), you acknowledge it will be initiated on the payment start date indicated, and will continue with the frequency requested, until Service CU receives written instructions to the contrary from yourself, until the specified stop date is reached, or until Service CU terminates for a reason stated in these Terms & Conditions, whichever comes first.

### Exceptions to transfer days:

- a. If the requested payment date falls on a date which does not occur in a given month (such as the 31st), the payment date will be adjusted to the last calendar day of the month.
- b. If the requested, or adjusted, payment date falls on a weekend or U.S. Holiday, the payment process will be initiated on the next business day.

You agree to give Service CU written notice at least 2 business days before the scheduled date of the RPO transfer if you wish to cancel this RPO. You understand that in order to start or make a change other than a cancellation to your RPO, the first or next pull date must be at least 5 business days in advance. If a change is requested for an RPO where the next pull date is within 5 business days, the next transfer date will need to be adjusted to a later date at least 5 business days out. If you fail to give Service CU the required advance written notice to change or cancel this RPO, and a transfer is affected in accordance with this request, you agree not to hold Service CU liable.

Should your account fall out of good standing, you understand that Service CU reserves the right to cancel your recurring payment order immediately, without advance notice. Service CU will notify you once cancellation has been processed.

Should Service CU make changes to the conditions of this Recurring Payment Order, you will be notified of such changes in writing. Unless you cancel this Recurring Payment Order request in writing to Service CU within 21 days of such notification, you agree to abide by those changes. In addition to the reasons for termination described in these Terms and Conditions, Service CU may terminate this Recurring Payment Order 30 days after mailing written notice to your last known address on file with Service CU.