

## One-Time International Bill Payment Terms and 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

Throughout this agreement any reference to Service Credit Union refers to Service Federal Credit Union.

Service Credit Union will process my request(s) within 24 business hours and funds should arrive within 1 to 2 business days for SEPA related transfers and 3 to 5 business days for all others. Service Credit Union is not liable for any currency conversion rates or any service charges applied by intermediary institutions while funds are in transit. Any funds returned to Service Credit Union will be converted using the reconversion rate in effect on the date of credit.

I acknowledge that overdraft charges or additional fees may be assessed by Service Credit Union as set forth in the Account Agreement and Disclosures and the Rate and Fee Schedule.

If a transfer is affected in accordance with the details provided in this request and authorization, I agree not to hold Service Credit Union liable for any subsequent delays in posting by any intermediary financial institution or beneficiary. I understand that payments may be processed based solely on the account or routing numbers provided, even if they do not match the named beneficiary or institution.

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

In the event that any portion of this payment is returned at any point, whether by beneficiary or financial institution(s), Service Credit Union will apply the applicable exchange rate and credit the indicated account accordingly.

## For Europe Only:

By accepting this disclosure, I agree to the processing by Service Credit Union, its agents and associates in the following ways:

- 1. Of any personal data held in connection with the service being provided under this agreement.
- 2. The transfer of such personal data outside the European Economic Area, in order to provide the service, as allowed and described under the European Data Protection Act.