



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

ONLINE ONE-TIME INTERNATIONAL BILL PAYMENT TERMS & CONDITIONS

The One-Time International Bill Payment detailed in the input screens of this electronic request and authorization will be initiated by Service Federal Credit Union. Throughout this agreement any reference to Service CU refers to Service Federal Credit Union.

Requests received by Service CU will be processed out of my account within 24 business hours.

I understand that the U.S. Dollar equivalent of the requested currency amount will be deducted from my account to initiate the transfer of payment, and that the actual credit 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.

For each transfer made, Service CU will charge my account a fee in accordance with Service CU's Rate and Fee Schedule in effect. All Payments are transferred in the selected currency. If the beneficiary account to which the funds are ultimately credited is not denominated in the selected currency, the amount will be converted to the appropriate currency (i.e. British Sterling, Swiss Franc, Swedish Kroner, etc.) by the receiving financial institution. 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 date of credit.

I agree to maintain in my account an available credit balance equal to the U.S. Dollar equivalent of the One-Time International Bill Payment transfer, including the transfer fee. Should Service CU, at its sole discretion, attempt a One-Time International Bill Payment transfer or transfer fee posting against insufficient funds, I understand normal overdraft charges will be debited from my account as currently applicable but the One-Time International Bill Payment may not be executed. I agree not to hold Service CU liable if other items are returned due to insufficient funds.

If a transfer is effected in accordance with the details provided in this electronic request and authorization, I 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 or account number, payments made to a Beneficiary might be made on the basis of an identifying or account number, even if the number identifies a person different than the named Beneficiary. If a One-Time International Bill Payment transfer indicates any financial institution in the funds transfer by name and by a routing/transfer or other identifying number, a receiving financial institution might rely on the number as the proper identification, even if it identifies a financial institution different from the named financial institution.

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

In the event that any beneficiary or intermediary financial institution returns any portion of the funds from this One-Time International Bill Payment transfer, as in the case of an overpayment, Service CU will, upon receipt of funds, credit my account with the net amount resulting from the reconversion of the local currency at the reconversion exchange rate in effect on the business date when the funds are returned. In all instances above, "business day" or "business date" refers to United States business days/dates.