



Use of Autodialers and SMS – Terms and Conditions

PLEASE READ THESE TERMS AND CONDITIONS CAREFULLY.

The following terms and conditions, and any amendments hereto (the “Terms and Conditions”) are a legal agreement between you (“you” or “your”) and MoneyKey and its affiliates, and any entity that provides services on its behalf (collectively referred to as “we”, “us” or “our”) pertaining to any loan products offered on www.moneykey.com, which may include loan products offered by a third party and serviced by MoneyKey. Without limitation, affiliates include all related companies and/or parties and their respective officers, directors, managers, employees, contractors, agents, and assignees.

SMS Programs

The programs provide Short Messaging Services (“SMS” or “text message(s)” or “text messaging” or “text(s)”) to you on your mobile device through a technology gateway (“SMS Program(s)”).

There are two (2) SMS Programs offered:

1. **SMS Program – Transactional**
2. **SMS Program – Marketing and Promotional**

Frequency of texts may vary. Some wireless carriers and/or related service providers may not support this service. **Message and data rates may apply.** The SMS Programs may be limited to existing products/services for some customers.

1. SMS Program – Transactional:

By providing your mobile number, you agree to receive text messages via autodialer or prerecorded message related to your account, including, but not limited to:

- Due date reminders and notifications; and
- Assistance in completing your application (pending application).

2. SMS Program – Marketing and Promotional:

By checking the box to opt-in, you consent to receiving special offers and/or promotions through text messages via autodialer or prerecorded message, including, but not limited to:

- Notification of new products and services; and
- Offers and promotional campaigns.

You may also opt-in by updating your communication preferences in your online account (if you are an existing customer).

Opt-Out/Support

You may, at any time, opt-out from receiving text messages from either (or both) programs by:

1. **Replying to a text message we have sent you from the program(s) you wish to opt out of with the word “STOP”;** or
2. **Updating your communication preferences in your online account.**

Following such request to unsubscribe, you may receive one (1) final confirmation message from your carrier, which may contain opt-in instructions if you wish to re-subscribe. If you wish to re-subscribe to an SMS Program, reply “UNSTOP” to any text message from the applicable SMS Program. No additional text messages will be sent to you through the SMS Program unless you opt-in again.

For support, email customercare@moneykey.com or call Customer Care at [1-866-255-1668](tel:1-866-255-1668) during our [regular business hours](#).

Autodialers and Prerecorded Messages

You may receive account-related text messages and/or telephone calls at the telephone number you provided, using autodialers and/or prerecorded messages.

Unauthorized Access to Your Mobile Device

Unauthorized use of your mobile device may result in access to your personal information; notify us immediately in such circumstances.

Privacy

You agree to notify us immediately if you cease using the telephone number you provided. We use business practices that help protect your privacy and your data in accordance with our [Privacy Policy\(ies\)](#), as applicable.

Termination of Text Messaging

We reserve the right to modify or discontinue, temporarily or permanently, an SMS Program with or without notice, if we believe you are in breach of the Terms and Conditions, or in the event that your mobile phone service terminates or lapses.

Limitation of Liability

Delivery of information and content to a mobile device may fail due to a variety of circumstances or conditions. You understand and acknowledge that carrier services and/or wireless networks are outside of our control, and we are not responsible or liable for issues arising from them.

Changes to Terms and Conditions

We may revise, modify or amend the Terms and Conditions at any time. Any such revision, modification, or amendment shall take effect when it is posted to www.moneykey.com. Your continued agreement to receive text messages and/or telephone calls will indicate your acceptance of those changes.

Contact Us

If you have questions regarding the Terms and Conditions, you can contact [Customer Care](#).