

## **What Is Reditext?**

If you have a mobile phone, there is now a new, convenient way to keep track of your account while you're on the move.

Reditext is a new service that uses SMS technology to send you information relating to your accounts via your mobile phone.

Using Reditext, you can send a message from your mobile phone to Central West and request information on your account balances and latest transactions. You can also register to receive message alerts sent direct to your mobile notifying you of important account information.

## **How to Use Reditext?**

There are two ways you can use Reditext – to receive "Alerts" relating to your account or to send a message "SMS" requesting information on your account. There are 2 ways you can register your mobile phone for this service:

1. For registered internet users log on to Redinet and click on the "Other" tab, followed by "Alerts" and/or "SMS Banking" button, or
2. By telephoning your local branch, one of the staff will register you for the SMS and/or Alerts service

## **Receiving Alerts**

There are a number of alerts you can receive from Reditext that can help you manage your money and reduce your fees. Following is a list and description of all the available Reditext alerts.

### **Balance Update**

By receiving a daily balance on your savings account, this alert will help you keep track of your money and help you ensure there are sufficient funds in your account for any scheduled payments.

### **Balance less than a certain amount**

You can select any amount and be notified when your available balance falls below that pre-set amount.

### **Balance greater than a certain amount**

You can select any amount and be notified when your available balance goes over that pre-set amount.

### **Direct Credit received**

Notifies you when a payment has been received from Payroll, Direct Credit, Pension and Family Allowance

### **A Debit or Withdrawal more than the nominated amount**

Notifies you when a debit or withdrawal has been debited to your account over a specified amount.

### **Credit Card payment overdue**

Notifies you when a Visa card payment or billing overdraft payment is over due.

### **Loan payment overdue**

Notifies you when a Loan payment is over due.

### **Advanced notification when loan repayment is due**

Notifies you when a Loan payment is due within a specified numbers of days.

### Advanced notification of maturing Term Deposit

Notifies you when a Term Deposit is maturing within a specified numbers of days.

**Please note that Reditext alerts will be sent between the hours of 7am to 7pm AEST.**

### SENDING REQUESTS

With Reditext, you can also make a request for balance, year to date interest, or transactional information to be sent to your mobile phone anytime of the day or night, 7 days a week.

Once you have sent your request to Reditext, it will be processed by the system immediately and a response sent to you within a matter of seconds.

To make a request, you will need to enter the exact message as it appears below for the account information you require.

Then simply send the message to Reditext on **0407 103 737**, within a few moments you will receive a message with your requested information.

Message	Description
BAL	Returns balance of your default account
BAL (Member/Account type) Eg. BAL S1 or BAL 1234S1	Returns balance of your specified account type. The second example returns the balance of the S1 account for member 1234.
BAL ALL	Returns balance of all registered accounts.
INT	Returns YTD interest of the default account.
INT 1234S1	Returns the YTD interest for the S1 account for member 1234.
INT ALL	Returns the YTD interest for all registered accounts.
TRN	Returns last 5 transactions of the default account.
TRN (Account Type) Eg TRN S1 or TRN 1234S1	Returns the last 5 transactions for your specified account type.

Tips on sending requests:

- Messages must be sent with spaces, as shown above
- Messages are not case sensitive
- If messages are not sent in the formats below, either;
  1. An error message will be sent, or
  2. Responses will default to the S1 account if the first registered member number.

TERMS & CONDITIONS, FEES & CHARGES APPLY