

SMS Terms and Conditions

Important! Please read these SMS Terms & Conditions carefully. By enrolling or otherwise agreeing to receive text messages from or on behalf of Banc of California (Banc), or by otherwise providing your phone number to Banc, you agree to these SMS Terms & Conditions, as well as [Banc's Privacy Policy](#) which are incorporated herein by reference and can be viewed at the links provided here, or at <https://bancofcal.com/agreements/>.

You may receive text messages when you apply for, or attempt to use, a Banc product or service or when you contact Banc, and there is a need to verify your identity or authorize a transaction via a One-Time Passcode (OTP). These types of text messages will only be sent from Banc on a one-time basis if you request to receive them. Receiving these types of messages are strictly for authentication or authorization purposes and do not opt you into any marketing messages.

Banc does not charge for text messages. You may be subject to standard messaging and data fees from your carrier according to your mobile messaging plan. Please refer to your plan details for more information. Your wireless carrier is not liable for any delay or failure to deliver any message sent to or from Banc, including messages that you may send through Banc or that we may send on your behalf.

Banc will use text messages to communicate with you at your request, and/or to verify your identity or authorize a transaction via an OTP. If you receive a message asking you to provide or confirm personal details or confidential information, do not reply. Report it to us at ClientServices@bancofcal.com, including the contents of the text message. Once reported, you can then delete the text message from your device.

Message frequency may vary. Message and data rates may apply. Carriers are not liable for delayed or undelivered messages.

To discontinue receiving OTP SMS messages from Banc for the transaction at issue, reply with STOP. For additional help, text HELP and you will be prompted to call us at 1-877-770-2262.

We will not be liable for any delays or failures in your receipt of any SMS messages as delivery is subject to effective transmission from your network operator and processing by your mobile device. SMS message services are provided on an AS IS, AS AVAILABLE basis.

If you have any questions, call 1-877-770-2262.