



## Short Message Service (SMS) Terms and Conditions

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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 [bancocal.com/agreements](https://bancocal.com/agreements).

You represent that you are the owner or authorized user or subscriber of the phone number and wireless device that you are using to receive text messages from or on behalf of Banc. 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.

If you receive a message asking you to provide or confirm personal details or confidential information, do not reply. Promptly report it to us at [ClientCareCenter@bancocal.com](mailto:ClientCareCenter@bancocal.com), including the contents of the text message. Once reported, you can then delete the text message from your device.

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.

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

By enrolling or otherwise agreeing to receive text messages from or on behalf of Banc, or by otherwise providing your phone number to Banc, you acknowledge that Banc may obtain data including but not limited to your mobile phone number, your carrier's name, and the date, time, and content of your messages and other information that you may provide. We may use this information to contact you and to provide the services you request from us, and to otherwise operate, develop, and improve the relevant services. Nonetheless, we reserve the right to disclose any information as necessary to satisfy any law, regulation, or governmental request.

All content and materials sent by Banc and received by you are proprietary to us and our licensors, and are for your personal, non-commercial use only.

Banc reserves the right to alter these SMS Terms and Conditions from time to time. We may suspend or terminate text message services to you if we believe you are in breach of our terms and conditions. Text message services are also subject to termination in the event your wireless service terminates or lapses. We may discontinue text message services at any time.

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.

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

Thank you for choosing Banc of California.

**TOGETHER WE WIN<sup>®</sup>**

[bancocal.com](https://bancocal.com)