PEOPLES CREDIT INC

SMS TERMS AND CONDITIONS

By providing us with your mobile number and opting-in, you give **Peoples Credit Inc** permission to send you account-related text messages, like payment reminders and notifications, as well as promotional messages, like special offers and discounts, in conjunction with the services you have requested.

- Number of messages will vary by account.
- By providing us with your mobile number and opting-in, you agree you have ownership rights or permission to use the number given to us.
- Message and data rates may apply.
- To opt-out, text STOP to any text message we send you. An opt-out confirmation message will be sent back to you.
- To request support, text HELP to any text message we send you or email us at info@peoplescredit.net
- If your handset does not support MMS, any MMS messages sent may be delivered as SMS messages.
- Wireless carriers are not liable for undelivered or delayed messages.
- Confidentiality of Text Messages Not Guaranteed: Although we try to protect information
 you send us, we cannot guarantee that information sent over using Short Message
 Services (SMS) is completely confidential. There are certain aspects of SMS usage and
 your device we cannot control Therefore, the transmission of information to you and to
 us over SMS must be undertaken at your own risk.
- Privacy Policy is available at www.peoplescredit.net.