



SBS Visa Credit Card \$100 Special Offer – Terms and Conditions (the "Terms and Conditions")

Southland Building Society is a registered bank and operates under the brand "SBS Bank" (referred to as SBS Bank, we or us). SBS Bank together with its subsidiaries is the SBS Group.

- a. The promotion is valid from 26 August 2024 until 20 September 2024 (the "**Promotional Period**").
- b. Open a SBS Visa Credit Card and make your first spend within the Promotional Period and we will credit \$100 to your Card Account (the "**Promotion**").
- c. To be eligible for the Promotion, you must:
 - i. Apply and successfully open a SBS Visa Credit Card Account during the Promotional Period;
 - ii. Complete an Eligible Transaction during the Promotional Period;
 - iii. Ensure your Card Account is open (and not in arrears or overdue) to receive the Promotion payment; and
 - iv. were the recipient of the Promotion email; and
 - v. not be a new Additional Cardholder ("**Eligible Customer**").
- d. Eligible transactions are any transactions other than a Cash Advance, Balance Transfer, fees, interest, purchase refunds or charges that are under dispute or are fraudulent ("**Eligible Transactions**").
- e. All SBS Visa Credit Card applications will be assessed in accordance with SBS Money Limited's standard approval process. SBS Money Limited is not obliged to accept an application.
- f. If you are an Eligible Customer, you will be notified via email and we will credit the \$100 to the Eligible Customer's Card Account no later than 20 business days after the Promotional Period ends.
- g. The \$100 credit applied to the Eligible Customer's Card Account is not transferable, exchangeable, or refundable if the Eligible Customer closes their Card Account.
- h. Like the ordinary cash back rewards, any cash credit earned under the Promotion will be credited to your Card Account and reduces the amount you owe us but does not count as a payment to your Card Account. You still have to pay the Minimum Amount Due stated on your monthly statement.
- i. All our decisions are final, and no correspondence or discussion will be entered into.
- j. Participation in this Promotion is deemed acceptance of these Terms and Conditions and any other applicable terms and conditions.
- k. If for any reason we are unable to run the Promotion as planned, we reserve the right (in our sole discretion) to extend, postpone, amend, reschedule or cancel the Promotion at any time on the provision of reasonable notice, which shall include posting notice of the change on sbsbank.co.nz/terms-conditions.

- l. We and any other agencies associated with this Promotion will not be liable for any loss or damage whatsoever which may be sustained, directly or indirectly by any Cardholder in connection with this Promotion, except for any liability which cannot be excluded by law. These Terms and Conditions are governed by the laws of New Zealand.

- m. Any capitalised terms used in these Terms and Conditions but not defined shall have the meaning set out in the SBS Visa Credit Card Conditions of Use.