



SBS Visa Credit Card Additional Cardholder \$50 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 16 April 2024 until 14 May 2024 (the "**Promotional Period**").
- b. Open a SBS Visa Credit Card for an Additional Cardholder within the Promotional Period and we will credit \$50 to your Card Account (the "**Promotion**").
- c. To be eligible for the Promotion, you must:
 - i. Apply and successfully add an Additional Cardholder to your SBS Visa Credit Card Account during the Promotional Period;
 - ii. Be the Main Cardholder and original intended recipient of the Promotion email; and
 - iii. Ensure your account is open (and not in arrears or overdue) to receive the Promotion payment,
(**"Eligible Customer"**).
- d. The offer is limited to the first Additional Cardholder added to your SBS Visa Credit Card Account and is not available if you add any subsequent Additional Cardholders.
- e. All SBS Visa Credit Card Additional Cardholder 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 \$50 to the Main Cardholder's Account no later than 20 business days after the Promotional Period ends.
- g. The \$50 credit applied to the Main Cardholder's Account is not transferable, exchangeable, or refundable if the Main Cardholder 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 and amounts are in New Zealand dollars.

- 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.