

**DO THE i-SAVE**  
**AND EARN 7% ON**  
**EVERY ON-CALL DOLLAR**

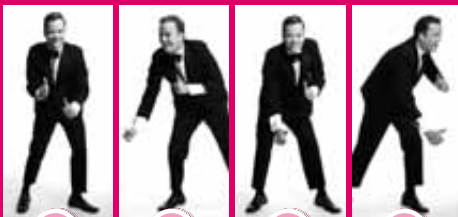
**You put your dollar in,  
 You take your dollar out,**

**You put your dollar in,  
 SBS will sort it out,**

**You do the i-save online,  
 To watch your money grow,**

**THAT'S WHAT IT'S ALL ABOUT!**

**DO THE i-SAVE!**



**1** → **2** → **3** → **4**  
**4 easy steps - It's FAB!**

**i-save features:**

- 7% interest earned on every on-call dollar
- no fees or charges
- no minimum account balance
- no fixed terms
- interest is calculated daily, paid monthly on the total balance
- telephone and internet access, 24/7
- unlimited number of transactions

Nearly 365 days on, it's hard for us to believe that our newest banking product is almost a year old, because we've been celebrating the success of i-save since the very beginning!

Members have embraced i-save recognising that it's the most convenient way to save and still have access to your money when you need it. Be it for an emergency, a holiday, a wedding, a rainy day or a day-to-day savings account, whatever the goal, our members are saving for it with i-save.

Remember, with i-save there is no minimum balance, no tiered interest rates and you'll receive 7.00%\* p.a. on every on-call dollar – even if you withdraw funds or don't deposit any! We designed i-save to help you save, not impose conditions, restrictions and charges on your money.

In anticipation of i-save's first birthday, we're taking our advertising up a notch with a fresh, new campaign. Look out for i-save in bright lights from mid March.

**We're so excited about it, we've got an extra special member exclusive offer... see page five for details.**

\*Interest rate is subject to change.

i-save is an Internet and Telephone Banking - based savings account. To operate an i-save account, you must also have an SBS Transactional account to transfer funds to and from. Standard fees will apply to Transactional accounts. Statements are not provided for i-save accounts, however, a list of transactions is available via Telephone and Internet Banking. i-save accounts are not available to non-New Zealand residents or to businesses. SBS reserves the right to vary the conditions of this offer. i-save is subject to SBS' General Terms and Conditions.

**INSIDE THIS MONTH**

- | i-save celebrating one year on
- | Hamilton Mardi Gras
- | New Ferrymead branch
- | 2007 SBS Marathon Event
- | SBS and Kiwisaver
- | Home ownership seminar



Canadian Luke Dragstra celebrates his win.

## ORCA CHALLENGE WANAKA

**They cheered ... they kept everyone fuelled and on track ... they even applied the sunscreen. Like everything that bears our building society's name, they went that extra mile – and more.**

More than 300 SBS-sponsored volunteers put in nearly as much hard slog as the competitors at January's inaugural Orca Challenge Wanaka, ensuring the event went off without a hitch. Spread across the entire course our volunteers, in maroon SBS crew t-shirts, almost became part of the Central Otago landscape.

Lake Wanaka put on an absolute stunner for the race – the first licensed spin-off of the world's most renowned long-distance triathlon, Germany's Quelle Roth, saw finely tuned athletes swim 3.8km, cycle 180km, before tackling the final leg, a gruelling 42km marathon run.

Deemed by all an absolute success the Orca Challenge Wanaka was an inspiring experience for those involved. Many volunteers were motivated to register as crew for the next event some even venturing to compete. And who wouldn't want to help out – with a stylish pair of Oxygen sunnies in the SBS crew goodie bag and SBS donating \$50 per volunteer to a charity of their choice.

Our warmest congratulations to all the athletes, especially SBS member Syd Cummings, whom we proudly sponsored. Syd did us all proud being the first amateur home and sixth overall – not bad for a 46 year old dad! Most of all, a huge thank you to all of our dedicated SBS crew, you did an awesome job – the day couldn't have happened without you.



SBS Member Syd Cummings strides towards the finish line with daughter Emma in support. She declared at the end "When my dad's 80 I'm going to whip his butt in the Orca Challenge Wanaka!"

## TAURANGA CELEBRATES ONE YEAR!

**Our northernmost branch swings into birthday party mode at the end of March to mark it's first anniversary.**

A stream of positive feedback is testament to the fantastic relationships forged between our SBS Tauranga team and members, be it in the branch or at their countless sponsorship events.

To celebrate the one-year milestone and pay tribute to all who have helped make it such a great 12 months, the Tauranga team warmly invites all members to join them on March 30 for coffee, cake and a catch-up.



## TRAVEL INSURANCE

**Anyone who's travelled knows much of the fun is in the planning ... but, despite all the preparation, every overseas trip is, to some extent, a journey into the unknown. Like everything in life, it's a case of hope for the thrills – but make sure you plan for the spills.**

SBS Life has struck a chord with its plain-speak, quality insurance policies and its commitment to steadfastly putting members' well-being first. Our SBS Life team is now bringing that same approach to travel insurance, offering a range of products to suit every age, budget and destination.

True to SBS' philosophies, members can expect support far above simply covering costs. As well as comprehensive cover for everything from illness, injury and terrorism, to lost luggage and rental vehicle excess, members will receive additional benefits, including 24-hour access to our emergency assistance team.

You can purchase and view our travel insurance products online at [www.sbs.net.nz](http://www.sbs.net.nz). For more information just call into any SBS branch, or phone 0800 502 442. We'll help find the right travel insurance for you – and give you the peace of mind in knowing, whatever happens, we have you covered.

*SBS Life's travel products are supplied by Southsure Assurance Limited, a subsidiary of Southland Building Society (SBS), administered by Comprehensive Travel and underwritten by Vero Insurance New Zealand Limited.*

## HNZC'S HOME OWNERSHIP EDUCATION PROGRAMME

SBS has joined forces with Housing New Zealand Corporation to provide first home buyers with free home ownership workshops.

Together with HNZC we're committed to helping New Zealanders own their own home. Designed for anyone thinking about buying their own home, these workshops detail everything first home buyers need to know, from financing, the house buying process, budgeting, home maintenance and what to do when it comes time to sell.

We really recommend these informative workshops if you're thinking about buying a home. The workshops are available right across New Zealand, and SBS is currently involved in seminars in Invercargill, Balclutha, Alexandra, Dunedin, Oamaru and Blenheim.

Visit [www.sbs.net.nz](http://www.sbs.net.nz) to find a seminar near you or give us a call on 0800 502 442 to register now.

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## NEW FERRYMEAD BRANCH

It's just a few months since SBS' Ferrymead team put out the welcome mat, and already members old and new are making the most of our newest branch.

Branch manager Ian Pollock says his team's very grateful for all the support Ferrymead has received from members and the wider SBS family.

"The whole of the SBS branch network has been so helpful and supportive. It's been really rewarding, too, to see how new members – especially those who are more used to dealing trading banks – are finding the 'SBS style' so refreshing ... and a little surprising.

"They love the handy location and the free parking – it's far easier than going in to town. They're amazed they don't need to queue, and are almost taken aback when we offer them a comfy couch and coffee while we discuss their banking needs."

Committed, like all other SBS branches, to contributing to the community in which it works, our Ferrymead team is preparing to launch its first sponsorship events.



Jim Olsen



Scott Bowden

## CHANGE OF GUARD IN GORE

After 10 years' superb service, our Gore branch manager Jim Olsen has exchanged his SBS kit for a fishing rod and five iron.

It's taken Jim a few months to get used to the quieter life and it's the phone calls with members and chatting with his colleagues he says he's missed most. Thank you Jim, your commitment to SBS and our members has been outstanding – you've really set the standard for new branch manager Scott Bowden.

Migrating with his family from SBS Christchurch, Scott is already infused with the SBS ethos. He's part of the Gore team already, and even has his first sponsorship, the Hokonui Moonshiners Festival, under his belt. If you haven't met Scott yet, he'd love to see you. Please feel free to call into the branch for a coffee and a chat.

## SBS AND KIWISAVER

For 138 years, SBS has been working for Kiwis, dedicated to helping them secure their futures through totally member-focused services and support. So, not surprisingly, we're excited about KiwiSaver, the voluntary, work-based savings scheme to aid grassroots New Zealanders fund a more fulfilling retirement.

As soon as KiwiSaver was announced, our team at SBS Financial Advisers set about analysing how we can bring the best returns for members when the programme kicks off on July 1. The answer? Our Lifestages Capital Stable portfolio, formerly the SBS Capital Stable Fund.

Lifestages, with its stand-out reputation for minimising risk while maximising returns, is already very popular among members. SBS Financial Advisers executive director Graham Duston says the focus will be on enabling members to capitalise on the joint benefits of KiwiSaver and our Lifestages portfolio.

"We're urging all our members under 65 to really look into the KiwiSaver programme and seriously consider using it as a tool to bring about a retirement they can look forward to."

KiwiSaver members will receive a \$1000 tax-free injection, plus a fee subsidy, from the Government. Employer contributions will be tax free, too, and those signing up may also qualify for assistance with the deposit on their first home.

If you'd like to know more about the KiwiSaver programme, and what you need to do to join, call our financial advisers on 0800 502 442 – they have all the latest information at hand.

# SPONSORSHIP: GETTING IN BEHIND OUR COMMUNITIES



## SBS GOLF INVITATIONAL

**March's SBS Golf Invitational was extra special this year, celebrating its 30th anniversary.**

Held at the Invercargill Golf Course, it's regarded as one of New Zealand's most prestigious golf events, with Friday's AmAm giving local golfers the chance to pit their skills against New Zealand's top talent.

There wasn't a top national player missing from the this year's Invitational tournament, making for tough competition between the specially invited Australian team and 15 New Zealand provincial teams. Our congratulations to the winners, Jamie Arnold, Michael Foster, Aaron Pike, Rohan Blizzard and Josh Younger from the Australian team who took advantage of the sunny weather and excellent course conditions.

Southland Enterprises was this year's chosen charity and received funds raised from the tournament sponsorship, as well as proceeds from the auctioning of a cap and glove autographed by New Zealand golfing great Michael Campbell.

Full SBS Golf Invitational results are available at [www.sbs.net.nz](http://www.sbs.net.nz)

## HAMILTON MARDI GRAS

**Vibrancy, colour and eclectic entertainment were the order of the night as the SBS Mardi Gras kicked off Hamilton Gardens Summer Festival on February 16.**

It was the Mardi Gras' second year, and the event's proved such a hit, it's set to become a permanent fixture. This year, about 5,000 revellers joined in the festivities, with many getting right into the Mardi Gras spirit, donning wild and wonderful costumes.

The crowds were treated to a diverse range of local talent, showcased on three different stages, with everything from Chinese dance, choral jazz, and belly dancers to flamboyant cabaret, Japanese drummers and even a Bob Dylan tribute.

Hamilton branch manager Nicki Bennett was delighted with both the turnout and the community's enthusiasm, telling the crowd "We've had such wonderful success in the Waikato – this is our gift to you".

## GOING THE EXTRA MILE

**SBS Dunedin partnered up with Fairfield School to stride it out in support of Relay for Life, and ran a series of extra fundraising ventures to contribute more than \$2000 for cancer research.**

For 24 hours on February 24 and 25, a 26-strong team paced themselves around the track at the University rugby grounds in an event our Dunedin branch manager, Andrew Kilsby, describes as a unique, challenging and fun way to raise money for such a worthwhile cause.

"Relay for Life has come to mean so much more than raising funds – it's also a celebration of remembrance and hope," Andrew says.

Andrew and his team also extend heartfelt thanks to everyone who supported their extra fundraising efforts, which included a cosmetics evening, garden tour, sausage sizzle and a movie night.

Our team at SBS Blenheim has also gone the extra mile. A prior commitment meant they couldn't participate in Blenheim's Relay for Life in March, but determined to do their bit, they held a sausage sizzle. And sizzle they did, as the mercury tipped just shy of 30°C. The heat didn't stop the crowds, though – our Blenheim team's efforts raised \$300 for the Cancer Society.

To find out more about the Cancer Society's Relay for Life events, visit [www.relayforlife.org.nz](http://www.relayforlife.org.nz)



## SHAKESPEARE IN THE PARK

**Set amidst the beauty of Invercargill's Queens Park, the seventh annual Shakespeare in the Park entertained audiences young and old during late February.**

SBS is proud to have sponsored this year's production of *The Comedy of Errors*, a farcical tale of mistaken identity surrounding two sets of twins. Our sponsorship commitments reached new levels as four thespians from SBS Invercargill were recruited amongst the 22 talented actors and musicians. Like proud mums, we watched Steve Beale, William Hope, Frank Dean and Neil Bramley foster their acting talents under the direction of Angela Newell. We are certainly looking forward to Shakespeare in the Park 2008!

# SBS MEMBER BENEFITS: IT PAYS TO BELONG

## SBS MARATHON EVENT FREE ENTRY

We all know your financial form is just as important as your physical fitness and, by banking with SBS, you're off on the right track.

So, for members looking to line up for this year's SBS Marathon Event, we've got some fantastic offers.

If you're an SBS member, be sure to tick the membership box on the entry form, and we'll see to it you're treated to VIP SBS Christchurch Marathon privileges.

### Why not run for FREE?

Go one step further; put pen to paper and tell us why you bank with SBS and why you deserve to run for **FREE**. We'll give the writers of the best 50 letters a free entry to run the marathon, half marathon or 10km event.

To enter, simply send us your completed entry form with payment to SBS Marathon, PO Box 25156, Christchurch by May 11 2007, and the winners will have their SBS account refunded to the value of their entry fee for their chosen event.

#### Conditions of entry:

- Open to SBS members only.
- SBS reserves the right to withdraw payment of entry for any reason.
- Judges decision is final.
- SBS staff and their families are not eligible to enter.
- Entry fee must accompany each entry please.

## Commemorative T-shirts 2007

New Balance Lightning Dry t-shirt - just \$35.00 (normal retail \$60.00)

Kids Cotton Mara'Fun t-shirt - just \$20.00



Men's T-Shirt (V-neck women's fit available)

Kid's T-Shirt

For more information about the SBS Marathon Event and the entry rules, please visit:

[www.sbsmarathon.co.nz](http://www.sbsmarathon.co.nz)



## Details

\* Indicates compulsory field

Name: \*

Address: \*

Email: \*

Phone: \*

Gender: \*  M  F Date of Birth: \*

Occupation:

How many Chch Marathons competed in:

Resume/Reason for Participating

Marathon Run	<input type="checkbox"/>	\$65.00
Half Marathon Run	<input type="checkbox"/>	\$55.00
Half Marathon Walk	<input type="checkbox"/>	\$55.00
10k Run	<input type="checkbox"/>	\$25.00
10k Walk	<input type="checkbox"/>	\$25.00
Kids Mara'Fun (U/12yrs)	<input type="checkbox"/>	\$10.00
Men's T-shirt	<input type="checkbox"/> Size (S, M, L, XL)	<input type="checkbox"/> \$35.00
Women's T-shirt	<input type="checkbox"/> Size (8, 10, 12, 14, 16)	<input type="checkbox"/> \$35.00
Kid's T-shirt	<input type="checkbox"/> Size (6, 8, 10, 12)	<input type="checkbox"/> \$20.00
LATE ENTRY FEE (\$15)	<input type="checkbox"/>	<input type="checkbox"/> \$15.00

**TOTAL REMITTANCE** \_\_\_\_\_

Signature:  Date:

Read the declaration and race rules overleaf, then sign. A parent or guardian signature is required for entrants under the age of 16.

I am an SBS Customer

For Office Use:

## Events

Christchurch's SBS Marathon is a celebration of fitness with options catering for all age and ability:

Full Marathon Run	42.2km	}	All races start together at 9.00am
Half Marathon Walk	21.1km		
Half Marathon Run	21.1km		
10k Run & Walk	10km		
Kids Mara'fun	2km		11.00am
Prize Giving	Town Hall		2.30pm

All events start and finish outside Christchurch Town Hall.

Organisers reserve the right to alter start times.

Due to road closure and traffic management restrictions, the course will be closed at 2pm.

## Declaration

Please read and sign the following declaration:

- 1: I acknowledge that I enter and participate at my own risk.
- 2: I am eligible to compete under current IAAF and Athletics NZ rules ([www.athletics.org.nz](http://www.athletics.org.nz)).
- 3: I acknowledge that organisers reserve the right to refuse my entry if I am under the age of 16 on race day.
- 4: I acknowledge that the race entry fee is non-refundable.
- 5: I acknowledge that the organisers reserve the right to cancel the event due to "act of god" or other circumstance beyond the organiser's control, without any refund.
- 6: I understand that road closures are to enable runners to legally use the road, and to enable organisers to manage traffic. I accept that I will share the road with traffic.
- 7: I acknowledge that the organisers, sponsors and any other party shall take no responsibility, financial or otherwise, arising out of negligence or otherwise for any direct or indirect loss, injury or death sustained by myself as a result of any intended or actual participation in this event or its related activities.
- 8: I understand that the electronic timing transponders are to be returned upon finishing and that transponders not returned may incur a \$50 replacement fee.
- 9: I authorise the use of my name, voice, picture and any information provided by me on this entry form to be used without remuneration in any broadcast, promotion or advertising. The information I provide may be used by the event organisers for the purpose of promoting future and other events, by sponsors for the promotion of products and services, and by Athletics New Zealand and Athletics Canterbury for statistical purposes.
- 10: I acknowledge having read and understood the declaration and declare all information is true and correct.

## SBS MARATHON EVENT

Have you filled in your application for free entry yet?

## SBS MEMBER BENEFITS: IT PAYS TO BELONG continued

### EXCLUSIVE OFFER

All you need to secure this exclusive rate on your new or maturing term investment is a combined balance across your i-save and transactional account/s of \$10,000 or more.

**7.75%**  
p.a.

**Term Investment Special 9 months**  
**INTEREST PAID AT MATURITY**  
**Min Deposit \$1,000 Max Deposit \$250,000**

If you don't have an i-save or transactional account/s with SBS. Now is the perfect time to call into your local branch or phone 0800 502 442 to find out how to get the most from your banking. It's your choice.

Interest rate is subject to change.

i-save is an Internet and Telephone Banking - based savings account. To operate an i-save account, you must also have an SBS Transactional account to transfer funds to and from. Standard fees will apply to Transactional accounts. Statements are not provided for i-save accounts, however, a list of transactions is available via Telephone and Internet Banking. i-save accounts are not available to non-New Zealand residents or to businesses. SBS reserves the right to vary the conditions of this offer. i-save is subject to SBS' General Terms and Conditions.

Copies of the current Investment Statement and registered Prospectus are available on request from [www.sbs.net.nz](http://www.sbs.net.nz) and any branch or agency of Southland Building Society.

## COMING SOON: SBS BEST RATE GUARANTEE

SBS will ensure you receive our best rate possible for your term investments. We'll keep things hassle free with no fees or service charges and you can even register some, or all of your eligible investments - it's your choice! Simply phone us after April 10th on 0800 502 442 to register your interest. All you have to do is sit back and watch your investments grow.

## SBS WEB COMMUNITY

Our commitment to mutual benefit is taking another step in cyberspace, as we look to create an online 'SBS Web Community'. We'll be providing members with the opportunity to promote their businesses to other SBS members via our website. To register your interest, go to [www.sbs.net.nz](http://www.sbs.net.nz) and click on the 'Member Benefits' link. We'll get your details and keep you posted on developments.

## MEMBERS ONLY STAND

To get the ball rolling this month we've a couple of questions for you. Call us on 0800 502 442 with your thoughts and you'll receive a fabulous SBS gift as a thank you.

- a) What has been your best SBS banking experience?
- b) Do you have an i-save account? Tell us what prompted you to open one and what you're saving for?

Thank you to all the members who gave feedback to our questions in November's Newsletter. Your thoughts about SBS are always welcome. Feel free to call us anytime on 0800 502 442 to give your feedback on our products and services. We'd love to hear from you.

## SNIPPETS

### PIER TO PIER ... LEADING THE WAY

The inaugural SBS New Balance Pier to Pier Beach Run events got off to a flying start in early February. Designed as the perfect training opportunity for upcoming running events in Christchurch, the five consecutive fixtures proved very popular with local families and competitive runners alike. For results, check out the link on the SBS website: [www.sbs.net.nz](http://www.sbs.net.nz)

### SURF TO CITY

It was standing room only at Oreti Beach Invercargill, on February 11, as 3,300 people took the start line for the ever-popular annual Surf to City event. Participants of all ages walked, biked or ran the 11.5 km to Queens Park in the name of family fitness and fun. The finish line was super sweet for Natasha King and Shelley Gray, who both won \$500 SBS i-save accounts. Our congratulations to all who participated.

### 140TH SBS RURAL SOUTHLAND A & P SHOW

Our building society has a rich and enduring history with the rural sector, so it was fitting we were the name behind the SBS Rural Southland A & P Show in December.

Always an important day on the southern agricultural calendar, the 140th A & P show was particularly significant as it was the last to be held at the Invercargill Showgrounds.

As key show sponsors, our SBS Rural team proved mighty hosts at the SBS marquee. They served up coffee, cake and got the barbecue cracking to ensure the many members who dropped in for a chat didn't leave hungry.

### CENTRAL OTAGO SPORTS AWARDS

Our Cromwell and Queenstown branches, along with SBS Rural, teamed up in early March as sponsors of the Central Otago Sports Awards. The annual ceremony is designed to recognise and inspire the area's large sporting fraternity, a thriving community that SBS is delighted to support. Our congratulations to all the award winners.

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## SBS PERSONAL LOANS

**More and more members are benefiting from using an SBS personal loan to better manage their finances or fast-track key purchases:**

#### Debt consolidation

Why struggle with different repayments each month on loans, credit, store and vehicle finance? Consolidating your debt into one makes for easier budgeting – and more money in your pocket!

#### Home renovations

Wanting to turn that dream kitchen or bathroom into a reality? Can't stand looking at that rickety fence for a moment longer? Whatever improvements you're planning, with an SBS personal loan, you could have a builder starting at your house in a matter of days.

#### Or perhaps

A new car ... caravan ... motorbike ... boat ... holiday ... wedding ... medical treatment ... laser eye surgery ... family ... pets ...

Whether you want to manage your debt smarter or realise a dream, with SBS personal loan's modest weekly repayments, you can.

**Call us now on 0800 502 442, and see how an SBS personal loan can help you today.**



## AUTUMN FESTIVAL

**SBS Queenstown and SBS Financial Advisers are busy preparing for an event that's as colourful and vibrant as a glorious Central Otago autumn.**

Together, they're key sponsors for major activities during the annual Arrowtown Autumn Festival, which brings together Central Otago locals for a week-long celebration of the township and its golden history.

From April 20 to 29, Arrowtown's streets and venues will be teeming with events and entertainment, an extravaganza of markets, parades, concerts, art and writing competitions, as well as workshops.

April 24 will be a particularly big day for our SBS Financial Advisers – they'll be bringing festival-goers the art and photographic competition, senior citizens' afternoon tea and Ian Grant's hugely popular "Hot Tips for Parenting" seminar.

The photographic and arts competition continues right through to April 26, when SBS Banking will be the name behind the Healthy Living Expo, featuring an evening workshop with New Zealand cooking icons Alison and Simon Holst, who'll be sharing lots of tasty advice on preparing nutritious family meals.

Check out [www.sbs.net.nz](http://www.sbs.net.nz) for more information and links to the festival programme.

## WHAT'S COMING UP

March 28th	Tauranga Branch's 1st Birthday
April 8th	SBS sponsored Lake Hayes Triathlon
April 20th – 29th	Arrowtown Autumn Festival
May 13th	SBS Gore Half Marathon
June	SBS Annual Report Posted
June 3rd	SBS Marathon Event - Christchurch
September 3rd	Blenheim Branch's 1st Birthday



## FROM THE CHIEF EXECUTIVE: SIZE REALLY DOES MATTER...

The next two years is likely to see some of the most significant legislative changes building societies, credit unions and finance companies have seen in 20 years.

At SBS, we've welcomed wholeheartedly the Ministry of Economic Development's review of the non-bank sector, which aims to address concerns we share regarding 'fringe' operators, transparency and accountability.

In essence, the proposed changes are designed to give the consumer a better measure of the risks involved in investments they're considering – a particularly welcome and timely move given the losses incurred by investors following last year's collapse of three finance companies.

The Ministry has released a series of discussion documents proposing wide-ranging reforms, including establishing two tiers of non-bank financial institution – the higher "Approved Deposit Takers" (ADTs) and "Other Deposit Takers" (ODTs), which will need to disclose they do not meet the ADT criteria.

With our strong track record and commitment to prudence, we are in no doubt SBS comfortably meets the proposed criteria to achieve superior ADT status.

We see the reforms as a necessary part of differentiating the varying levels of risk in this sector and setting apart responsible organisations like SBS. This review also validates our unwavering focus on commercially prudent financial performance to ensure our ongoing viability as a business and as a mutual-owned organisation committed to our communities.

Not surprisingly, a number of financial organisations are concerned they're not large enough to make the grade once the new legislation is enacted, which has them looking at mergers or selling out to larger organisations.

Rest assured, SBS is fully committed to remaining your society. We may look at opportunities as they arise through this time of change, but, in this case, size really does matter. As one of the largest, most successful and credible non-bank financial institutions in New Zealand, the future of your society is secure.



The logo features the letters 'SBS' in a bold, dark green font, followed by a vertical line and the word 'banking' in a dark red, lowercase sans-serif font.

Southland Building Society is not a registered bank