

SBS Visa Credit Card – Double cash back promotion

Terms & Conditions

1. Southland Building Society is a registered bank and operates under the brand “SBS Bank”.
2. The SBS Bank Visa Credit Card is issued by SBS Money Limited a 100% Subsidiary of SBS Bank.
3. To participate in the double cash back promotion (**Promotion**) you must:
 - a) Apply, or have applied, for an SBS Visa Credit Card before 5pm on Tuesday, 30 April 2019 (**Promotional Period**); and
 - b) have your application for an SBS Visa Credit Card fully approved.
4. All SBS Visa Credit Card applications will be assessed in accordance with SBS Money Limited’s standard lending and eligibility criteria. SBS Money Limited is not obliged to accept an application.
5. If your application for an SBS Visa Credit Card is (or was) received before the end of the Promotional Period, and is (or was) approved, you will earn double cash back, being \$2 cash back for every \$150 spent, on all Eligible Transactions processed during the first three months from the date when your SBS Visa Credit Card account is (or was) created.
6. After the first three months, cash back earning will revert back to \$1 cash back for every \$150 spent on Eligible Transactions.
7. All other terms and conditions relating to the Cash Back rewards and loyalty scheme set out in the SBS Visa Credit Card Conditions of Use (available [here](#)) apply to all cash back earned as part of the Promotion. However, any cash back you earn as part of the Promotion over and above the ordinary cash back (being \$1 cash back for every \$150 of Eligible Transactions) (**Promotion Cash Back**) may take up to seven working days following the ordinary cash back payment to be paid to your card account.
8. Like ordinary cash back, any Promotion Cash Back credited to your card account 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.
9. You are responsible for any tax you may have to pay as a result of any Double rewards being earned or credited to your card account.
10. Eligible Transactions exclude Cash Advances, Balance Transfers and Credit Card Insurance. Please refer to the SBS Visa Credit Card Conditions of Use for full details of cash back and Eligible Transactions. Any capitalised terms used in these terms and conditions but not defined shall have their meaning in the SBS Visa Credit Card Conditions of Use.
11. Conditions of Use and Fees and Charges are available free of charge on request in any SBS Bank Branch, from sbsbank.co.nz/credit-card or by calling our contact centre on 0800 727 2273.
12. SBS Bank and SBS Money Limited reserve the right to change these terms and conditions at any time provided that no person participating in the Promotion is prejudiced by the change.
13. To the extent permitted by law, SBS Bank and SBS Money Limited, and their employees and agents shall not be liable for any claims, damages, injuries, costs, taxes and expenses suffered, sustained or incurred (including but not limited to indirectly or consequentially) as a result of, arising out of, or any way connected with this Promotion.

