



FLIX Terms and Conditions

(applicable from 1 October 2022 - 30 September 2023)

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1. Southland Building Society is a registered bank and operates under the brand “SBS Bank”.
 2. Qualifying loan accounts will receive a waiver of the Early Repayment Charge (in respect of the qualifying lending).
 3. Additional fees and charges may also apply. Copies of our Standard Contract Terms, and Credit Fees and Charges are available on request and free of charge from any branch of SBS Bank or at sbsbank.co.nz.
 4. To qualify for this Offer:
 - (i) The lending must meet all SBS Bank lending and eligibility criteria;
 - (ii) the loan account must be on a 6 month fixed rate term with SBS Bank commenced between 1 October 2022 and 30 September 2023 (inclusive);
 - (iii) lending must be residential or residential investing lending.
 5. Early Repayment Charges will only be waived in relation to a loan account with the 6 month fixed rate term which is commenced between 1 October 2022 and 30 September 2023.
 6. This offer cannot be used in conjunction with any other available offer or discount offered by SBS Bank, including any previously negotiated offer.
 7. Except as modified by these Terms and Conditions, SBS Bank's usual lending and eligibility criteria, fees, terms and conditions apply.
 8. To the extent permitted by law, SBS Bank, its employees and agents shall not be liable for any claims, damages, injuries, costs 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, promotion of this, or any other, offer.
 9. Copies of SBS Bank's current Disclosure Statement along with a full list of our fees and charges and General Terms and Conditions are available on request and free of charge from any branch of SBS Bank or at sbsbank.co.nz.
 10. Employees of SBS Bank are eligible for this offer (subject to clause 7).
 11. Following the withdrawal of this offer, customers who have an account that meets criteria set out in clause 4, will be entitled to the benefits of these Terms and Conditions (as applicable and provided all qualifying criteria are met).
 12. This offer may be withdrawn or amended at any time at the discretion of SBS Bank.