



## SBS Visa Credit Card Special Offer – Terms and Conditions (the "Terms and Conditions")

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*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 18 October 2022 until 9 November 2022 (the "**Promotional Period**").
- b. Apply for a SBS Visa Credit Card and open a Card Account within the Promotional Period and we'll credit \$100 to your Card Account (the "**Promotion**").
- c. To be eligible for the Promotion, you must:
  - i. be a new SBS Visa Credit Card customer who applied for a SBS Visa Credit Card and opened a Card Account by 9 November 2022;
  - ii. be the Main Cardholder;
  - iii. were the recipient of the Promotion email and
  - iv. ensure that your Card Account is still active after the Promotional Period ends ("**Eligible Customer**").
- d. All SBS Visa Credit Card applications will be assessed in accordance with our standard approval process, including our responsible lending obligations. We are not obliged to accept an application.
- e. We will credit the \$100 to the Eligible Customer's Card Account no later than 20 business days after the Promotional Period ends.
- f. 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.
- g. All of our decisions are final, and no correspondence or discussion will be entered into.
- h. Participation in this Promotion is deemed acceptance of these Terms and Conditions and any other applicable terms and conditions.
- i. 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](https://sbsbank.co.nz/terms-conditions).
- j. 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.
- k. 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.