



SBS Bank Website Terms of Use

21 August 2026

1. About these terms

Thank you for using the SBS Bank website.

We are the Southland Building Society, a registered bank, and we operate under the brand name SBS Bank. In this document, we call ourselves **'the Bank'**, **'we'**, **'us'** or **'our'**.

Our General Terms and Conditions cover all of our products and how we work together. This document has extra terms and conditions specifically for using our website. If there are any conflicts between the two, these terms and conditions are the ones that apply. Please take a moment to read them. We're happy to discuss anything that isn't clear.

By using our website, you agree to these terms and conditions and our Privacy Statement available on our website: sbsbank.co.nz/sbs-privacy.

You can find all of our terms and conditions at sbsbank.co.nz/terms-conditions.

You can see our latest disclosure statements and our Annual Report on our website at sbsbank.co.nz/About-Us/Annual-Reports-and-Disclosures. You can call us for a free copy on 0800 727 2265.

2. The information on our website

Our website provides general information about us and our products and services.

- The information is prepared under New Zealand law and is provided for people within New Zealand only.
- The information is general. It is not personal, financial or investment advice. Please talk to independent legal and financial advisers before acting on our information.
- We may change the information at any time.
- We cannot guarantee the information will always be complete, up to date and accurate.
- The information may not always be suitable for you or your requirements.
- There may be times when our website is unavailable. We do not accept responsibility for any damages or costs you may incur as a result, subject to applicable law.

3. Website links

We are not responsible for information on other websites, even if we link to them.

- You visit other websites at your own risk, and subject to their terms and conditions.
- We provide links to other websites for convenience only. We do not endorse or guarantee the information, material, or graphics contained on the other websites, or any products and services offered on those websites.
- Please seek our permission before creating a link to our website. You will be responsible for any consequences of the link. You indemnify us for any losses, damages, liabilities or costs arising from the use of the link.

4. Our interactive calculators and tools

We provide online tools to help you estimate our products' potential costs or returns. We do not guarantee the accuracy, adequacy or completeness of these estimates.

5. Using any of the content of our website

We own the copyright in this website.

- Nothing on our website can be used in any way for commercial or public purposes without our prior written consent.
- No trade mark or logo used in this website can be used without the permission of its owner. Some of these may be owned by other organisations.

6. Third party software

We sometimes use third party software on our website. We do not guarantee its accuracy, functionality or performance.

7. Communications over the Internet

Email could include any personal information in your message. We are not responsible for any damages incurred as a result of:

- You sending such messages to us.
- Us sending you messages at your request.
- Not receiving a message because of service interruptions or failures.

8. Ensuring your online safety

Keeping your web browsing device safe is your responsibility. You should ensure it is backed up and protected against viruses and malware. We cannot guarantee that our website will:

- Not expose your web browsing device to any viruses or other electronic malware.
- Not cause any damage to your web browsing device.

9. Changes to these terms and conditions

We may need to change these terms and conditions from time to time. This might be because we have changed our Share Term Investments, or the way we operate.

We will let you know what is changing and when, by any of the following:

- Email, if you have given us your email address.
- Letter.
- Branch notice.
- A notice on our website.
- A notice on our internet banking platform or mobile banking app.
- A public notice, when required by law.

We will let you know at least 14 days before the changes happen.

Sometimes we may have to make changes immediately. This might be due to security or fraud issues, for example. If that happens, we'll let you know what has changed as soon as possible.

10. How to contact us

We're happy to help with any aspect of this website. Please visit sbsbank.co.nz to find more information or send us a note. You can also come into one of our branches or call us on **0800 727 2265**.

11. Copyright

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