



About your SBS Visa Credit Card



Welcome to your new SBS Visa Credit Card

Contents

Your SBS Visa Credit Card	2
Card security	3
Accessing SBS Bank Internet Banking for the first time	4
Activating your card	4
Paying your SBS Visa Credit Card	6
Insurance options	8
Contact us	9

Your SBS Visa Credit Card

How to earn Cash Back

Simply spend
\$150 and
get **\$1 Cash Back***

You'll be rewarded for simply using your SBS Visa Credit Card on your everyday purchases. Shop in-store or online, anywhere Visa is accepted to earn Cash Back, it's as simple as that.

How does Cash Back work?

- ▶ Earn \$1 for every \$150 spent on Eligible Transactions*. If you make purchases below this you'll still earn a percentage of Cash Back.
- ▶ Excludes Cash Advances, Balance Transfers or Credit Card Insurance Payments.
- ▶ Cash Back will get calculated every quarter and will be automatically credited to your SBS Visa Credit Card account one month after the end of the quarterly cycle. It will show as a credit on your statement or you can view this on your transaction history in SBS Bank Internet Banking.

Here is how you can earn Cash Back

	Spend	Earn
 Gas Station	\$600	\$4
 Grocery	\$1200	\$8
 Entertainment	\$1200	\$8
 Bills	\$3600	\$24
Total Cash Back		\$44

Just by using your SBS Visa Credit Card for everyday purchases, you get rewarded. It's as simple as that.

Your card also gives you these additional benefits:

✔ No annual fee	✔ No rewards fee
✔ Online servicing 24/7	✔ NZ owned Bank
✔ No additional cardholder fee	

*Applies to Eligible Transactions only. Please refer to the SBS Visa Credit Card Conditions of Use for full terms and conditions.



Contactless payment

We know our customers have busy lives so we've enabled Contactless as another method of payment to your Card. Contactless payment is a secure technology that will help you spend less time at the checkout.

To pay for transactions under the Contactless payment limit in New Zealand just wave or tap your credit card in front of a Contactless terminal and it will automatically process your transaction - there's no need for a signature or PIN. For transactions over the Contactless payment limit, you'll be required to enter your PIN. Check out the FAQ section for the current limit.

Refer to sbsbank.co.nz/manage-credit-card for the current limit.



Card security

We know card security is important. Here are some ways you can be confident when making purchases.

Visa Secure

Your SBS Visa Credit Card is protected by Visa Secure which is an additional security feature for online shopping at participating sellers. Whenever you shop online using a seller who is also enrolled with Visa Secure, the system makes sure that you are the person shopping with your credit card by verifying your identity. All SBS Visa Credit Card holders are automatically enrolled in this free service. Go to visa.co.nz for more information.

Your card has a chip

Your credit card has a microchip embedded in it, which turns your information into a unique code when used at any EFTPOS terminal. This makes it difficult for anyone to copy and gives your card added security against fraud.

Accessing SBS Bank Internet Banking for the first time

To access SBS Bank Internet Banking the Main Cardholder will need to do the following:

- 1 Go to sbsbank.co.nz/first-time-login and follow the prompts.
- 2 You'll be sent a temporary password to your mobile number which you'll need to enter when logging into SBS Bank Internet Banking.
- 3 You'll then be asked to set up a password.
- 4 You can now download our SBS Bank Mobile app from your app store.



Please note: If you didn't give us your mobile number during your application or it has changed, you'll need to call our team on 0800 727 2273 to update your details.

Activating your card

Now that you've received your SBS Visa Credit Card, there are a few things we need you to do before you can start using it.

- 1 Read the SBS Visa Credit Card Conditions of Use booklet and the associated Fees and Charges that came with your Welcome Letter. You accept these Conditions of Use when you activate your card.
- 2 To activate your card, simply log into SBS Bank Internet Banking at sbsbank.co.nz and follow the prompts. You can also do this using your mobile app. When you activate your card an Authentication Code will be sent to your mobile to help verify your identity.

Alternatively, you can activate your card by calling us on 0800 727 2273.

- 3 After activating your card you must sign the back of the card before using it for the first time.

Please note: Only the Main Cardholder can log into SBS Bank Internet Banking to activate their card. If you're an Additional Cardholder, please call us on 0800 727 2273 to activate your card.

Benefits of registering with SBS Bank Internet Banking

If you're the Main Cardholder, you can manage your account online, simply and easily at your convenience.

You'll be able to:

- ▶ activate and load a PIN on your card
- ▶ change the PIN on your card
- ▶ view your transactions
- ▶ view and download your statements

Tips for choosing your PIN

Here are a few tips for setting your new PIN for your card:

- ▶ choose a 4 digit number that you can remember
- ▶ don't use numbers that are easily identified with you personally, such as your birth date, address or phone number
- ▶ don't use repeated numbers e.g. 4444
- ▶ don't use consecutive numbers e.g. 1234
- ▶ your PIN mustn't be the last or first 4 digits of your card number or customer number
- ▶ don't write down your PIN (this includes storing it on your mobile phone)
- ▶ don't share your PIN with anyone

If you want to change your PIN, simply log into SBS Bank Internet Banking or call us on 0800 727 2273.

Paying your SBS Visa Credit Card

Set out below are four easy ways to make repayment on your SBS Visa Credit Card.



1. Direct debit

Just set it and forget it. Download and print our direct debit form at: sbsbank.co.nz/manage-credit-card or visit your nearest SBS Bank Branch to pick one up.

Once you've filled it out, post it to:

SBS Visa Card Team

PO Box 1204

Invercargill, 9840

or email it to: info@sbsvisa.co.nz



2. Internet banking

If you prefer to bank online and are good with online stuff, log into your internet banking.

Add **SBS Visa Credit Card** as a new payee. You can make one-off payments to us each month to repay all or part of your SBS Visa Credit Card balance or you can set up an automatic payment, for a fixed amount to be paid and the date you want to pay it (e.g. weekly or monthly).

Details to include when setting up your payment, are set out below.

Make sure you include these details:

- **Particulars** – your account number
(It's the series of numbers starting with SB – e.g. SB30000000011)
- **Code** – your last name and initials, (e.g. Citizen J)
- **Reference** – your customer number
(located on the reverse of your credit card – e.g. 123456)



3. Over the counter at your nearest SBS Bank branch

If you would like to pay in person, visit your nearest SBS Bank Branch and one of our helpful team will get this sorted for you.



4. Over the counter at NZ Post

Just take your latest SBS Visa Credit Card statement to your nearest NZ Post Shop (a \$1.50 fee applies).

Visit nzpost.co.nz to find your local NZ Post Shop.

Making a payment

Each month, we'll provide you with a statement. Your statement will show the opening and closing balances, the minimum amount due, and if a previous payment is overdue or your account balance is over your approved credit limit, you may see an amount due to be paid immediately. You need to pay at least the amount due this statement by the due date, to keep your account up to date. You can pay any amount up to and including your closing balance.

How much should I pay?

If you can afford to, it's best to repay more than just the minimum amount due on your credit card. If you only repay the minimum amount then you'll end up paying more because of interest that is charged on the balance and it will take you longer to repay. However, if you repay more than the minimum amount due each month, it will reduce the amount of interest charged and you'll be able to pay off your balance faster.



SBS Bank also has insurance options

At SBS Bank our dedicated insurance team can take you through our range of everyday, personal insurance to ensure you get the right level of cover with the best cover options for you.

Take a look online at sbsbank.co.nz or just give us a call on 0800 727 2265.

- **Income Protection Insurance**

Safeguard your financial future by protecting your income. At SBS Bank, our insurance specialists can take you through the options to ensure the right cover for you and your family.

- **Vehicle Insurance**

Insuring your car will help you carry on with the important things like driving to work or dropping the kids at sport. Ensuring you have minimal disruption.

- **House Insurance**

Insuring your home will ensure you're not without a place to call home. Simple comprehensive house insurance to protect your biggest assets.

- **Contents Insurance**

Insuring your contents will ensure you're never without your favourite things. Protect your belongings from theft, loss or damage. You can choose the amount of cover you'll need to replace your things if anything happens to them.

Important Information:

This information is only a summary of the insurance products that are on offer and is intended to be of a general nature. All insurance cover is subject to underwriting criteria and the individual policy terms and conditions set out in the policy document. SBS Bank insurance products are arranged by Southsure Assurance Limited (SBS Insurance), a subsidiary company of Southland Building Society (SBS Bank). SBS Insurance is licensed under the Insurance (Prudential Supervision) Act 2010 and supervised by the Reserve Bank of New Zealand. SBS Insurance is a member of the Banking Ombudsman scheme. SBS Bank may receive a commission for any successful insurance referral.

Contact the SBS Visa Card Team

We're here for our customers, so if you have any questions, call us and we'll be happy to help.

Check out sbsbank.co.nz/contact for our opening hours.

Call us

For all general enquiries and 24/7 emergency assistance (to report a lost card), please call us on:

0800 727 2273 (within New Zealand)
+64 9 623 7554 (from overseas)

Alternatively you can contact us by:

Email

info@sbsvisa.co.nz

SBS Bank Internet Banking

You can log in to SBS Bank Internet Banking to send us a Secure Message.

Popping into a branch

Normal branch opening hours:

Monday, Wednesday - Friday: 9am - 4:30pm,
Tuesday: 9:30am - 4:30pm (team training).

Writing to us at

SBS Visa Card Team
PO Box 1204
Invercargill, 9840



0800 727 2273 sbsbank.co.nz

Your SBS Visa Credit Card is provided by
SBS Money Limited (a 100% subsidiary of SBS Bank)

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