By participating in this Survey (the "Survey"), you confirm that you accept and agree to these Survey Terms.

• The Facilitator of this Survey is SBS Bank in partnership with TRA

• This prize draw is only open to New Zealand residents 18 years and above and is not open to employees of SBS Bank, its agents, contractors, consultants, or their families (including de facto spouses) or to other persons assisting with this Survey.

• This Survey ends at 5pm on the 5th of August 2025.

• Entrants must complete all questions through the link provided and by the date and time above to count as a valid entry.

• All valid entries received by 5pm on the 5th of August 2025 will go into the draw. There is one prize of a \$500 Prezzy card to be won. [Only one entry per person is permitted. All subsequent entries will be deemed invalid.]

• The winner will be drawn at random and notified by the same email address they provide for entry within 10 days after the draw selection on the 6th of August 2025. SBS Bank is not responsible or liable for any late, lost or misdirected submissions or for any problems or technical malfunction which may result in delay or failure to enter you into the draw.

• All entries to this draw become the property of SBS Bank and will not be returned to the entrants.

• The prize winner will receive a \$500 Prezzy card (the "Prize"). SBS Bank accepts no responsibility or liability for the prize winner's enjoyment of any prize or any other costs and expenses that may be incurred by the prize winner relating to the prize or the winner's enjoyment of that prize.

• SBS Bank will endeavour to notify the selected winner by email and deliver the Prize by courier but reserves the right to notify the selected winner and deliver the Prize by other means.

• SBS Bank will make reasonable attempts to contact the winner, but if the winner is not able to be contacted or is unable to redeem the Prize in accordance with the terms and conditions within 14 days from the first contact attempt; the Prize will be redrawn in his or her place without liability to any person.

• The Prize cannot be transferred or exchanged or redeemed for cash. SBS Bank takes no responsibility for entries or prizes that are lost or destroyed.

• The decisions of SBS Bank on all matters relating to this Survey prize draw are final and no correspondence will be entered into. SBS Bank reserves the right to verify the validity of an entry or the winner's right to redeem the prize in accordance with these terms and conditions. SBS Bank reserves the right to amend the prize offered and these terms and conditions and in its absolute discretion cancel the survey at any time and without prior notice.

• To the extent permitted by law, SBS Bank excludes any liability it may have to you arising directly or indirectly out of or in connection with this draw.