

## **SBS Bank Refer a Friend Terms & Conditions**

1. The name of the registered bank is Southland Building Society ("SBS Bank").
2. Where an SBS Bank member successfully refers a friend to SBS Bank (the "Referrer"), both they and their referred friend (the "Referee") will receive a \$50 credit into their nominated SBS Bank everyday or savings account.
3. In order to qualify, the Referee must:
  - a. be a new SBS Bank member;
  - b. open either an:
    - i. SBS Bank everyday account ; or
    - ii. SBS Bank savings account; and
  - c. successfully complete SBS Bank's onboarding requirements
4. In order to credit the funds to both parties, the Referee will need to cite the details of the Referrer to SBS Bank.
5. If the Referee's account is closed prior to the payment of the \$50 credit, neither party will receive their \$50 credit.
6. Referrers can benefit from multiple referrals but each must be for a different Referee.
7. There is a limit of one Referrer per Referee.
8. Referees may also make referrals under this promotion once they have successfully opened an SBS Bank everyday or savings account.
9. This offer cannot be used in conjunction with any other available offer or discount offered by the Bank.
10. This offer is not available to employees of the SBS Group.
11. To the extent permitted by law, the Bank, its employees and agents shall not be liable for any claims, damages, injuries, costs, taxes 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 this promotion.
12. You should clarify any tax obligations you may have with your tax adviser.
13. Account opening criteria, fees and charges, terms and conditions apply. Copies of the 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 or can be viewed at [sbsbank.co.nz](https://sbsbank.co.nz).
14. This offer is available for accounts opened between 3 December 2018 and 31 January 2019 and may be withdrawn or extended at any time at the discretion of Southland Building Society.