

Dear Member // We know this is a tough time, and we want to make sure you're OK and you've got everything you need from SBS at the moment.

Do you need to talk to us about your home loan?

If you haven't yet contacted us and need to talk about your home loan, please complete [this form](#) to help us understand your situation.

If you have already filled in the form and we haven't yet got back to you, don't worry we will be calling soon.

We've had a lot of Members contact us about their home loans and we're taking the time to get to know about each situation so we can provide the best options to help. Thank you for your patience.

Making the right decision.

When we talk you through all your options, we'll make sure you understand any financial impact such as any extra interest to pay on your home loan. It's important you make the right decision for your needs.

Video from our CEO.

You might find [this video](#) we posted on YouTube helpful. We got our CEO to talk through the differences between a mortgage deferment and principal relief, two options available. Please note that eligibility, terms and conditions apply to mortgage deferral and principal relief options so contact us to discuss these.

Take the time to think about what's right for you.

We know there is a lot to think about. So take your time and keep asking questions until you have all the information you need to decide your next steps.

We're here for you.

Your SBS Bank Team

Look out for frauds and scams.

Please be extra careful to look out for suspicious emails, texts or phonecalls. Banks will never ask you for your passwords or PIN numbers, and will never email a link for you to log into your account.

If you get any of these requests by email or phone, call us at SBS Bank on 0800 727 2265 immediately.