



Dear Member // Who doesn't love a bargain? It's your job to find them ... but it's our job to make sure it's safe when you're shopping online.

That's why a new layer of security called Mastercard® Identify Check is being introduced near the end of July to ensure it's really you who is shopping online.

Here's how Mastercard Identify Check keeps you safer online.

1. When you make a purchase at some online retailers, you may see an extra screen while your payment is being processed. This might happen when it's a high-value purchase or one that's unusual for your typical purchases.
2. We'll instantly send you a one-time Passcode via text message to your mobile phone. Note, it's important we have your mobile number.
3. Enter the passcode included in the message so we can be sure it's you doing the shopping. We can then complete your transaction.

It's important the contact details of all card holders are correct as the passcode will be sent to the cardholder making the transaction.

What you need to do.

You need to ensure the mobile phone and email address details we hold are correct.

1. Update or change your contact details by logging in to Internet Banking and sending us a secure message or calling the contact centre on 0800 727 2265.
2. Go shopping online.
3. Make sure you have your phone beside you (or access to your email) when making an online purchase.
4. Enjoy your purchases.

Our Terms and Conditions have been amended to accommodate this change. They are available on request in our branches and also at sbsbank.co.nz/terms-conditions.

Please contact us if you have any questions. Our contact centre is open from 7am-9pm weekdays and 10am-4pm weekends.

Kind regards
The SBS Bank team