

Dear Member // We want to let you know about upcoming changes to our Invercargill, Windsor and Gore branch opening hours.

For some time, we've seen an increase in Members (our customers) who now prefer to bank online or over the phone. And at the same time there's also been a reduction in the number of Members who still visit our branches.

It's important we listen to our Members' changing needs to adapt how our team members work and where we invest our resources to provide the widest possible range of services we can. We're making the following changes to support both those Members who want to bank with us in new ways, and those who are happy with how they currently bank.

Our Invercargill and Windsor branches will change their open hours from Monday 3 August to:

- **Windsor branch: Open every weekday 1pm-4.30pm**
- **Invercargill branch: Open every weekday 9am-4.30pm**

Our Gore branch (along with our other branches) will retain its current weekday opening hours:

- **9am-3pm for over the counter banking transactions**
- **9am-4.30pm by appointment if you want to sit down with our team for more complex banking questions and needs**

We looked carefully at balancing the overall decline in branch visits along with the most popular visit times to help decide on these open hours.

We're increasing the support you can access over the phone.

We're very proud to have a locally-based Contact Centre available weekdays 7am-9pm and on weekends 10am-4pm. And with more of our Members contacting us by phone or email, we're expanding our Contact Centre services with more specialist banking knowledge available to help resolve your more complex questions and needs over the phone on 0800 727 2265.

Thank you for your continued support.

We've been around for 151 years and as a proud Member-owned New Zealand bank, listening and responding to our Members is at the heart of our decisions so we remain relevant for the next 151 years. Our team members genuinely enjoy helping our Members, so if you have any questions or concerns, please let us know.

Kind regards

Mark McLean
GM Member Experience