



**Dear Member** // Did you know we have a credit card that has no annual fee and gives you a great reward – cash back?



Our SBS Bank Visa Credit Card is more than a credit card – it's got great ice scraping capabilities, can get stones out of horse hooves like you wouldn't believe, can be used as a grater for Italian hard cheeses, and is the perfect length for measuring anything that's 85mm. However, given there's a card replacement fee for a damaged card, we don't recommend you do any of these!

But it's also pretty good as a credit card because it doesn't have any annual fees. None at all. Honest.

It's also a rewards card. You get given cash back on your account for spending using your SBS Bank Visa Credit Card. Need a laptop – you buy it ... and you'll get money back. You'll earn \$1 for every \$150 spent on Eligible Transactions.\* It's how we roll.

But it gets better. It's not just us saying it's a good rewards card. Independent financial research company CANSTAR have given it a five-star rating for "Outstanding Value" in the rewards \$12k annual spend category 2020.

And did we mention that the SBS Visa Credit Card was only one of two credit cards that got the full five stars in this category?

So, who is this card perfect for? Well, pretty much anyone who doesn't like to pay annual fees, wants to get rewarded with cash back, and wants to support a local business.

Interested? We thought you might be, which is why we put this button below. Click on it to head to our web page to find out more and apply. You'll also find the Conditions of Use and Fees and Charges there too.

Kind regards  
The SBS Bank team

\* Lending and Eligibility Criteria, [SBS Visa Credit Card Conditions of Use](#) and [Fees and Charges](#) apply. Please refer to the [SBS Bank Credit Card Conditions of Use](#) for full details.



No annual card fee.  
Cash back rewards.  
SBS Visa Credit Card.

Get cracking. [Apply online.](#)