



Dear Member // I wanted to let you know about SBS Bank's COVID-19 response. There's a lot going on and while I don't want to overload your inbox, it's also important that you're aware of what we're doing in response to this unprecedented situation.

As you will all appreciate, COVID-19 is a rapidly evolving situation, and how different countries, communities, and employers respond, is changing frequently.

We've been working closely with the Government, other banks and the Reserve Bank to ensure the financial system is strong and resilient.

I want to reassure you that SBS Bank is in good financial health, is well-capitalised and has very strong liquidity, enabling us to weather any storm the economy is faced with.

Supporting our Members.

We're here to help.

We're taking steps to make sure we're well prepared, that we limit exposure and we protect our Members, team members, and communities.

We've been around for more than 150 years and have faced many challenges, so we know it's important that you're aware SBS Bank is here to support your financial health so you can focus on caring for yourself and your family.

If you have questions or concerns regarding what financial impact COVID-19 might have on you or how it may affect your business, **talk to us sooner rather than later**. We'll endeavour to tailor options that meet your needs and work with you.

Being prepared is the best thing you can do for yourself.

Health and wellbeing in our branches.

Please don't visit if you're unwell.

The health and wellbeing of everyone who visits our branches is important to us. We've taken extra precautions including increasing the frequency of cleaning in branches and this will continue.

But you must play a part too – please don't use our branches if:

- you've been diagnosed with, or have been in contact with someone who has been diagnosed with, COVID-19/Coronavirus;
- you have returned from travelling overseas and have not self-isolated for two weeks, as per guidance from the New Zealand Government; or
- you are feeling unwell with a cough, sore throat or fever.

And please don't be upset if we ask you to leave a branch if we think you're unwell.