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MEMBERS ONLY.
NEWS AND VIEWS FROM THE SBS TEAM.



Dear Member // I want to let you know what we're doing for our Members with home loans who are being financially impacted by COVID-19.

If you haven't been in contact already and need to talk to us about your home loan, please start by completing this online form – sbsbank.co.nz/covid-19/member-form – rather than phoning our Contact Centre. This will help us more quickly understand your situation so we can prepare the most suitable options for your needs when we call.

Making the right decision.

While you might feel you need to make a quick decision, it's critical you also make the right decision. When we talk you through the options, we'll also ensure you understand any impact on your repayments and timeframes. Options might include:

- Mortgage deferral
- Interest-only repayments
- Extension of term lending periods
- Help with restructuring loans
- Consolidating loans to help make repayments more manageable
- Access to short-term funding
- KiwiSaver hardship application

What you should do now.

- If you haven't yet requested help from us and are worried about the financial impact of COVID-19 on your home loan, please fill in [this form now](#).

- If you have already applied for help, we'll be following up soon.

How to bank with SBS during Alert Level 4.

- **Available Options:** Internet Banking, Banking app, and ATMs right round the country.
- **Contact Centre:** Open 7am-9pm weekdays and 10am-4pm weekends. We do have high call levels at times, so we appreciate your patience if there are delays: 0800 727 2265.
- **Branches:** All SBS branches (except Windsor) are open Thursdays 10am-2pm, but only for our Members unable to bank with us any other way.

Please do not visit a branch if you can bank through other channels or feel unwell. We're doing everything we can to protect our Members and our staff to help prevent the spread of COVID-19. Please play your part too.

We've been around for 151 years and helped our Members face many challenges. This is a busy time and we do have high call volumes, but rest assured, we will be in contact with you as soon as we can.

Thank you for your patience. We know this situation is not easy for you, and we'll do our best to support your financial health so you can focus on caring for yourself and your family.

Thank you and keep well.

Shaun Drylie
SBS Bank Group CEO

0800 727 2265 [sbsbank.co.nz](https://www.sbsbank.co.nz)

SECURITY NOTICE: We will never ask for your internet banking login, password details, security details or any other security details via email. We will never ask you to log into your Personal Internet Banking services via a link in an email. If you are concerned that an email from SBS Bank is not genuine, please call us on 0800 727 2265 or forward it to phishing@sbsbank.co.nz.

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Update on SBS home loans.

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