



**Dear Member //** Welcome to latest edition of The Juice – our regular way of staying in touch with you, our Members. We want to share some of the things we've been up to and let you know what might be coming up.

## Message from the CEO. Members remain our priority.



What an incredible few weeks it has been. I've used the word unprecedented many times to describe the events that have affected not only New Zealand, but the world, because it seems the most appropriate way to describe the current situation.

I know it's been challenging, worrying and downright scary for so many of our Members but I do want to reinforce the message that we are here to help. As a bank owned by our customers (you – our 'Members'), every decision we make has our Members' interests at its heart, including our duty to ensure our business is secure and stable, and able to operate sustainably now and into the future.

Now we're in Level 3, it's been great to extend our branch openings to two days a week, for those who can't bank with us any other way. We're now exploring how we can further extend our services when the country moves to Level 2.

I want to thank all those Members who have recognised our team members for the way they have supported you. I know how hard they have been working. Almost overnight we went from a traditional operation with more than 300 staff based in 15 branches around the country and a head office in downtown Invercargill to having almost all of them working from home, some in unusual locations – we have at least one of our team working out of his garage. They're committed to supporting you while, like many others, also supporting their families, juggling homeschooling, and dealing with other challenges.

I know things will continue to change, but rest assured we will work hard to keep your best interests at the heart of what we do. Please feel free to reply to this email if you have any questions or thoughts and I'll do my my best to respond.

**Shaun Dryllie**  
SBS Bank Group CEO

## Welcome to SBS Bank, you're speaking with...

Thank you for your patience.



Calls to our contact centre more than doubled in the week New Zealand went into Level 4 ... and that rise continued for more than three weeks. Calls remain higher than lockdown, but we are endeavouring to answer them as quickly as we can.

Many of them were from Members wanting to find out how they could do their banking and pay bills during lockdown. It was a pleasure for our team to introduce them to all the advantages and ease of online banking. For some it was a whole new world of 24/7 access to their funds from the comfort of their homes.

We know many of you did have to wait for long periods to be able to talk to us and resolve your queries, so we do thank you for your patience during what were challenging times.

If you have any queries or want to talk to us about your financial situation and explore options, do get in touch with us on 0800 727 2265. Our contact centre is proudly based in Invercargill so they know exactly how you're feeling and what you're facing at this time. Our opening hours are 7am-9pm on weekdays and 10am-4pm at the weekend.

If you do experience a delay, please be patient and take advantage of our callback option. You can also send us a secure message in Internet Banking.

## We don't know what the future will look like.

But our purpose will remain the same.



We've been around for more than 151 years, so the organisation has weathered many economic storms. It's clear though, that the national and global impact of the COVID-19 pandemic will reverberate around the country for some time.

You can be assured that SBS Bank is stable and in a secure position. We've seen term investment levels increase in the past six weeks, as investors seek the security of a stable banking environment.

As we navigate through a new way of working and living, our underlying purpose of supporting and helping our Members on their financial journeys will remain the same. We're with you.

## We're here to support you.

New website designed to help all Kiwis.



When New Zealand rolled into lockdown in March, it became clear there was a lot of information and misinformation being circulated online and in social media. We quickly realised there needed to be somewhere for clear and concise financial information to be located for everyone to be able to access.

We created a website – [mutuallyhelpful.com](https://mutuallyhelpful.com) – based on this idea, with the aim to inform and educate. A video of our CEO explaining how mortgage deferrals worked proved extremely popular, and was viewed by thousands on our Facebook page. You can [watch that video here](#).

## Look out for frauds and scams.

Keep cybersafe.



We're aware there are numerous scamsters out there looking to take advantage of the current situation so please be extra careful and look out for suspicious emails, texts or phonecalls. Banks will never ask you for your passwords or PIN numbers, and will never email a link for you to log into your account.

If you get any of these requests by email or phone, please call us at SBS on 0800 727 2265 immediately.

0800 727 2265 [sbsbank.co.nz](https://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](mailto:phishing@sbsbank.co.nz).

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