

Dear Member // We know this is a tough time, and we want to make sure you're OK and you've got everything you need from SBS at the moment.

Do you need help?

If you're worried about your finances, please let us know. There are many things that we are helping our Members with including:

- Help to make changes to their lending (please note eligibility, fees and terms may apply)
- KiwiSaver hardship withdrawal applications (please note eligibility criteria do apply)

We've set up a special COVID-19 information page on our website sbsbank.co.nz, which you may find useful. This page is to keep our SBS Members up to date on how we can help and the changes we're making to support you during this time.

Still need to talk to us? Like our branch teams, our Contact Centre team is in New Zealand, so we know what you're going through. We do have high call levels at times, so we appreciate your patience if there are delays answering your call.

Take the time to think about what's right for you.

We know there is a lot to think about, so take your time and keep asking questions for anything we can help you with.

We're here for you.

Your SBS Bank Team

Look out for frauds and scams.

Please be extra careful to 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, call us at SBS Bank on 0800 727 2265 immediately.