



Dear Member // Welcome to The Juice – our new way of staying in touch with you, our Members. Every quarter we'll share some of the things we've been doing and let you know what might be coming up. We'll try to keep it light and informative ... and not too banky.

Wishing you a fantastic festive season. What a year 2019 has been!



I want to wish you all a very merry Christmas and thank you for making 2019 another stellar year for SBS Bank. It was a big year for us, rolling out things like a credit card*, faster payments, digital onboarding for savings and transactional accounts, Betty our Chatbot, as well as a new brand plus celebrating our 150th anniversary. Thank you for sharing our journey – as you can see below, a lot has happened. All the best for the holiday season and the opportunities 2020 will bring.

Shaun Drylie
SBS Bank Group CEO

We're really wearing our heart on our sleeves. New look is more than a coat of paint.



It's been a huge year for SBS Bank. Not only did we have the usual bank things and new projects being rolled out, but we also underwent a brand refresh. It's more than just changing our logo – it's a reflection of our people, our business, our decision-making and our future. We're putting a line in the sand about who we are.

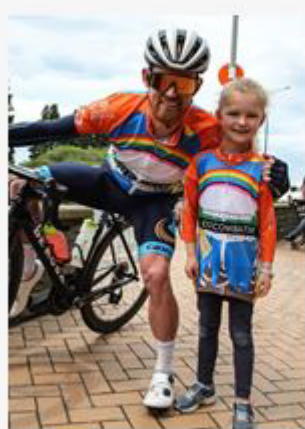
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Happy birthday to us, happy birthday to us! It's not every day you reach 150.



SBS Bank marked its 150th birthday this year, something we thought was worthy of celebrating. We hosted branch functions around the country, along with a staff event/awards evening in Invercargill. Turning 150 has been something special for all of us and provided us with a great opportunity to pause and reflect on what SBS Bank and what it will be in another 150 years.

Another successful SBS Bank Tour of Southland. Support to continue for #bestraceinnz in 2020.



SBS Bank has reaffirmed its support for the #bestraceinnz, signing up for another year as naming sponsor of the Tour of Southland. New Zealand's biggest and best multi-stage cycle race featured 18 teams and 108 riders (including about 35 international riders) in November and was won by Michael Vink, of Team Placemakers, for the second consecutive year. We're looking forward to him returning in 2020 to go for the three-peat and defend his title. We also ran a competition for children to design a jersey for the event, which was won by six-year-old Luiza Frew (pictured), of Limehills School. Well done!

We walked the walk ... a Pink Star Walk. Annual walks support Breast Cancer Foundation NZ.



Team members from Invercargill, Cromwell, Queenstown, Christchurch and Auckland took part in Breast Cancer Foundation NZ's Pink Star Walks this spring. We're proud to be supporting these annual walks, which celebrate survivors, remember those we have lost, and raise awareness and funds to fight breast cancer. They're fantastic events and help support the great work Breast Cancer Foundation NZ does across the country.

[Click here for more info about the walks >>](#)

Banking on banks. Measured approach important for investors.



Few investment opportunities offer the same peace of mind that investing with a bank offers. With the Reserve Bank signaling the Official Cash Rate (OCR) likely to stay at record low levels for some time, this can increase temptation for alternative higher risk investment opportunities. Banks, however, continue to offer a measured approach.

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