



## **SBS Bank Mastercard Christmas Prize Draw Terms and Conditions**

1. The Promoter of the Competition, Southland Building Society, is a registered bank and operates under the brand "SBS Bank".
2. SBS Bank are offering new and existing SBS Bank Mastercard® cardholders the chance to win one of 24 cash prizes of \$400 (the 'Prize').
3. SBS Will draw two winners from each day's entries from the 12<sup>th</sup> through to the 23<sup>rd</sup> of December 2020 inclusive.
4. Cardholders who's account is any of the following are not eligible to participate in the competition:
  - a. delinquent;
  - b. suspended;
  - c. cancelled; or
  - d. in breach of any terms and conditions herein and/or agreement during the competition period.
5. Eligible SBS Debit Mastercard cardholders are automatically entered into the prize draw by making Qualifying Transactions using their SBS Debit Mastercard from the 12<sup>th</sup> to the 23<sup>rd</sup> of December inclusive.
6. Qualifying Transactions include purchase transactions made both domestically and internationally either in person and online using your SBS Mastercard.
7. Qualifying transactions do not include cash or ATM transactions
8. Any split or repetitive transactions which occur five (5) times or more during the same 24 hour period from the same merchant will be disallowed and not considered a Qualifying Transaction. SBS Bank's decision in relation to Qualifying Transactions will be final.
9. To be eligible to receive any Prize drawn, SBS Mastercard cardholders must:
  - a. Meet all of SBS Bank's Identification and Address Verification requirements along with our terms and conditions;
  - b. Meet all of the SBS Debit Mastercard Terms & conditions.
  - c. have not previously won a Prize in this competition.
10. Prize winners will be notified by e-mail, telephone or post by SBS Bank.
11. A Prize will be forfeit if the Prize winner is not eligible or cease being eligible during the competition period or prior to receiving a Prize. The Prize winner for any forfeited Prizes will be redrawn by SBS Bank.
12. In accordance to the selection sequence the winners shall be deemed as final winners. Prizes will be credited to the winner's principal bank account on the 24 December 2020.

13. Each Prize winner hereby consents to any photography or other publicity SBS Bank may reasonably request in conjunction with accepting and/or collecting the Prize. Each Prize winner agrees that SBS Bank may use their name and/or image for all reasonable publicity associated with this prize draw. Each Prize winner agrees to make themselves available to SBS Bank for this purpose.
14. SBS Bank shall not be held liable for any loss or damage whatsoever which is suffered (including but not limited to direct or consequential loss) or for any personal injury suffered or sustained in connection with the receipt of, or use of the Prize, except for any liability which cannot be excluded by law.
15. All decisions of SBS Bank in relation to this Prize draw are final and no correspondence will be entered into.
16. This competition is not available to staff of the SBS Banking Group and their immediate family.
17. Currency Conversion Charges apply to international transactions including with online merchants. Account opening and card eligibility criteria apply. Our current Fees and Charges, along with SBS Bank Mastercard Prize Draw, Debit Mastercard, and General Terms and Conditions also apply and are available on request and free of charge in any SBS Bank branch and can be viewed at [sbsbank.co.nz](http://sbsbank.co.nz).
18. Mastercard® is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.