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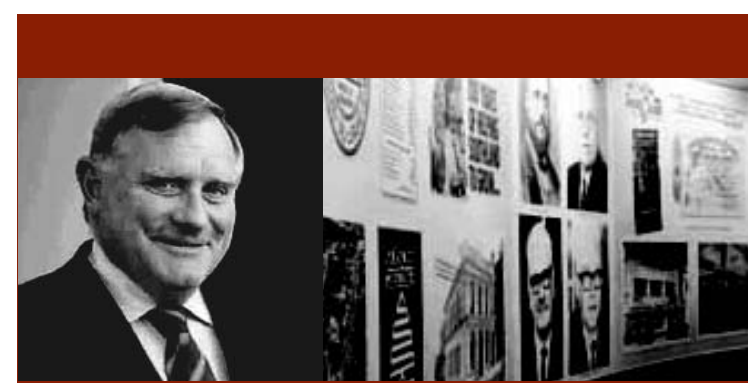


SOUTHLAND BUILDING SOCIETY CHARTER

Mindful of the rich service left to us by the seventeen leaders who founded the Southland Building and Investment Society on the 23rd of March 1869 we the representatives of the now-titled SBS, declare our acceptance of the charge that has been entrusted to us and will pursue it with integrity of purpose and steadfast determination.

WE RESOLVE AT ALL TIME OF OUR MEMBERS AND PR THE COMMUNITIES TO

Our guiding principles in this resolve are:



“This Charter encapsulates the guiding principles and values that direct SBS's interaction with its members. The challenge for all who serve SBS is to now live this Charter with a passion and so provide future generations with the benefits we have all enjoyed.” J.W.A. Smith (Chairman)

Mindful of the rich heritage of prudence and service left to us by the seventeen community leaders who founded the Southland Building Land and Investment Society on 23rd of March 1869, we the members' representatives of the now-titled SBS, declare our acceptance of the charge that has been entrusted to us and will pursue it with integrity of purpose and steadfast determination.

WE RESOLVE AT ALL TIMES TO SERVE THE INTERESTS OF OUR MEMBERS AND PROMOTE THE PROSPERITY OF THE COMMUNITIES TO WHICH THEY BELONG

OUR GUIDING PRINCIPLES IN FURTHERING THIS RESOLVE ARE:

Sustainability Through Prudence

Our Society spans three centuries of careful stewardship based on commercial robustness and operational prudence and we will continue to exercise ethical practices and due care in growing the value of SBS. In the creation of sustainable wealth we provide financial services to current members and ensure a future of commercial success.

Commitment to Mutual Benefit

This commitment ensures that the interests of members are at the heart of our purpose and always in the forefront of decisions made. The Society must prosper but members' common interests will always be paramount in commercial decisions.

The Prosperity of Our Community

We are the guardians of a national asset rich in knowledge, expertise and resources and we hold ourselves responsible to contribute to community development and prosperity on behalf of our members and for the ultimate benefit of the members. We look to a future of community well-being and the prosperity of generations to come.

Our People Make the Difference

The people of SBS are the driving force behind our purpose. Their loyalty and commitment generates trust in our organisation. Our charge is to deliver an environment offering challenge, encouragement and fair recognition thereby allowing SBS people to deliver professional service to members.

As the **members'** representatives, we take responsibility for enriching the values of SBS and converting these into aspirations that compel guardianship and entrustment to be passed to future generations of member representatives.

