

Style it the way you want!



**Join our SBM Home Club and benefit from
exclusive discounts at select partners*.**

Maximum loan term: 35 years

Up to 100% financing

Applicable to new and existing home loan customers

*Visit our website for more details.

Terms and Conditions (the “Terms and Conditions”)

The Terms and Conditions shall apply to the Home Loan Discount Program being carried out by SBM Bank (Mauritius) Ltd as set out below (the “Home Loan Discount Program”). Please read them carefully before availing of any discounts or offers at our Merchant Partners.

Any reference to:

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“SBM”, “We”, “US” or “Our” shall mean SBM Bank (Mauritius) Ltd; and “You” shall mean the client.

1. ELIGIBILITY

- 1.1 The Home Loan Discount Program is open to eligible SBM Clients, in possession of the Club Card.
- 1.2 The Club Card will be issued to SBM Clients:
 - whose home loans have been approved and upon signature of Facility Agreement.
 - having an existing home loan account with SBM which is well serviced.

Of note, if the SBM Client is not wishing to proceed with the Facility and/or cancelling the Facility, the Club Card should be returned to the nearest Branch Unit of SBM Bank (Mauritius) Ltd.

2. TERMS OF THE OFFER

- 2.1 You shall only be eligible to the Offer if, at the time of making a purchase:
 - the Merchant is presented with the Club Card and a valid identification document; and
 - the relevant purchase is made using a SBM Card, Bank Transfer or cash (whichever applicable at the respective Merchants).

3. MERCHANT OFFERS

- 3.1 The offers are provided by third-party merchants (“Merchant Partners”) who have agreed to offer discounts, promotions, or other benefits to eligible SBM Home Loan clients.
- 3.2 The terms, availability, and details of each offer may vary and are subject to change at the discretion of the Merchant Partners and/or SBM.
- 3.3 Merchant Partners may impose additional terms and conditions on their offers, and SBM is not responsible for these individual terms.
- 3.4 All Merchant Partners’ offers are subject to availability.
- 3.5 SBM Bank (Mauritius) Ltd shall not be held liable in any way in case a merchant refuses to accept the Club Card and Merchant Offer, for any reason.
- 3.6 SBM Bank (Mauritius) Ltd shall not be held liable in any case in relation to the products and services purchased.

4. USAGE OF DISCOUNTS

Discounts provided under the Program are valid until the expiry date specified on the Club Card or the maturity date of the home loan facility availed with the Bank, whichever is earlier.

- 4.1 Discounts cannot be transferred, redeemed for cash, or combined with any other promotions or offers unless explicitly stated.
- 4.2 The Club Card is personal, non-transferable, and shall be used exclusively by you
- 4.3 You shall ensure the safekeeping and proper use of the Club Card at all times
- 4.4 In the event of loss, you undertake to notify the Bank immediately. The Bank shall not be responsible for any unauthorised transactions conducted with the Club Card prior to the notification of its loss or theft.
- 4.5 You understand that the privileges and benefits associated with the Home Club Card are subject to change as per the Bank's discretion and agreements with our Merchant Partners
- 4.6 You are responsible for any taxes, duties, or additional charges applicable to their transactions with Merchant Partners.

5. GENERAL

- 5.1 In case of any disagreement with any of the terms and conditions, the decision of SBM shall be final and binding on all the parties involved in this Home Loan Discount Program.
- 5.2 You shall fully indemnify and hold SBM harmless from and against any loss, damages, cost, liability and expenses (including legal fees), whether direct or indirect, which SBM incurs or may incur in respect of, in connection with and/or arising from the Home Loan Discount Program.
- 5.3 SBM reserves the right to withdraw or cancel the Home Loan Discount Program and to amend or change these Terms and Conditions at any time for whatever reason and without giving prior notice to You. The decision of SBM on all matters relating to or in connection with the Home Loan Discount Program is final, and no challenge shall be entertained.

6. LAW AND JURISDICTION

The Terms and Conditions shall be governed by and interpreted in accordance with the laws of Mauritius law. The courts of Mauritius shall have exclusive jurisdiction over any disputes arising from the terms and conditions including the validity and enforceability thereof.



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SBM Bank (Mauritius) Ltd is licensed by the Bank of Mauritius.