

23 May 2020



U BANK

PO Box 1466
North Sydney, NSW 2059

ubank.com.au
13 30 80

000550 000



HONG KHOO and SAW CH'NG SUPER FUND
26 MITCHAM AVE
LOWER MITCHAM, SA 5062

Account Name: HONG KHOO and SAW CH'NG SUPER FUND
Account Nickname: SMSF Term Deposit
Account Number: 220973197
Deposit Amount: \$300,000.00
Term: 12 month(s)
Interest Rate: 2.5%p.a.
Start Date: 22 May 2019
Maturity Date: 22 May 2020

Hello HONG KHOO and SAW CH'NG SUPER FUND,

Thanks for growing with us.

Your UBank SMSF Term Deposit has now matured. In the 12 Month(s) it's been with us, your original deposit of \$300,000.00 has grown by \$7,520.55.

We've now closed your SMSF Term Deposit as requested, and transferred your balance of \$307,520.55 into your chosen bank account - 082991 376350965.

We're sorry to see you go, and wish you all the best for your future investments. Of course, if you'd like to start a new UBank SMSF Term Deposit in the future, we have your details on file so it's easy. Check out our current rates at ubank.com.au.

01 May 2018



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HONG KHOO and SAW CH'NG SUPER FUND
26 MITCHAM AVE
LOWER MITCHAM, SA 5062

Account Name:	HONG KHOO and SAW CH'NG SUPER FUND
Account Nickname:	SMSF Term Deposit
Account Number:	220973197
Deposit Amount:	\$300,000.00
Term:	12 month(s)
Interest Rate:	2.81%p.a.
Start Date:	22 May 2017
Maturity Date:	22 May 2018

Hello HONG KHOO and SAW CH'NG SUPER FUND,

Your UBank SMSF Term Deposit is ready to roll.

Your SMSF Term Deposit will mature on 22 May 2018 and we'll transfer your interest amount to your chosen bank account at maturity. You'll also benefit from a Loyalty Bonus of **0.10%p.a.** We'll automatically add this on top of our normal rate on the day your new terms begins. So there's nothing for you to do but sit back and see your money grow.

Highly competitive rates.

As you know, interest rates change all the time. The rate that will apply to your new term deposit will be determined at maturity, and may be higher or lower than your current rate.

You'll receive a letter with your new rate and term once your term deposit has rolled over. You can find your rate by going to ubank.com.au on the maturity date.

Changing your mind

We understand sometimes you might need additional time to weigh up your options once your term deposit matures. That's why we provide 7 calendar day window from the maturity date (shown above) to allow changes to be made to your Term Deposit. During this period, you can add or withdraw funds from your term deposit, and/or change its term, without incurring fees or loss of any interest. If you'd like information on our other interest rates and to see if you could get a higher rate with a different product or term, simply go to ubank.com.au

If you need your money prior to maturity

If you want to withdraw funds from your Term Deposit outside of the 7 day window, you'll need to give us at least 31 days' notice or wait until the end of your new term, whichever occurs first. If you decide to withdraw funds early, remember that a prepayment cost may be payable out of

01 May 2019



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HONG KHOO and SAW CH'NG SUPER FUND
26 MITCHAM AVE
LOWER MITCHAM, SA 5062

Account Name:	HONG KHOO and SAW CH'NG SUPER FUND
Account Nickname:	SMSF Term Deposit
Account Number:	220973197
Deposit Amount:	\$300,000.00
Term:	12 month(s)
Interest Rate:	2.74%p.a.
Start Date:	22 May 2018
Maturity Date:	22 May 2019

Hello HONG KHOO and SAW CH'NG SUPER FUND,

Your UBank SMSF Term Deposit is ready to roll.

Your SMSF Term Deposit will mature on 22 May 2019 and we'll transfer your interest amount to your chosen bank account at maturity. You'll also benefit from a Loyalty Bonus of **0.10%p.a.** We'll automatically add this on top of our normal rate on the day your new terms begins. So there's nothing for you to do but sit back and see your money grow.

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24 May 2018



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HONG KHOO and SAW CH'NG SUPER FUND
26 MITCHAM AVE
LOWER MITCHAM, SA 5062

Account Name: HONG KHOO and SAW CH'NG
SUPER FUND
Account Nickname: SMSF Term Deposit
Account Number: 220973197
Deposit Amount: \$300,000.00
Term: 12 Month(s)
Interest Rate: 2.81 %p.a.
Start Date: 22 May 2017
Maturity Date: 22 May 2018

Hello HONG KHOO and SAW CH'NG SUPER FUND,

Your UBank SMSF Term Deposit is still growing.

Your SMSF Term Deposit has now matured. In the 12 months it's been with us, your original deposit of \$300,000.00 has grown by \$8,430.00. As you've instructed, we've credited your interest to your chosen bank account 082991 376350965.

Your new term.

We've invested your principal into a new 12 month term deposit with us. The great news is, we've added a **UBank Loyalty Bonus of 0.10%p.a.** to your interest rate of 2.64% p.a. giving you a total interest rate of 2.74% p.a., so your money will grow even faster.

Changing your mind

We understand sometimes you might need additional time to weigh up your options once your term deposit matures. That's why we provide 7 calendar day window from the maturity date (shown above) to allow changes to be made to your Term Deposit. During this period, you can add or withdraw funds from your term deposit, and/or change its term, without incurring fees or loss of any interest. If you'd like information on our other interest rates and to see if you could get a higher rate with a different product or term, simply go to ubank.com.au

If you need your money prior to maturity

If you want to withdraw funds from your Term Deposit outside of the 7 day window, you'll need to give us at least 31 days' notice or wait until the end of your new term, whichever occurs first. If you decide to withdraw funds early, remember that a prepayment cost may be payable out of any interest you've earned. For more information, please refer to your T&Cs.

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