

19 April 2019



U BANK

PO Box 1466
North Sydney, NSW 2059

ubank.com.au
13 30 80

000229 000



Valy PTY LTD
PO BOX 3085
MEREWETHER, NSW 2291

Account Name: Andrew James Hickey & Camille
Mary Hickey
Account Nickname: SMSF Term Deposit
Account Number: 499023462
Deposit Amount: \$1,622,000.00
Term: 6 Month(s)
Interest Rate: 2.7 %p.a
Start Date: 17 October 2018
Maturity Date: 17 April 2019

Hello ,

Your UBank SMSF Term Deposit is still growing.

Your SMSF Term Deposit has now matured. In the 6 months it's been with us, your original deposit of \$1,622,000.00 has grown by \$21,837.01.

Your new term.

We'd previously sent you a letter asking you for more information about your term deposit. We didn't hear back – that's okay, we've automatically invested your funds, as per the Ts & Cs into a new 6 month term with us.

The great news is, we've added a **UBank Loyalty Bonus of 0.10%p.a** to your already impressive interest rate of 2.5% p.a. giving you a total interest rate of 2.6% 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

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Australian Credit Licence 230686

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.

All your new term deposit details are listed below – so please keep this info in a safe place in case you need to refer to it later.

SMSF Term Deposit details

Account Name: Andrew James Hickey & Camille Mary
Hickey
Account Number: 499023462
Deposit Amount: \$1,643,837.01
Term: 6 Month(s)
Interest Rate: 2.6%p.a. paid MATURITY
Start Date: 17 April 2019
Maturity Date: 17 October 2019

If you have questions, take a look at our customer help section by clicking on the Support' button at **ubank.com.au**. Here you'll find step by step instructions about how to set up and manage your accounts and a range of resources. You can also ask us an account specific question securely online by logging into the UBank website and clicking on 'Secure mail' under the 'Talk to us' tab.

All the best,



Lee Hatton
CEO, UBank

24 October 2018



U BANK

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13 30 80



000184 000



Valy PTY LTD
PO BOX 3085
MEREWETHER, NSW 2291

Hello ,

Retirement's never looked so good.

Congratulations! You've just given your retirement plans a big boost. By investing money from your self managed super fund with UBank, you've secured a great rate, and the flexibility to manage your money the way you see fit – without paying any fees.

A better future, starting now.

Already, your new UBank SMSF Term Deposit is earning an interest rate of 2.7% p.a. Below you'll find all your account details – so please keep this info safe. And do read the Terms and Conditions by visiting ubank.com.au/terms-and-conditions

SMSF Term Deposit details

Account Name:	Andrew James Hickey & Camille Mary Hickey
Account Number:	499023462
Deposit Amount:	\$1,622,000.00
Term:	6 month(s)
Interest Rate:	2.7%p.a. paid MATURITY
Start Date:	17 October 2018
Maturity Date:	17 April 2019

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manage your accounts and a range of resources. You can also ask us an account specific question securely online by logging into the UBank website and clicking on 'Secure mail' under the 'Talk to us' tab.

All the best,

A handwritten signature in black ink, appearing to read 'Lee Hatton'.

Lee Hatton
CEO, UBank

Any advice in this letter has been prepared without taking into account your objectives, financial situation and needs. Before acting on this advice, you should consider its appropriateness to you. You should also consider the terms and conditions for the UBank Term Deposit, available from UBank website ubank.com.au, in deciding whether to acquire or continue to hold a UBank Term Deposit. UBank is a division of National Australia Bank Limited ABN 12 004 044 937 AFSL and Australian Credit Licence 230686 which is the issuer of the UBank Term Deposit.

30 March 2019



U BANK

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North Sydney, NSW 2059

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000204 000



A and C Hickey PTY LTD Superannuation Fund
PO BOX 3085
MEREWETHER, NSW 2291

Account Name: A and C Hickey PTY LTD
Superannuation Fund
Account Nickname: Hickey Hickey
Account Number: 373880055
Deposit Amount: \$1,348,729.55
Term: 6 Month(s)
Interest Rate: 2.7 %p.a
Start Date: 28 September 2018
Maturity Date: 28 March 2019

Hello A and C Hickey PTY LTD Superannuation Fund,

Your UBank SMSF Term Deposit is still growing.

Your SMSF Term Deposit has now matured. In the 6 months it's been with us, your original deposit of \$1,348,729.55 has grown by \$18,058.20.

Your new term.

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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SMSF Term Deposit details

Account Name: A and C Hickey PTY LTD Superannuation
Fund
Account Number: 373880055
Deposit Amount: \$1,366,787.75
Term: 6 Month(s)
Interest Rate: 2.6%p.a. paid MATURITY
Start Date: 28 March 2019
Maturity Date: 28 September 2019

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All the best,



Lee Hatton
CEO, UBank

30 September 2018



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000180 000



A and C Hickey PTY LTD Superannuation Fund
PO BOX 3085
MEREWETHER, NSW 2291

Account Name: A and C Hickey PTY LTD
Superannuation Fund
Account Nickname: Hickey Hickey
Account Number: 373880055
Deposit Amount: \$1,330,618.56
Term: 6 Month(s)
Interest Rate: 2.7 %p.a
Start Date: 28 March 2018
Maturity Date: 28 September 2018

Hello A and C Hickey PTY LTD Superannuation Fund,

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All the best,



Lee Hatton
CEO, UBank