

22 December 2021



U BANK

PO Box 1466  
North Sydney, NSW 2059

ubank.com.au  
13 30 80

SANTICH SUPERANNUATION FUND  
17 Loris WAY  
KARDINYA WA 6163

### **Your Term Deposit has matured.**

Account Name:	SANTICH SUPERANNUATION FUND
Account Nickname:	SMSF Term Deposit
Account Number:	512614022
Deposit Amount:	\$42,127.03
Term:	10 Month(s)
Interest Rate:	.55 %p.a
Start Date:	02 February 2021
Maturity Date:	02 December 2021

Hello SANTICH SUPERANNUATION FUND,

### **Your UBank SMSF Term Deposit is still growing.**

Your SMSF Term Deposit has now matured. In the 10 months it's been with us, your original deposit of \$42,127.03 has grown by \$192.34.

#### **Changing your mind**

We understand you might need additional time to weigh up your options once your Term Deposit matures. If you want to make changes to your new Term Deposit you can do so within 7 calendar days of your Term Deposit maturing (including the maturity date shown above). During this period you can add or withdraw funds, close the Term Deposit, and/or change its term without incurring fees. You can do this by calling us on 13 30 80.

If you withdraw any of the principal in the 7 calendar day period or before the scheduled maturity date, you won't be eligible for the Loyalty Bonus of 0.10% above the current standard interest rate when your Term Deposit matures.

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](http://ubank.com.au).

#### **If you need your money before maturity**

If you want to withdraw money from your new Term Deposit after the 7 calendar day period mentioned above, **you'll need to give us at least 31 days' advance notice** or wait until the

end of your new term, whichever occurs first. If you decide to withdraw money early, remember that a prepayment cost may be payable out of any interest you've earned. For more information, please refer to the Term Deposit Terms & Conditions.

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: SANTICH SUPERANNUATION FUND  
Account Number: 512614022  
Deposit Amount: \$42,319.37  
Term: 3 Month(s)  
Interest Rate: .45%p.a. paid MATURITY  
Start Date: 02 December 2021  
Maturity Date: 02 March 2022

#### Future changes

UBank is currently reviewing its products and technology set to build a better bank in the future. As part of this exercise our Term Deposit product will no longer be offered at UBank. We will be working to move customers who have chosen to reinvest with our competitive rates to NAB branded Term Deposits. For many customers this will occur when their current Term Deposit matures. We'll be in touch with the details (if we haven't already). Please check your emails/mail for notifications from UBank specific to your account together with our website FAQs.

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,

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. The Target Market Determination for this product is available at [ubank.com.au/tmd](http://ubank.com.au/tmd). You should also consider the terms and conditions for the UBank SMSF Term Deposit, available from UBank website [ubank.com.au](http://ubank.com.au), in deciding whether to acquire or continue to hold a UBank SMSF Term Deposit. UBank is a division of the National Australia Bank Limited ABN 12 004 044 937 AFSL 230686 which is the issuer of the UBank SMSF Term Deposit.