



U BANK

PO Box 1466  
North Sydney, NSW 2059

ubank.com.au  
13 30 80



0007096253  
Carnegie SMSF  
11 COVE ST  
TURRAMURRA NSW 2074

## Here's how your USaver SMSF is working for you.

Your account	Statement period	Your account activity summary	
Carnegie SMSF	Starts 01 January 2020	Opening balance	\$17.12 Cr
BSB number 082-991	Ends 30 June 2020	Total credits	\$0.09
Account number 37-440-5811		Total debits	\$0.00
		<b>Closing Balance</b>	<b>\$17.21 Cr</b>
		Interest Credited TFY*	\$0.21
		Withholding tax TFY	\$0.00

### Account activity

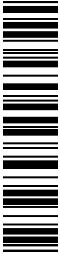
Date	Account activity details	Money out (Dr)	Money in (Cr)	Balance
01/01/2020	PLEASE NOTE INTEREST RATE EFFECTIVE FROM 01-Jan-2020 IS : 0.9 % P.A			\$17.12 Cr
31/01/2020	PLEASE NOTE INTEREST RATE MARGIN EFFECTIVE FROM 01-Jan-2020 TO 31-Jan-2020 IS : 0.4 %			\$17.12 Cr
31/01/2020	Interest for 01/01/2020 - 31/01/2020		\$0.02	\$17.14 Cr
01/02/2020	PLEASE NOTE INTEREST RATE EFFECTIVE FROM 01-Feb-2020 IS : 0.9 % P.A			\$17.14 Cr
29/02/2020	PLEASE NOTE INTEREST RATE MARGIN EFFECTIVE FROM 01-Feb-2020 TO 29-Feb-2020 IS : 0.4 %			\$17.14 Cr
29/02/2020	Interest for 01/02/2020 - 29/02/2020		\$0.02	\$17.16 Cr
01/03/2020	PLEASE NOTE INTEREST RATE EFFECTIVE FROM 01-Mar-2020 IS : 0.9 % P.A			\$17.16 Cr
09/03/2020	PLEASE NOTE INTEREST RATE EFFECTIVE FROM 09-Mar-2020 IS : 0.65 % P.A			\$17.16 Cr

Hello, are your details up to date?

Check your info and make updates in the UBank app (iOS) or via Internet Banking at [ubank.com.au](http://ubank.com.au).

Don't want to receive paper statements? Change your settings so that you only receive your statements online. Simply login at [ubank.com.au](http://ubank.com.au) and go to 'Account Statements', select 'Statement Settings' and update to 'Online Only'.

Please check your statement carefully. If there are any errors or omissions please contact us immediately on 13 30 80. Please note we may adjust debits and credits to accurately reflect your account bonus. UBank is a division of National Australia Bank Limited ABN 12 004 044 937 AFSL 230686 which is the issuer of the products and services. \*Interest credited does not include any withholding tax amount applicable to you.



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**Account activity**

<b>Date</b>	<b>Account activity details</b>	<b>Money out (Dr)</b>	<b>Money in (Cr)</b>	<b>Balance</b>
31/03/2020	PLEASE NOTE INTEREST RATE MARGIN EFFECTIVE FROM 01-Mar-2020 TO 31-Mar-2020 IS : 0,4 %			\$17.16 Cr
31/03/2020	Interest for 01/03/2020 - 31/03/2020		\$0.02	\$17.18 Cr
01/04/2020	PLEASE NOTE INTEREST RATE EFFECTIVE FROM 01-Apr-2020 IS : 0.65 % P.A			\$17.18 Cr
09/04/2020	PLEASE NOTE INTEREST RATE EFFECTIVE FROM 09-Apr-2020 IS : 0,4 % P.A			\$17.18 Cr
30/04/2020	PLEASE NOTE INTEREST RATE MARGIN EFFECTIVE FROM 01-Apr-2020 TO 30-Apr-2020 IS : 0,4 %			\$17.18 Cr
30/04/2020	Interest for 01/04/2020 - 30/04/2020		\$0.01	\$17.19 Cr
01/05/2020	PLEASE NOTE INTEREST RATE EFFECTIVE FROM 01-May-2020 IS : 0,4 % P.A			\$17.19 Cr
31/05/2020	PLEASE NOTE INTEREST RATE MARGIN EFFECTIVE FROM 01-May-2020 TO 31-May-2020 IS : 0,4 %			\$17.19 Cr
31/05/2020	Interest for 01/05/2020 - 31/05/2020		\$0.01	\$17.20 Cr
01/06/2020	PLEASE NOTE INTEREST RATE EFFECTIVE FROM 01-Jun-2020 IS : 0,4 % P.A			\$17.20 Cr
30/06/2020	PLEASE NOTE INTEREST RATE MARGIN EFFECTIVE FROM 01-Jun-2020 TO 30-Jun-2020 IS : 0,4 %			\$17.20 Cr
30/06/2020	Interest for 01/06/2020 - 30/06/2020		\$0.01	\$17.21 Cr
<b>Totals</b>		<b>\$0.00</b>	<b>\$0.09</b>	<b>\$17.21 Cr</b>

## Simple tips for keeping your banking secure

We're a bank. So your security and privacy is what matters most. Check out these handy tips we've put together to help protect you and your accounts.

### Treat your details like royalty

Your password, PIN, and security codes are the keys to your banking with us. Our advice? Don't share them with anyone – not even our staff. But here's how you can really up the ante:

- Make your password / PIN difficult to guess. When choosing a password, use a combination of letters, numbers and characters, and don't choose something that's easily identified with you (like your name, phone number or address). For PINs, don't use your DOB
- Avoid using the same password / PIN for everything, especially for sites that are less secure  
Memorise your password / PIN and change them frequently
- Don't make it easy for fraudsters. Don't store your password / PIN on or with the devices you use to make transactions
- Keep your mobile phone secure (and if you're using fingerprint login, it should only recognise your fingerprints, and no-one else's)
- Keep your cards (and if you're using UPay, your mobile) in sight, and get receipts after every transaction
- For UBank Visa Debit cards - sign new cards, and destroy old ones
- Take care when entering your password / PIN in public. You never know who is watching ...

### Use your smarts

Banking with us means banking online. So you should always:

- Try and avoid logging in in public places
- Never leave your computer unattended and log out after each session
- Always type [ubank.com.au](http://ubank.com.au) directly into the browser
- Never log in by clicking on a link or a pop-up window
- Log on regularly to check for suspicious activity
- Keep your anti-virus software up to date, and switch your computer updates to automatic.

### Protect yourself against scammers

Unfortunately there are people out there who'll try to get hold of your money – via authentic-looking emails, over the phone, or by SMS. Here are our tips on making sure your money stays where it belongs:



- Keep an eye on your phone – if it's stopped working, this could be a sign it's been transferred to another provider without your permission
- Watch out for romance scams – people who try and befriend you online and ask you to pay for flights or send funds to help with their "illness"
- Be aware of people asking you to open a UBank account on behalf of a friend – with your name and your account details
- Don't give your personal information to people you don't know or trust
- Don't click on pop-up ads – they could be spyware or adware
- Keep your computer clean by checking for viruses and Trojans
- Stay away from fake job advertisements – if it looks too good to be true, it probably is!
- Secure your letterbox with a lock
- Let us know immediately if you've changed address and contact details
- Shred personal documents before disposing of them

### **Talk to us immediately**

We're here to help, so call us on 13 30 80 if:

- Your password / PIN becomes known to any other person or is compromised
- Your card has been misused, lost or stolen
- Your computer is lost, stolen or fraudulently accessed
- You've provided any of your banking information to someone via an unsolicited email or an unknown caller
- You think you've received a scam email that pretends to be from us
- You find out about any unauthorised transaction, access or error on your accounts
- Your mobile is lost or stolen, or unexpectedly disconnected.

For more info on scams and hoaxes, visit the Australia Consumer Fraud Taskforce SCAMwatch website at [www.scamwatch.go.au](http://www.scamwatch.go.au). For a more detailed version of these tips, head to [www.ubank.com.au/security](http://www.ubank.com.au/security).

### **One more thing**

The ePayments Code details situations where you could be liable for unauthorised transactions involving your UBank Visa Debit Card, card details, password, and/or PIN. Your liability for such losses is determined by the ePayments Code, rather than these tips. For more information about the ePayments Code, go to [moneysmart.go.au](http://moneysmart.go.au) and search 'ePayments'.