



25 September 2019



U BANK

PO Box 1466  
North Sydney, NSW 2059

ubank.com.au  
13 30 80



000544 000



The MJ and JK Renison Super Fund  
111 George ST W  
BURLEIGH HEADS, QLD 4220

*Ref: 363825917*

*Change to 3 months*

*Interest Rate:*

*\$50,000*

*1 month: 1.05%*

*2 " 1.15%*

*3 " 1.6%*

*4 " 1.6%*

*5 " 1.6%*

*6 " 1.7%*

Account Name: The MJ and JK Renison Super Fund  
 Account Nickname: SMSF Term Deposit  
 Account Number: 363825917  
 Deposit Amount: \$52,036.51  
 Term: 6 month(s)  
 Interest Rate: 2.6%p.a.  
 Start Date: 16 April 2019  
 Maturity Date: 16 October 2019

*488 494 - 507076814*

### Keep earning with a UBank SMSF Term Deposit

You started something big with a UBank SMSF Term Deposit, and we want to say a big thank you. That's why when you invest your principal (or more) for a new 6 month term with us, we'll give you a **0.10%p.a. Loyalty Bonus** on top of our normal rate on the day your new term begins.

To re-invest your SMSF Term Deposit and receive the Loyalty Bonus, there is nothing for you to do – we'll do everything for you. If these weren't your original instructions, we must have missed some important information about you. To check your maturity choices and provide alternative instructions – here's what to do:

1. Log on at [ubank.com.au](http://ubank.com.au)
2. Select 'Managing'
3. Select your term deposit from the drop down menu
4. Select 'Maturity Instructions'

17 October 2019



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The MJ and JK Renison Super Fund  
111 George ST W  
BURLEIGH HEADS, QLD 4220

*OK*

Account name:	The MJ and JK Renison Super Fund
Account Nickname:	SMSF Term Deposit
Account number:	363825917
Deposit amount:	\$52,714.84
Term:	3 month(s)
Interest rate:	1.7% p.a. paid at maturity
Start date:	16/10/2019
Maturity date:	16/01/2020

Hello The MJ and JK Renison Super Fund,

**Change to your UBank Term Deposit details.**

We received the change you made to your UBank Term Deposit. All of your updated details are included within this letter. If this is not the change you requested or if there are any discrepancies please let us know.

We'll be in touch before your term deposit reaches maturity.

If you have questions, take a look at our customer help section by clicking on the 'Support' button at [ubank.com.au](http://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 the 'Secure mail' tab.

*changed to 6 months*

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: The MJ and JK Renison Super Fund  
Account Number: 363825917  
Deposit Amount: \$52,714.84  
Term: 3 Month(s)  
Interest Rate: 1.7%p.a. paid MATURITY  
Start Date: 16 October 2019  
Maturity Date: 16 January 2020

*16 Oct. 2019*

If you have questions, take a look at our customer help section by clicking on the Support button at [ubank.com.au](http://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

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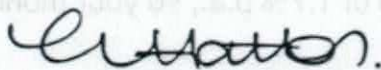
All your new term deposit details are listed below – so please keep this info in a safe place in case you need to refer to it later.

### SMSF Term Deposit details

Account Name: The MJ and JK Renison Super Fund  
Account Number: 363825917  
Deposit Amount: \$52,940.72  
Term: 3 Month(s)  
Interest Rate: 1.7%p.a. paid MATURITY  
Start Date: 16 January 2020  
Maturity Date: 16 April 2020

If you have questions, take a look at our customer help section by clicking on the Support button at [ubank.com.au](http://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

17 April 2020



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13 30 80



000602 000



The MJ and JK Renison Super Fund  
111 George ST W  
BURLEIGH HEADS, QLD 4220

Account Name:	The MJ and JK Renison Super Fund
Account Nickname:	SMSF Term Deposit
Account Number:	363825917
Deposit Amount:	\$52,940.72
Term:	3 month(s)
Interest Rate:	1.7%p.a.
Start Date:	16 January 2020
Maturity Date:	16 April 2020

→ U Saved

Hello The MJ and JK Renison Super Fund,

**Thanks for growing with us.**

Your UBank SMSF Term Deposit has now matured. In the 3 Month(s) it's been with us, your original deposit of \$52,940.72 has grown by \$224.38.

We've now closed your SMSF Term Deposit as requested, and transferred your balance of \$53,165.10 into your chosen bank account - 082991 211125356.

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

*(Faint mirrored text from the reverse side of the page)*



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## 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:



183U7101 / E-5279 / S-17508 /

U Maturity Instructions

https://www.ubank.com.au/ubank/wq/my-money/accounts/manage-td/maturity-instruction\_c...?state=10m00g0e\_1955\_ufLeap=1019402433215

Overview MOVE MONEY STATEMENTS **MANAGING** ADMIN TALK TO US

My Money > Managing > Manage Term Deposits > Maturity Instructions

### Maturity Instruction

**Term Deposit details**

Account name	Jennifer Kaiti Ramson The MJ and JA Ramson Super Fund Michael John Ramson	Maturity date	16/04/2020
USD & account number	082091-36328017	Interest of paid	All Maturity
Principal amount	\$52,940.72	Projected interest	\$224.58
		Maturity amount	\$53,165.30

**Your maturity instructions**

At the end of this term, Close and transfer principal and interest.

Total payout amount: \$53,165.30

Payout to: U-Saver SMSF 082091-29120354  
082991  
21112356 UBAKE

Transfer description: TD payout

PRINT THIS PAGE MANAGE ACCOUNTS

### Maturity Instructions

Skype

If you need any help give us a call on 13 20 69 and speak to a real person.

**SKYPE™ U BANK**

Stops™ Us from anywhere in the world

CHAT NOW

CLOSED OUT  
TO SUPER NEW  
CHECK.





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**MJ & JK RENISON SUPERANNUATION FUND**  
 111 George Street West  
 BURLEIGH HEADS QLD 4220

9 July 2019

## Confirming your new term.

**Account name** RENISON SUPER FUND PTY LTD ATF MJ & JK RENISON SUPERANNUATION FUND

**BSB Number** 944600

**Account number** 000589834

Here are your new Business Term Deposit details.

**Amount invested** \$150,000.00

**Start date** 9 July 2019

**Term** 7 month(s)

**Interest rate** 2% p.a.

**Interest payment frequency** At maturity

**Maturity date** 9 February 2020

Interest earned will be paid to your nominated account (shown below).

The nominated account details provided for your Business Term Deposit are:

**Financial institution** ANZ West Burleigh Road West Burleigh

**Account name** MJ & JK RENISON SUPERANNUATION FUN

**BSB number** 014739

**Account number** 208285519

### Updating your maturity instructions or your nominated account.

If you'd like to change your maturity instructions for this Business Term Deposit or wish to change your nominated account, just get in touch. As long as we hear from you at least two business days before maturity, we can change your maturity instructions with no hassle. If you are changing your nominated account and it is from another bank or institution, please include a copy of a bank statement to help verify your ownership of this account.

If you don't change your maturity instructions, we'll reinvest your Business Term Deposit for the same length and interest payment frequency (which includes how your interest earned is paid to you), at the interest rate applicable for a Business Term Deposit on that maturity date.

### When to expect funds in your nominated account.

If all or part of your investment is to be paid out on a weekend or non-business day, generally we will transfer the funds to your nominated account by the next business day. If your nominated account is with another financial institution, you may experience an additional delay before the amount becomes available to you.

COM.BTDD.PCC.01.D1.Mail.264951/000050/00000934

Printed: Fri Sep 13 10:43:01 AEST 2019

Hi Michael Renison - Bus Acc, good to see you.  
You last logged in on 11-09-2019 13:28



*Renison Super Fund ~~Holder~~ P/L*

# your term deposits.

CIF Number	45026127
Account number	944600 - 000589834
Account Nickname	Business Term Deposit
Account Type	TD.BUSINESS.MAT
Balance	<b>\$150,000.00</b>
Available	\$150,000.00
Additional Information	Interest Rate:2.00% p.a. BSB:944600 <b>Maturity Date:09/02/2020</b>
Linked Account(s)	014739 - 208285519
<a href="#">rename account</a>	<a href="#">account overview</a>
	<a href="#">ask a question</a>

**short cuts.**

*Super*

your transactions.



Transaction Period  
12/03/2019 - 11/09/2019

Michael Renison - Bus Acc  
111 George Street West BURLEIGH HEADS QLD  
4220 Australia

Account Number: 944600 - 000589834  
Account Type: Business Term Deposit  
Balance: \$150,000.00  
Available Balance: \$150,000.00

Date	Description	Debits and credits	Balance
09/07/2019	Deposit Interest Applypayment for Deposit Payout	-\$2,395.89	\$150,000.00
09/07/2019	Deposit Interest Make Due Activity for Schedule	\$2,395.89	\$152,395.89

Report generated on Wednesday 11 September 2019 at 15:32 (AEST)

This list isn't a formal statement of your account, it is a list of transactions based on your search criteria.

Balance and Available Balance are at the time you created this report.

Members Equity Bank Limited ABN 56 070 887 679 AFS Licence 229500



## your term deposits.

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<b>CIF Number</b>	45026127
<b>Account number</b>	944600 - 000589834
<b>Account Nickname</b>	Business Term Deposit
<b>Account Type</b>	TD.BUSINESS.MAT
<b>Balance</b>	\$150,000.00
<b>Available</b>	\$150,000.00
<b>Restriction Exists</b>	N
<b>Additional Information</b>	Interest Rate:2.00% p.a. BSB:944600 Maturity Date:09/02/2020

*Call 131563*



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000063 000 BTD\_009



MJ & JK RENISON SUPERANNUATION FUND  
 111 George Street West  
 BURLEIGH HEADS QLD 4220

20 January 2020

Hello

## Your Business Term deposit is about to mature.

Here are the details of your Business Term Deposit that will mature on 9 February 2020. Please check these details and review the current maturity instructions below.

<b>Account name</b>	RENISON SUPER FUND PTY LTD ATF MJ & JK RENISON SUPERANNUATION FUND
<b>BSB number</b>	944600
<b>Account number</b>	000589834
<b>Amount invested</b>	\$150,000.00
<b>Interest rate</b>	2% p.a.
<b>Term</b>	7 month(s)
<b>Maturity date</b>	9 February 2020
<b>Interest payment frequency</b>	At maturity

### What happens when your term deposit matures?

We'll follow any maturity instructions you have provided to us and we will send you a confirmation letter with all of the details once your term deposit matures.

If you don't provide us with new instructions at least two business days before your term deposit matures we will pay any remaining interest to your nominated account and reinvest your original investment amount for the same term, with interest paid at maturity.

Your nominated account details are:

<b>Financial institution</b>	West Burleigh
<b>Account name</b>	MJ & JK RENISON SUPERANNUATION FUN
<b>BSB number</b>	014739
<b>Account number</b>	208285519

You will receive the interest rate applicable on the day of re-investment. This rate is available at [mebank.com.au](http://mebank.com.au) and we'll confirm it in your re-investment advice.

1.80 by Nick

COM\_BTD\_POC\_01\_DL\_Mat\_201245/000063/0000123



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When to expect funds in your nominated account.  
 If all or part of your investment is to be paid out on a weekend or non-business day, your nominated account the next business day. If your nominated account is with another bank, you may experience an additional delay before the funds are available to you.

Questions? If you want more info on this - or anything else - get in touch on 1300 558 108 (9am to 6pm Monday to Friday) (AEST/AEDT)

⑆ 000135 000 BTD\_010



MJ & JK RENISON SUPERANNUATION FUND  
 111 George Street West  
 BURLEIGH HEADS QLD 4220

Thanks  
 The team @ ME



10 February 2020

Hello

## Business Term Deposit maturity advice and interest advice.

<b>Account name</b>	RENISON SUPER FUND PTY LTD ATF MJ & JK RENISON SUPERANNUATION FUND
<b>BSB number</b>	944600
<b>Account number</b>	000589834

Your Business Term Deposit matured on 9 February 2020 and here are the details:

<b>Amount invested</b>	\$150,000.00
<b>Interest rate</b>	2% p.a.
<b>Term</b>	7 month(s)
<b>Interest payment frequency</b>	At maturity

For tax purposes, take a note of the following interest details for this financial year.

<b>Gross interest</b>	\$1,767.12
<b>Tax withheld</b>	\$0.00
<b>Net interest</b>	\$1,767.12

### And the little one said ...rollover.

At maturity, as per the Business Term Deposit Terms and Conditions or according to your previous instructions, we reinvested the balance \$150,000.00 of your Business Term Deposit into a new Business Term Deposit and paid out the final interest payment to your nominated account below. We've sent you a letter confirming your new Business Term Deposit details.

The nominated account details you've provided are:

<b>Financial institution</b>	West Burleigh
<b>Account name</b>	MJ & JK RENISON SUPERANNUATION FUN
<b>BSB number</b>	014739
<b>Account number</b>	208285519

COM\_BTTD\_PCC\_01\_DL\_Mail\_207859/000135/000288



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000135 000 BTD\_010



MJ & JK RENISON SUPERANNUATION FUND  
 111 George Street West  
 BURLEIGH HEADS QLD 4220

10 February 2020

Hello

## Confirming your new business term deposit details.

<b>Account name</b>	RENISON SUPER FUND PTY LTD ATF MJ & JK RENISON SUPERANNUATION FUND
<b>BSB Number</b>	944600
<b>Account number</b>	000589834
Here are your new Business Term Deposit details.	
<b>Amount invested</b>	\$150,000.00
<b>Start date</b>	9 February 2020
<b>Term</b>	6 month(s)
<b>Interest rate</b>	1.8% p.a.
<b>Interest payment frequency</b>	At maturity
<b>Maturity date</b>	9 August 2020

Interest earned will be paid to your nominated account (shown below).

The nominated account details provided for your Business Term Deposit are:

<b>Financial institution</b>	West Burleigh
<b>Account name</b>	MJ & JK RENISON SUPERANNUATION FUN
<b>BSB number</b>	014739
<b>Account number</b>	208285519

### Updating your maturity instructions or your nominated account.

COM\_BTD\_PCC\_01\_DL\_Mail\_297859/0001350002596

# Heritage Bank

Heritage Bank Limited.  
 ABN 32 087 652 024 AFSL 240984, Australian Credit Licence 240984

# BUSINESS CHEQUE STATEMENT

Page 1 of 2



001410 000



RENISON SUPER FUND PTY LTD ACN 161867581  
 M J & J L RENISON ATF  
 111 GEORGE STREET WEST  
 BURLEIGH HEADS QLD 4220

ACCOUNT NAME Renison Super Fund Pty Ltd  
 ACN 161867581 M J & J L  
 Renison Atf

BSB Number	638-060
Account Number	14603039 513
Statement Date	12 Feb 2020
Statement Number	4

### ACCOUNT SUMMARY

Opening Balance	Fees and Other Charges	Total Credits	Total Debits	Closing Balance
\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00

Please ensure you thoroughly check all transactions against your records and advise us immediately of any discrepancies.

Date	Transaction Details	Debit	Credit	Balance
17 Aug 2019	Opening Balance			0.00
30 Sep 2019	ACCR INT WAS 0			0.00
31 Dec 2019	ACCR INT WAS 0			0.00
12 Feb 2020	CLOSING BALANCE			0.00

Int Rates ~~\$180,000~~ \$180,000

1.05 12  
 1.00 9  
 .8 5  
 .8 3  
 .6

The latest Working For You  
 newsletter now available

Visit [heritage.com.au/news](http://heritage.com.au/news) to read the latest from Heritage Bank.

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