

25 September 2019



U BANK

PO Box 1466
North Sydney, NSW 2059

ubank.com.au
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Kings Finance Group Superannuation Fund
PO BOX 613
BOX HILL, VIC 3128

Account Name:	Kings Finance Group Superannuation Fund
Account Nickname:	SMSF Term Deposit
Account Number:	203559234
Deposit Amount:	\$58,239.82
Term:	6 month(s)
Interest Rate:	2.6%p.a.
Start Date:	16 April 2019
Maturity Date:	16 October 2019

Hello Kings Finance Group Superannuation Fund,

Your UBank SMSF Term Deposit is ready to roll.

Your SMSF Term Deposit will be re-invested on 16 October 2019, and you'll benefit from a **Loyalty Bonus of 0.10%p.a.** We'll automatically add this on top of our normal SMSF Term Deposit rate on the day your new term begins with us. 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

any interest you've earned. For more information, please refer to your T&Cs.

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 the 'Secure mail' 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