

14 December 2019

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U BANK

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North Sydney, NSW 2059

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13 30 80

000194 000



TINY HOLDINGS SUPERANNUATION SCHEME
PO BOX 205
GRANVILLE, NSW 2142

Account Name:	TINY HOLDINGS SUPERANNUATION SCHEME
Account Nickname:	SMSF Term Deposit
Account Number:	350346044
Deposit Amount:	\$158,350.82
Term:	6 month(s)
Interest Rate:	2.2%p.a.
Start Date:	04 July 2019
Maturity Date:	04 January 2020

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
2. Select 'Managing'
3. Select your term deposit from the drop down menu
4. Select 'Maturity Instructions'

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.

If you decide to close your account or transfer any money to your chosen bank account we need to ensure we have your chosen bank account details on file and that your Identity Check is complete by 02 January 2020 (for joint accounts both applicants will need to complete the Identity Check) in order to release your funds. You can check and update your maturity instructions through Online Banking by logging in and going to 'Managing', then select your account from the drop down list and click 'Maturity Instructions'.

Don't worry – if we don't hear from you by 02 January 2020, we'll invest your principal and interest into a new 6 month term with us, as set out in your Terms & Conditions, and add the **Loyalty Bonus of 0.10%p.a.** to your new rate.

Changing your mind

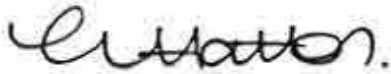
We understand sometimes you might need additional time to weigh up your options once your term deposit matures. That's why we provide 7 calendar day window from the maturity date (shown above) to allow changes to be made to your Term Deposit. During this period, you can add or withdraw funds from your 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 'Secure mail' under the 'Talk to us' tab.

All the best,



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 SMSF Term Deposit, available from UBank website 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.

13 June 2019

45



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TINY HOLDINGS SUPERANNUATION SCHEME
PO BOX 205
GRANVILLE, NSW 2142

Account Name: TINY HOLDINGS SUPERANNUATION SCHEME
Account Nickname: SMSF Term Deposit
Account Number: 350346044
Deposit Amount: \$156,182.24
Term: 6 month(s)
Interest Rate: 2.8%p.a.
Start Date: 04 January 2019
Maturity Date: 04 July 2019

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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.

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