

05 November 2020

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U BANK

PO Box 1466
North Sydney, NSW 2059

ubank.com.au
13 30 80

000152 000



TINY HOLDINGS SUPERANNUATION SCHEME
PO BOX 205
GRANVILLE, NSW 2142

Your Term Deposit has matured.

Account Name:	TINY HOLDINGS SUPERANNUATION SCHEME
Account Nickname:	THSF Term Dep#1
Account Number:	375980375
Deposit Amount:	\$130,701.69
Term:	6 Month(s)
Interest Rate:	1.45 %p.a
Start Date:	03 May 2020
Maturity Date:	03 November 2020

Hello TINY HOLDINGS SUPERANNUATION SCHEME,

Your UBank SMSF Term Deposit is still growing.

Your SMSF Term Deposit has now matured. In the 6 months it's been with us, your original deposit of \$130,701.69 has grown by \$955.38.

Your new term

We'd previously sent you a letter asking you for more information about your Term Deposit. We didn't hear back – that's okay, we've automatically invested your funds (both principal and interest), as per the Terms and Conditions into a new 6 month term with us.

The great news is, we've added a **UBank Loyalty Bonus of 0.10%p.a.** to your interest rate of .5% p.a. giving you a total interest rate of .6% p.a., so your money will grow even faster.

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.

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National Australia Bank Ltd
ABN 12 064 044 937 AFSL and
Australian Credit Licence 2306

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.

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 your 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: TINY HOLDINGS SUPERANNUATION SCHEME
Account Number: 375980375
Deposit Amount: \$131,657.07
Term: 6 Month(s)
Interest Rate: .6%p.a. paid MATURITY
Start Date: 03 November 2020
Maturity Date: 03 May 2021

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. You should also consider the terms and conditions for the UBank SMSF Term Deposit, available from the UBank website at 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 October 2020

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000145 000



TINY HOLDINGS SUPERANNUATION SCHEME
PO BOX 205
GRANVILLE, NSW 2142

Your maturing Term Deposit.

Account Name:	TINY HOLDINGS SUPERANNUATION SCHEME
Account Nickname:	THSF Term Dep#1
Account Number:	375980375
Deposit Amount:	\$130,701.69
Term:	6 month(s)
Interest Rate:	1.45%p.a.
Start Date:	03 May 2020
Maturity Date:	03 November 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 if 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 Deposit begins. You'll need to have kept the full amount in your Term Deposit until its scheduled maturity date to earn the loyalty bonus.

To re-invest your SMSF Term Deposit (both principal and interest) in a new Term Deposit and receive the Loyalty Bonus, there is nothing for you to do – we'll do everything for you.

To check your maturity choices and provide alternative instructions – here's what to do at least 2 working days before maturity:

1. Log on at ubank.com.au
2. Select 'Managing'
3. Select your Term Deposit from the drop down menu
4. Select 'Maturity Instructions'

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 the full details of your new Term Deposit (including your new rate and

term) shortly after once your term deposit has rolled over. You can also find your rate by going to ubank.com.au on the maturity date.

Alternative options at maturity

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 01 November 2020 (for joint accounts both applicants will need to complete the Identity Check) in order to release your money. 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 01 November 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 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 or give us a call.

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 your Terms & Conditions.


Your Tax File Number (TFN)

You're not required to give us your TFN or relevant exemption. However, if you haven't given us this information, UBank may be required to deduct withholding tax from interest you earn on your Term Deposit account at maturity. If you have a joint Term Deposit account, both account-holders must supply a valid TFN or exemption to avoid withholding tax.

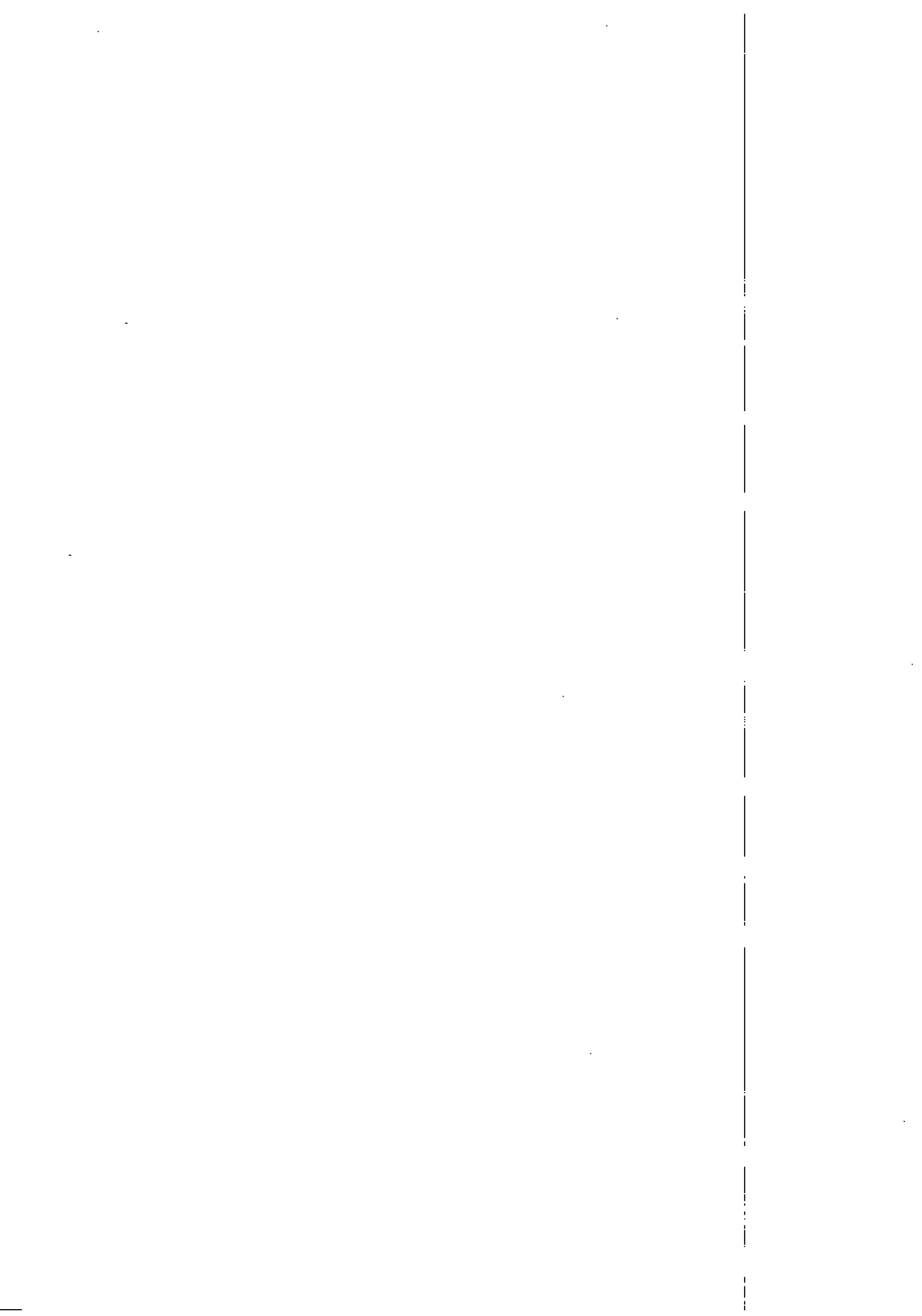
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All the best,

UBank



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05 May 2020



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TINY HOLDINGS SUPERANNUATION SCHEME
PO BOX 205
GRANVILLE, NSW 2142

Account Name: TINY HOLDINGS
SUPERANNUATION SCHEME
Account Nickname: THSF Term Dep#1
Account Number: 375980375
Deposit Amount: \$129,603.08
Term: 6 Month(s)
Interest Rate: 1.7 %p.a
Start Date: 03 November 2019
Maturity Date: 03 May 2020

Hello TINY HOLDINGS SUPERANNUATION SCHEME,

Your UBank SMSF Term Deposit is still growing.

Your SMSF Term Deposit has now matured. In the 6 months it's been with us, your original deposit of \$129,603.08 has grown by \$1,098.61.

Your new term.

We'd previously sent you a letter asking you for more information about your term deposit. We didn't hear back – that's okay, we've automatically invested your funds, as per the Ts & Cs into a new 6 month term with us.

The great news is, we've added a **UBank Loyalty Bonus of 0.10%p.a** to your already impressive interest rate of 1.35% p.a. giving you a total interest rate of 1.45% p.a., so your money will grow even faster.

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

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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: TINY HOLDINGS SUPERANNUATION
SCHEME
Account Number: 375980375
Deposit Amount: \$130,701.69
Term: 6 Month(s)
Interest Rate: 1.45%p.a. paid MATURITY
Start Date: 03 May 2020
Maturity Date: 03 November 2020

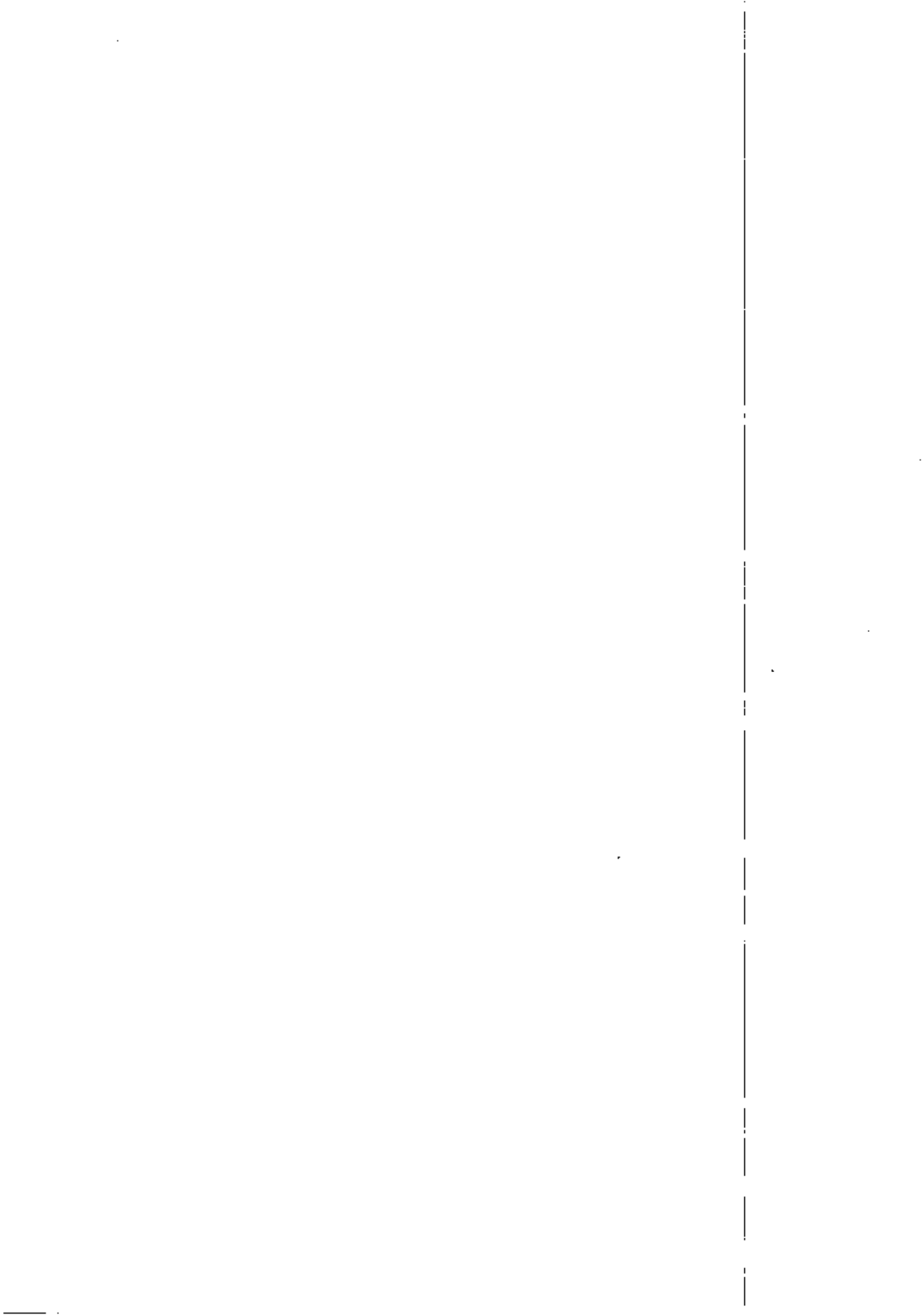
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All the best,

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12 April 2020



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TINY HOLDINGS SUPERANNUATION SCHEME
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Account Name: TINY HOLDINGS SUPERANNUATION SCHEME
Account Nickname: THSF Term Dep#1
Account Number: 375980375
Deposit Amount: \$129,603.08
Term: 6 month(s)
Interest Rate: 1.7%p.a.
Start Date: 03 November 2019
Maturity Date: 03 May 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 01 May 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 01 May 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

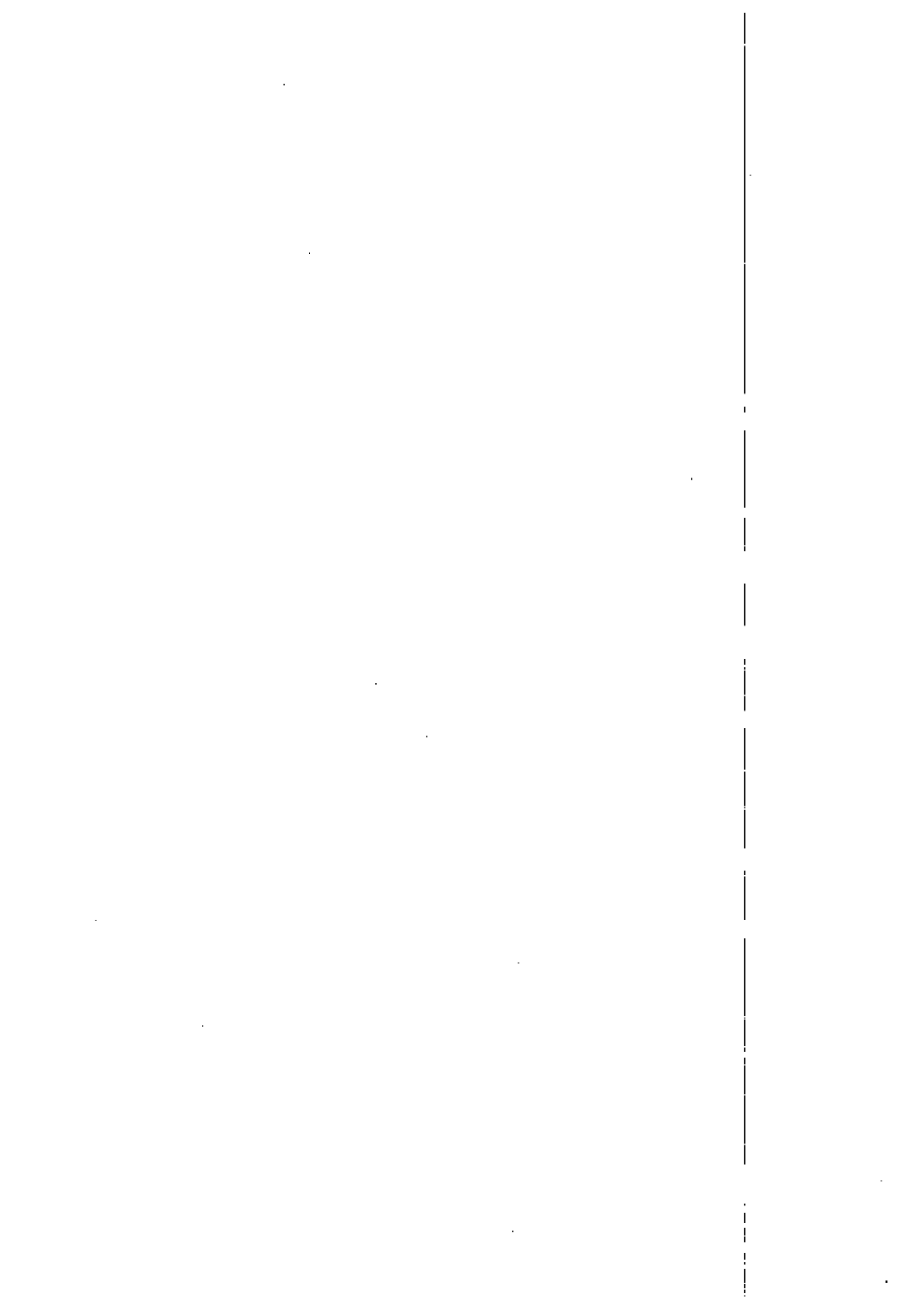
If you want to withdraw funds from your Term Deposit outside of the 7 day window, you'll need to give us at least 31 days' notice or wait until the end of your new term, whichever occurs first. If you decide to withdraw funds early, remember that a prepayment cost may be payable out of any interest you've earned. For more information, please refer to your T&Cs.

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000163 000



TINY HOLDINGS SUPERANNUATION SCHEME
PO BOX 205
GRANVILLE, NSW 2142

Account Name:	TINY HOLDINGS SUPERANNUATION SCHEME
Account Nickname:	THSF Term Dep#1
Account Number:	375980375
Deposit Amount:	\$126,174.45
Term:	6 Month(s)
Interest Rate:	2.8 %p.a
Start Date:	03 November 2018
Maturity Date:	03 May 2019

Hello TINY HOLDINGS SUPERANNUATION SCHEME,

Your UBank SMSF Term Deposit is still growing.

Your SMSF Term Deposit has now matured. In the 6 months it's been with us, your original deposit of \$126,174.45 has grown by \$1,751.92.

Your new term.

We'd previously sent you a letter asking you for more information about your term deposit. We didn't hear back – that's okay, we've automatically invested your funds, as per the Ts & Cs into a new 6 month term with us.

The great news is, we've added a **UBank Loyalty Bonus of 0.10%p.a** to your already impressive interest rate of 2.5% p.a. giving you a total interest rate of 2.6% p.a., so your money will grow even faster.

Changing your mind

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If you need your money prior to maturity

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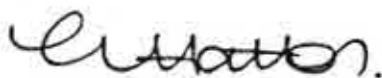
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SMSF Term Deposit details

Account Name: TINY HOLDINGS SUPERANNUATION
SCHEME
Account Number: 375980375
Deposit Amount: \$127,926.37
Term: 6 Month(s)
Interest Rate: 2.6%p.a. paid MATURITY
Start Date: 03 May 2019
Maturity Date: 03 November 2019

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All the best,



Lee Hatton
CEO, UBank

12 April 2019



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Account Name:	TINY HOLDINGS SUPERANNUATION SCHEME
Account Nickname:	THSF Term Dep#1
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Term:	6 month(s)
Interest Rate:	2.8%p.a.
Start Date:	03 November 2018
Maturity Date:	03 May 2019

Keep earning with a UBank SMSF Term Deposit

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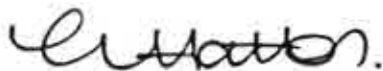
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