



U BANK

PO Box 1466
North Sydney, NSW 2059ubank.com.au
13 30 80

046/004490

Lefrank Family Superannuation
20 Rothesay AVE
GLENELG NORTH SA 5045

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

Your account	Statement period	Your account activity summary	
Lefrank Family Superannuation	Starts 01 July 2018	Opening balance	\$60,675.25 Cr
BSB number 082-991	Ends 31 December 2018	Total credits	\$632.83
Account number 37-571-4800		Total debits	\$0.00
		Closing Balance	\$61,308.08Cr
		Interest Credited TFY*	\$632.83
		Withholding tax TFY	\$0.00

Account activity

Date	Account activity details	Money out (Dr)	Money in (Cr)	Balance
01/07/2018	PLEASE NOTE INTEREST RATE EFFECTIVE FROM 01-Jul-2018 IS : 1.66 % P.A			\$60,675.25 Cr
31/07/2018	PLEASE NOTE INTEREST RATE MARGIN EFFECTIVE FROM 01-Jul-2018 TO 31-Jul-2018 IS : 0.4 %			\$60,675.25 Cr
31/07/2018	Interest for 01/07/2018 - 31/07/2018		\$106.16	\$60,781.41 Cr
01/08/2018	PLEASE NOTE INTEREST RATE EFFECTIVE FROM 01-Aug-2018 IS : 1.66 % P.A			\$60,781.41 Cr
31/08/2018	PLEASE NOTE INTEREST RATE MARGIN EFFECTIVE FROM 01-Aug-2018 TO 31-Aug-2018 IS : 0.4 %			\$60,781.41 Cr
31/08/2018	Interest for 01/08/2018 - 31/08/2018		\$106.34	\$60,887.75 Cr
01/09/2018	PLEASE NOTE INTEREST RATE EFFECTIVE FROM 01-Sep-2018 IS : 1.66 % P.A			\$60,887.75 Cr
30/09/2018	PLEASE NOTE INTEREST RATE MARGIN EFFECTIVE FROM 01-Sep-2018 TO 30-Sep-2018 IS : 0.4 %			\$60,887.75 Cr
30/09/2018	Interest for 01/09/2018 - 30/09/2018		\$103.09	\$60,990.84 Cr

Hello, are your details up to date?

Login to ubank.com.au, select the 'Admin' tab and click on 'My Details' to check what we have on file.

Don't want to receive paper statements? Change your settings so that you only receive your statements online. Simply login at 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.

Account activity

Date	Account activity details	Money out (Dr)	Money in (Cr)	Balance
01/10/2018	PLEASE NOTE INTEREST RATE EFFECTIVE FROM 01-Oct-2018 IS : 1.66 % P.A			\$60,990.84 Cr
31/10/2018	PLEASE NOTE INTEREST RATE MARGIN EFFECTIVE FROM 01-Oct-2018 TO 31-Oct-2018 IS : 0.4 %			\$60,990.84 Cr
31/10/2018	Interest for 01/10/2018 - 31/10/2018		\$106.71	\$61,097.55 Cr
01/11/2018	PLEASE NOTE INTEREST RATE EFFECTIVE FROM 01-Nov-2018 IS : 1.66 % P.A			\$61,097.55 Cr
30/11/2018	PLEASE NOTE INTEREST RATE MARGIN EFFECTIVE FROM 01-Nov-2018 TO 30-Nov-2018 IS : 0.4 %			\$61,097.55 Cr
30/11/2018	Interest for 01/11/2018 - 30/11/2018		\$103.45	\$61,201.00 Cr
01/12/2018	PLEASE NOTE INTEREST RATE EFFECTIVE FROM 01-Dec-2018 IS : 1.66 % P.A			\$61,201.00 Cr
31/12/2018	PLEASE NOTE INTEREST RATE MARGIN EFFECTIVE FROM 01-Dec-2018 TO 31-Dec-2018 IS : 0.4 %			\$61,201.00 Cr
31/12/2018	Interest for 01/12/2018 - 31/12/2018		\$107.08	\$61,308.08 Cr

Totals		\$0.00	\$632.83	\$61,308.08 Cr
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Lefrank Family Superannuation
20 Rothesay AVE
GLENELG NORTH SA 5045

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

Your account	Statement period	Your account activity summary	
Lefrank Family Superannuation	Starts 01 January 2019	Opening balance	\$61,308.08 Cr
BSB number 082-991	Ends 30 June 2019	Total credits	\$627.18
Account number 37-571-4800		Total debits	\$0.00
		Closing Balance	\$61,935.26Cr
		Interest Credited TFY*	\$1,260.01
		Withholding tax TFY	\$0.00

Account activity

Date	Account activity details	Money out (Dr)	Money in (Cr)	Balance
01/01/2019	PLEASE NOTE INTEREST RATE EFFECTIVE FROM 01-Jan-2019 IS : 1.66 % P.A			\$61,308.08 Cr
31/01/2019	PLEASE NOTE INTEREST RATE MARGIN EFFECTIVE FROM 01-Jan-2019 TO 31-Jan-2019 IS : 0.4 %			\$61,308.08 Cr
31/01/2019	Interest for 01/01/2019 - 31/01/2019		\$107.26	\$61,415.34 Cr
01/02/2019	PLEASE NOTE INTEREST RATE EFFECTIVE FROM 01-Feb-2019 IS : 1.66 % P.A			\$61,415.34 Cr
28/02/2019	PLEASE NOTE INTEREST RATE MARGIN EFFECTIVE FROM 01-Feb-2019 TO 28-Feb-2019 IS : 0.4 %			\$61,415.34 Cr
28/02/2019	Interest for 01/02/2019 - 28/02/2019		\$97.05	\$61,512.39 Cr
01/03/2019	PLEASE NOTE INTEREST RATE EFFECTIVE FROM 01-Mar-2019 IS : 1.66 % P.A			\$61,512.39 Cr
31/03/2019	PLEASE NOTE INTEREST RATE MARGIN EFFECTIVE FROM 01-Mar-2019 TO 31-Mar-2019 IS : 0.4 %			\$61,512.39 Cr
31/03/2019	Interest for 01/03/2019 - 31/03/2019		\$107.62	\$61,620.01 Cr

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Account activity

Date	Account activity details	Money out (Dr)	Money in (Cr)	Balance
01/04/2019	PLEASE NOTE INTEREST RATE EFFECTIVE FROM 01-Apr-2019 IS : 1.66 % P.A			\$61,620.01 Cr
30/04/2019	PLEASE NOTE INTEREST RATE MARGIN EFFECTIVE FROM 01-Apr-2019 TO 30-Apr-2019 IS : 0.4 %			\$61,620.01 Cr
30/04/2019	Interest for 01/04/2019 - 30/04/2019		\$104.33	\$61,724.34 Cr
01/05/2019	PLEASE NOTE INTEREST RATE EFFECTIVE FROM 01-May-2019 IS : 1.66 % P.A			\$61,724.34 Cr
31/05/2019	PLEASE NOTE INTEREST RATE MARGIN EFFECTIVE FROM 01-May-2019 TO 31-May-2019 IS : 0.4 %			\$61,724.34 Cr
31/05/2019	Interest for 01/05/2019 - 31/05/2019		\$107.99	\$61,832.33 Cr
01/06/2019	PLEASE NOTE INTEREST RATE EFFECTIVE FROM 01-Jun-2019 IS : 1.66 % P.A			\$61,832.33 Cr
27/06/2019	PLEASE NOTE INTEREST RATE EFFECTIVE FROM 27-Jun-2019 IS : 1.4 % P.A			\$61,832.33 Cr
30/06/2019	PLEASE NOTE INTEREST RATE MARGIN EFFECTIVE FROM 01-Jun-2019 TO 30-Jun-2019 IS : 0.4 %			\$61,832.33 Cr
30/06/2019	Interest for 01/06/2019 - 30/06/2019		\$102.93	\$61,935.26 Cr

Totals		\$0.00	\$627.18	\$61,935.26 Cr
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19 October 2019



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Lefrank Family Superannuation
20 Rothesay AVE
GLENELG NORTH, SA 5045

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230 535 422
B SB 082 991

9/50y Lg

Account Name: Lefrank Family Superannuation
Account Nickname: SMSF Term Deposit
Account Number: 230535422
Deposit Amount: \$400,000.00
Term: 12 month(s)
Interest Rate: 2.8%p.a.
Start Date: 09 November 2018
Maturity Date: 09 November 2019

WAV 2000

\$11,200 Interest Year 20

1.6%

TRANSFER # 488494511043, \$350K - 8 month term
Hello Lefrank Family Superannuation, 5460 SOR to Macquarie.

Your UBank SMSF Term Deposit is ready to roll.

Your SMSF Term Deposit will mature on 09 November 2019 and we'll transfer your interest amount to your chosen bank account at maturity. You'll also benefit from a Loyalty Bonus of **0.10%p.a.** We'll automatically add this on top of our normal rate on the day your new terms begins. So there's nothing for you to do but sit back and see your money grow.

Highly competitive rates.

8 month term

9/50y 2020 - Expre

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

November 2019



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Lefrank Family Superannuation
20 Rothesay AVE
GLENELG NORTH, SA 5045

Account Name:	Lefrank Family Superannuation
Account Nickname:	SMSF Term Deposit
Account Number:	230535422
Deposit Amount:	\$400,000.00
Term:	12 Month(s)
Interest Rate:	2.8 %p.a
Start Date:	09 November 2018
Maturity Date:	09 November 2019

Hello Lefrank Family Superannuation,

Your UBank SMSF Term Deposit is still growing.

Your SMSF Term Deposit has now matured. In the 12 months it's been with us, your original deposit of \$400,000.00 has grown by \$11,200.00. As you've instructed, we've credited your interest to your chosen bank account 182512 961807013.

Your new term.

10,960 received per bank deposit

We've invested your principal into a new 12 month term deposit with us. The great news is, we've added a **UBank Loyalty Bonus of 0.10%p.a.** to your interest rate of 1.5% p.a. giving you a total interest rate of 1.6% p.a., so your money will grow even faster.

Changing your mind

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