



UBANK

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Interest Statement

Financial Year 2019

Account	Interest earned
RJA SUPER Term Deposit for SMSF-190771876	\$731.61
Total	\$731.61

08 January 2019



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PO Box 1466
North Sydney, NSW 2059

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000224 000



RJA Superannuation Scheme
PO BOX 205
GRANVILLE, NSW 2142

Account Name:	RJA Superannuation Scheme
Account Nickname:	SMSF Term Deposit
Account Number:	190771876
Deposit Amount:	\$27,275.34
Term:	6 month(s)
Interest Rate:	2.7%p.a.
Start Date:	29 July 2018
Maturity Date:	29 January 2019

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'

08 January 2020

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RJA Superannuation Scheme
PO BOX 205
GRANVILLE, NSW 2142

Account Name: RJA Superannuation Scheme
Account Nickname: SMSF Term Deposit
Account Number: 190771876
Deposit Amount: \$28,030.45 ✓
Term: 6 month(s)
Interest Rate: 2.1%p.a.
Start Date: 29 July 2019
Maturity Date: 29 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.

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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.

31 July 2019

2019



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RJA Superannuation Scheme
PO BOX 205
GRANVILLE, NSW 2142

Account Name: RJA Superannuation Scheme
Account Nickname: SMSF Term Deposit
Account Number: 190771876
Deposit Amount: \$27,646.58 *27,646.58*
Term: 6 Month(s)
Interest Rate: 2.8 %p.a.
Start Date: 29 January 2019
Maturity Date: 29 July 2019

Hello RJA 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 \$27,646.58 has grown by \$383.87.

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% p.a. giving you a total interest rate of 2.1% 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 to give us at least 31 days' notice or wait until the end of your new term, whichever occurs first.

UBank is a division of
National Australia Bank Ltd
ABN 12 004 044 937 AFSL and
Australian Credit Licence 2306



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Deposit Amount:	\$27,275.34
Term:	6 Month(s)
Interest Rate:	2.7 %p.a
Start Date:	29 July 2018
Maturity Date:	29 January 2019

Hello RJA 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 \$27,275.34 has grown by \$371.24.

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 2.7% p.a. giving you a total interest rate of 2.8% p.a., so your money will grow even faster.

Changing your mind

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