

09 August 2020



U BANK

PO Box 1466
North Sydney, NSW 2059

ubank.com.au
13 30 80

The trustee for HAPT Superannuation Fund
6 MOUNTAIN BLUE CT
MYOCUM NSW 2481

Account Name:	The trustee for HAPT Superannuation Fund
Account Nickname:	paul smsf td
Account Number:	376181006
Deposit Amount:	\$54,401.20 + 597.59 interest (see page 4) = 54,998.79 (see page 4)
Term:	8 Month(s)
Interest Rate:	1.65 %p.a
Start Date:	08 February 2020
Maturity Date:	08 October 2020

Hello The trustee for HAPT Superannuation Fund,

Your UBank SMSF Term Deposit is still growing.

Your SMSF Term Deposit will mature on 08 October 2020. This is a 6 monthly reminder that your account is still with us.

Your maturity instructions

We are here to help with your options at maturity. To check your rollover choices and provide alternative instructions – here's what to do:

1. Log on at ubank.com.au
2. Select 'My Money'
3. Click on 'Accounts'
4. Select 'Manage Term Deposit'
5. Select your term deposit from the drop down menu

Competitive rates if you choose to rollover

As you know, interest rates change all the time. But to make sure our rates are as competitive as possible, we review them regularly. You can check them out anytime at ubank.com.au.

Alternative options at maturity

If you decide to close your account or transfer any money to your chosen bank account at maturity, we need you to ensure we have your chosen bank account details on file and that your

Identity Check is complete by 08 October 2020 (for joint accounts both applicants will need to complete the Identity Check) in order to release your funds.

If you need your money prior to maturity

If you want to withdraw funds from your Term Deposit you'll need to give us at least 31 days' notice or wait until the end of your 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 available at ubank.com.au/terms-and-conditions.

Your Tax File Number (TFN)

You are not required to provide us with your TFN or relevant exemption. However, if you have not provided us with this information, UBank may be required to deduct withholding tax at the maximum marginal tax rate (plus Medicare Levy) 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.

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 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.



U BANK

ubank.com.au
13 30 80

Interest Statement

Financial Year 2021

Account	Interest earned	Interest paid	Fees	Withholding Tax
paul smsf td-376181006	\$597.59	\$0.00	\$0.00	\$0.00
Total	\$597.59	\$0.00	\$0.00	\$0.00

18 August 2021



U BANK

PO Box 1466
North Sydney, NSW 2059

ubank.com.au
13 30 80

The trustee for HAPT Superannuation Fund
6 MOUNTAIN BLUE CT
MYOCUM NSW 2481

Your maturing Term Deposit.

Account Name:	The trustee for HAPT Superannuation Fund
Account Nickname:	paul smsf td
Account Number:	376181006
Deposit Amount:	\$54,998.79
Term:	11 month(s)
Interest Rate:	.85%p.a.
Start Date:	08 October 2020
Maturity Date:	08 September 2021

Hello The trustee for HAPT Superannuation Fund,

Your UBank SMSF Term Deposit is ready to roll.

As per your earlier instructions, your SMSF Term Deposit will be re-invested (both principal and interest) on 08 September 2021, 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.

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

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 Term and Conditions.

Your Tax File Number (TFN)

You aren't required to provide us with 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.

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,

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