

15 June 2019



U BANK

PO Box 1466
North Sydney, NSW 2059

ubank.com.au
13 30 80



┌ 000636 000



John Kearney Superannuation Fund
108 Musgrave ST
BERSERKER, QLD 4701

Account Name: John Kearney Superannuation Fund
Account Nickname: SMSF Term Deposit
Account Number: 314108209
Deposit Amount: \$402,626.60
Term: 3 Month(s)
Interest Rate: 2.65 %p.a.
Start Date: 13 March 2019
Maturity Date: 13 June 2019

Hello John Kearney Superannuation Fund,

Your UBank SMSF Term Deposit is still growing.

Your SMSF Term Deposit has now matured. In the 3 months it's been with us, your original deposit of \$402,626.60 has grown by \$2,686.78.

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 3 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 2.15% p.a. giving you a total interest rate of 2.25% 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

UBank is a division of
National Australia Bank Ltd
ABN 12 004 044 937 AFSL and
Australian Credit Licence 230686

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: John Kearney Superannuation Fund
Account Number: 314108209
Deposit Amount: \$405,313.38
Term: 3 Month(s)
Interest Rate: 2.25%p.a. paid MATURITY
Start Date: 13 June 2019
Maturity Date: 13 September 2019

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