

18 June 2021



U BANK

PO Box 1466
North Sydney, NSW 2059

ubank.com.au
13 30 80

Lefrank Family Superannuation
20 Rothesay AVE
GLENELG NORTH SA 5045

Your Maturing Term Deposit.

Account Name:	Lefrank Family Superannuation
Account Nickname:	SMSF Term Deposit
Account Number:	230535422
Deposit Amount:	\$350,000.00
Term:	12 month(s)
Interest Rate:	1.15%p.a.
Start Date:	09 July 2020
Maturity Date:	09 July 2021

Hello Lefrank Family Superannuation,

Your UBank SMSF Term Deposit is ready to roll.

As per your earlier instructions, your SMSF Term Deposit will be re-invested (principal only) on 09 July 2021 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 SMSF Term Deposit rate on the day your new term begins with us (provided you've kept the full amount in your Term Deposit until its scheduled maturity date).

We'll also transfer your interest amount to your chosen bank account at maturity as requested.

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 Terms & Conditions.

Your Tax File Number (TFN)

You're not 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 '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