

24 September 2022



U BANK

PO Box 1466
North Sydney, NSW 2059

ubank.com.au
13 30 80

Brenda Wishey

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Truong Super Fund
23 KIMBA ST
CHAPEL HILL, QLD 4069

✓
\$81,983.84 24/05/21 balance
\$82,352.77 24/05/22 balance
\$368.93 Interest income

Account name: Truong Super Fund
Account number: 376076708
Deposit amount: \$82,352.77
Term: 12 month(s)
Interest rate: .35 %p.a.
Start date: 24 May 2022
Maturity date: 24 May 2023

✓

Hello Truong Super Fund,

Your UBank SMSF Term Deposit is now closed.

We've processed an early withdrawal (of all) of your UBank SMSF Term Deposit. The amount of \$82,352.77 has been transferred to account - 084255 114070488.

We've included your original term deposit details above and everything you need to know about your early withdrawal below.

Withdrawal date:	23/09/2022
Adjusted gross interest:	\$96.34
Less Withdrawal Cost:	\$96.34
Adjusted net interest:	\$0.00
Amount payable and due:	\$82,352.77

We wish you all the best with your future investments.

All the best,

UBank

26 May 2021



U BANK

Elizabeth Meiklejohn
PO Box 1406
North Sydney, NSW 2059

ubank.com.au
13 30 80

Truong Super Fund
23 KIMBA ST
CHAPEL HILL QLD 4069

Your Term Deposit has matured.

Account Name:	Truong Super Fund
Account Nickname:	TRUONG SUPER FUND, ABN 41974388683
Account Number:	376076708
Deposit Amount:	\$80,692.76
Term:	12 Month(s)
Interest Rate:	1.6 %p.a
Start Date:	24 May 2020
Maturity Date:	24 May 2021

Hello Truong Super Fund,

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 \$80,692.76 has grown by **\$1,291.08**.

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 (both principal and interest), as per the Terms and Conditions into a new 12 month term with us.

The great news is, we've added a **UBank Loyalty Bonus of 0.10%p.a.** to your interest rate of .35% p.a. giving you a total interest rate of .45% p.a., so your money will grow even faster.

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.

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.

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: Truong Super Fund

Account Number: 376076708

Deposit Amount: **\$81,983.84**

Term: 12 Month(s)

Interest Rate: .45%p.a. paid MATURITY

Start Date: 24 May 2021

Maturity Date: 24 May 2022

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 SMSF Term Deposit.