

24 August 2021



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U BANK

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PO Box 1466  
North Sydney, NSW 2059

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ubank.com.au  
13 30 80

LAUTERIO SUPERANNUATION FUND  
20 BEURRE CT  
HIGHBURY SA 5089

### Your Maturing Term Deposit.

|                   |                              |
|-------------------|------------------------------|
| Account Name:     | LAUTERIO SUPERANNUATION FUND |
| Account Nickname: | SMSF Term Deposit            |
| Account Number:   | 210011242                    |
| Deposit Amount:   | \$164,547.07                 |
| Term:             | 3 month(s)                   |
| Interest Rate:    | .45%p.a.                     |
| Start Date:       | 14 June 2021                 |
| Maturity Date:    | 14 September 2021            |

Hello LAUTERIO SUPERANNUATION FUND,

### 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 14 September 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](http://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](http://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](http://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](http://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

16 June 2021



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**LAUTERIO SUPERANNUATION FUND**  
**20 BEURRE CT**  
**HIGHBURY SA 5089**

**Your Term Deposit has matured.**

|                          |                                     |
|--------------------------|-------------------------------------|
| <b>Account Name:</b>     | <b>LAUTERIO SUPERANNUATION FUND</b> |
| <b>Account Nickname:</b> | <b>SMSF Term Deposit</b>            |
| <b>Account Number:</b>   | <b>210011242</b>                    |
| <b>Deposit Amount:</b>   | <b>\$164,547.07</b>                 |
| <b>Term:</b>             | <b>3 Month(s)</b>                   |
| <b>Interest Rate:</b>    | <b>.4 %p.a</b>                      |
| <b>Start Date:</b>       | <b>14 March 2021</b>                |
| <b>Maturity Date:</b>    | <b>14 June 2021</b>                 |

Hello LAUTERIO 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 \$164,547.07 has grown by \$165.90. As you've instructed, we've credited your interest to your chosen bank account 082991 375375474.

**Your new term**

As per your earlier instructions, we've reinvested your nominated funds into a new 3 month Term Deposit 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.

1. The first part of the document discusses the importance of maintaining accurate records of all transactions. It emphasizes that this is essential for ensuring the integrity of the financial statements and for providing a clear audit trail.

2. The second part of the document outlines the specific procedures that should be followed when recording transactions. This includes the use of double-entry bookkeeping and the requirement to post all entries to the general ledger.

3. The third part of the document discusses the importance of reconciling the accounts regularly. This helps to identify any discrepancies between the recorded transactions and the actual bank statements or other external records.

4. The fourth part of the document discusses the importance of maintaining proper documentation for all transactions. This includes retaining receipts, invoices, and other supporting documents for a sufficient period of time.

5. The fifth part of the document discusses the importance of reviewing the financial statements regularly. This helps to ensure that the statements are accurate and that any potential issues are identified and addressed in a timely manner.

6. The sixth part of the document discusses the importance of seeking professional advice when needed. This is particularly true for complex transactions or when there are any uncertainties regarding the proper accounting treatment.

7. The seventh part of the document discusses the importance of staying up-to-date on changes in accounting standards and regulations. This is essential for ensuring that the financial statements are prepared in accordance with the most current requirements.

8. The eighth part of the document discusses the importance of maintaining a strong internal control system. This helps to prevent errors and fraud and ensures that the financial statements are reliable.

9. The ninth part of the document discusses the importance of communicating with stakeholders regarding the financial performance of the organization. This helps to build trust and transparency.

10. The tenth part of the document discusses the importance of reviewing the financial statements with management and the board of directors. This ensures that they are aware of the organization's financial position and can make informed decisions.

11. The eleventh part of the document discusses the importance of archiving the financial records properly. This ensures that they are preserved for future reference and are accessible when needed.

12. The twelfth part of the document discusses the importance of conducting a final review of the financial statements before they are released to the public. This helps to ensure that they are accurate and complete.

13. The thirteenth part of the document discusses the importance of providing a clear and concise summary of the financial performance. This helps stakeholders to understand the organization's financial health and to make informed decisions.

14. The fourteenth part of the document discusses the importance of being transparent about any potential risks or uncertainties. This helps to build trust and credibility.

15. The fifteenth part of the document discusses the importance of providing a clear and concise explanation of the financial statements. This helps stakeholders to understand the numbers and to make informed decisions.

16 March 2021



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**HIGHBURY SA 5089**

**Your Term Deposit has matured.**

|                   |                              |
|-------------------|------------------------------|
| Account Name:     | LAUTERIO SUPERANNUATION FUND |
| Account Nickname: | SMSF Term Deposit            |
| Account Number:   | 210011242                    |
| Deposit Amount:   | \$164,547.07                 |
| Term:             | 3 Month(s)                   |
| Interest Rate:    | .6 %p.a                      |
| Start Date:       | 14 December 2020             |
| Maturity Date:    | 14 March 2021                |

Hello LAUTERIO 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 \$164,547.07 has grown by \$243.44. As you've instructed, we've credited your interest to your chosen bank account 082991 375375474.

**Your new term**

As per your earlier instructions, we've reinvested your nominated funds into a new 3 month Term Deposit with us. The great news is, we've added a **UBank Loyalty Bonus of 0.10%p.a.** to your interest rate of .3% p.a. giving you a total interest rate of .4% 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.

1. The first part of the document discusses the importance of maintaining accurate records of all transactions.

2. It is essential to ensure that all data is entered correctly and that the system is regularly updated.

3. The following table provides a summary of the key findings from the audit.

4. The results of the audit indicate that there are several areas where improvements can be made.

5. These improvements include enhancing the accuracy of data entry and implementing more robust security measures.

6. The recommendations are designed to address the identified weaknesses and ensure the system's long-term reliability.

7. In conclusion, the audit has identified several critical areas for improvement.

16 December 2020



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**Your Term Deposit has matured.**

|                          |                                     |
|--------------------------|-------------------------------------|
| <b>Account Name:</b>     | <b>LAUTERIO SUPERANNUATION FUND</b> |
| <b>Account Nickname:</b> | <b>SMSF Term Deposit</b>            |
| <b>Account Number:</b>   | <b>210011242</b>                    |
| <b>Deposit Amount:</b>   | <b>\$164,547.07</b>                 |
| <b>Term:</b>             | <b>3 Month(s)</b>                   |
| <b>Interest Rate:</b>    | <b>.8 %p.a</b>                      |
| <b>Start Date:</b>       | <b>14 September 2020</b>            |
| <b>Maturity Date:</b>    | <b>14 December 2020</b>             |

Hello LAUTERIO 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 \$164,547.07 has grown by \$328.19. As you've instructed, we've credited your interest to your chosen bank account 082991 375375474.

**Your new term**

As per your earlier instructions, we've reinvested your nominated funds into a new 3 month Term Deposit with us. The great news is, we've added a **UBank Loyalty Bonus of 0.10%p.a.** to your interest rate of .5% p.a. giving you a total interest rate of .6% p.a., so your money will grow even faster.

**Changing your mind**

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16 September 2020



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LAUTERIO SUPERANNUATION FUND  
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HIGHBURY, SA 5089

### Your Term Deposit has matured.

Account Name: LAUTERIO SUPERANNUATION FUND  
Account Nickname: SMSF Term Deposit  
Account Number: 210011242  
Deposit Amount: \$164,547.07  
Term: 3 Month(s)  
Interest Rate: 1.1 %p.a  
Start Date: 14 June 2020  
Maturity Date: 14 September 2020

Hello LAUTERIO 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 \$164,547.07 has grown by \$456.22. As you've instructed, we've credited your interest to your chosen bank account 082991 375375474.

### Your new term

As per your earlier instructions, we've reinvested your nominated funds into a new 3 month Term Deposit with us. The great news is, we've added a **UBank Loyalty Bonus of 0.10%p.a.** to your interest rate of .7% p.a. giving you a total interest rate of .8% p.a., so your money will grow even faster.

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ABN 12 609 693 277  
Australian Credit Licence 244714

