U BANK

PO Box 1466
North Sydney, NSW 2059

ubank.com.au
13 30 80

01 August 2021

LAUTERIO SUPERANNUATION FUND
20 BEURRE CT
HIGHBURY SA 5089

Account Name:	LAUTERIO SUPERANNUATION FUND
Account Nickname:	SMSF Term Deposit
Account Number:	411565743
Deposit Amount:	$106,669.76
Term:	9 Month(s)
Interest Rate:	.5 %p.a
Start Date:	31 January 2021
Maturity Date:	31 October 2021

Hello LAUTERIO SUPERANNUATION FUND,

Your UBank SMSF Term Deposit is still growing.

Your SMSF Term Deposit will mature on 31 October 2021. 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 31 October 2021 (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

02 February 2021

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Your maturing Term Deposit.

Account Name:	LAUTERIO SUPERANNUATION FUND
Account Nickname:	SMSF Term Deposit
Account Number:	411565743
Deposit Amount:	$105,315.95
Term:	9 month(s)
Interest Rate:	1.7%p.a.
Start Date:	30 April 2020
Maturity Date:	31 January 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 (both principal and interest) on 31 January 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.

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Your Term Deposit has matured.

Account Name:	LAUTERIO SUPERANNUATION FUND
Account Nickname:	SMSF Term Deposit
Account Number:	411565743
Deposit Amount:	$105,315.95
Term:	9 Month(s)
Interest Rate:	1.7 %p.a
Start Date:	30 April 2020
Maturity Date:	31 January 2021

Hello LAUTERIO SUPERANNUATION FUND,

Your UBank SMSF Term Deposit is still growing.

Your SMSF Term Deposit has now matured. In the 9 months it's been with us, your original deposit of $105,315.95 has grown by $1,353.81.

Your new term

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