

Getting your Self-managed Super Fund up and running.



A Self-managed Super Fund (SMSF) means having the freedom to take your money anywhere you want. Here are three simple steps to follow to make sure everything runs smoothly.

## 01

Make sure the account holders are verified.

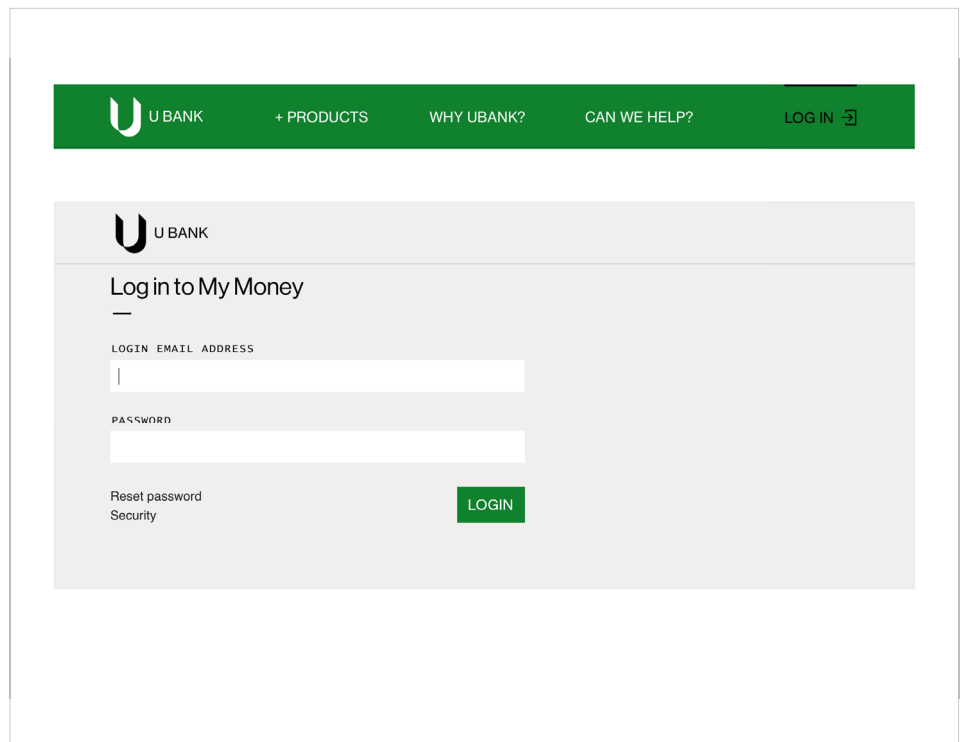
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Each applicant should visit the UBank website and log on using their email address and password.

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To make sure your identity's been verified, follow the red prompts asking you to complete verification.

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## 02

Make sure you provide the correct documents.

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The documents required depends on whether or not your SMSF has an Individual or Corporate structure.

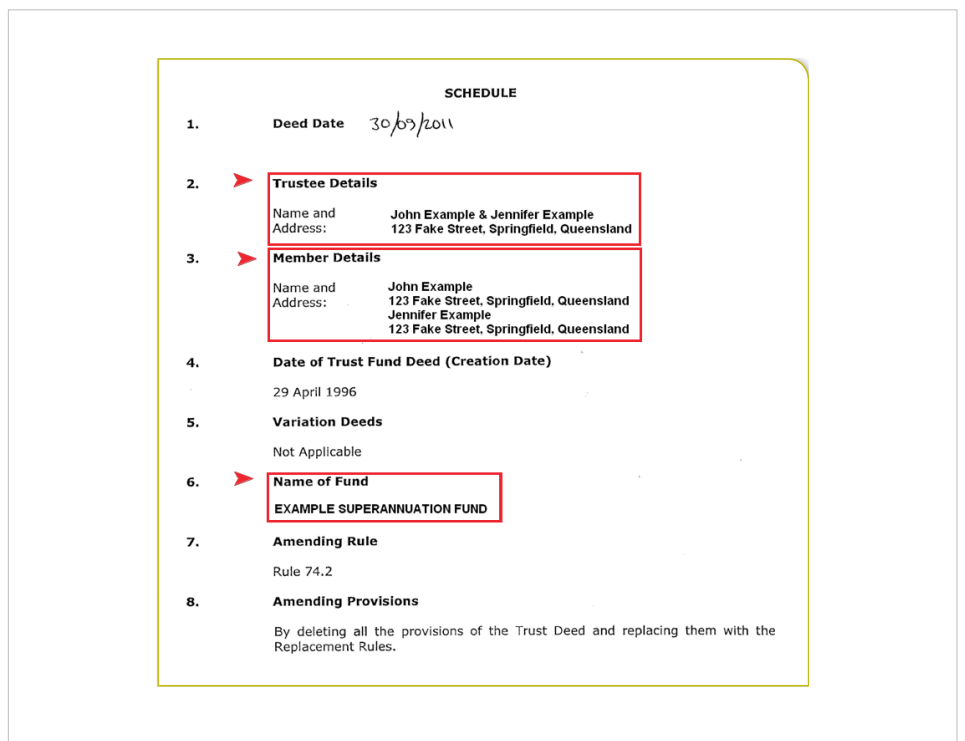
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If you're set up as an individual trustee, we'll need you to provide a certified copy of the relevant parts of your SMSF Trust Deed which clearly identifies:

- The name of the Super Fund
- The individuals in the application as the Super Fund's member and trustees – this means your full legal name and the mention of you being a 'Trustee' of the SMSF trust.

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Take a look at the following example. John and Jennifer are clearly identified as being Trustees for the fund.





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When the trustee is a company, we'll need certified copies of the parts of the Super Fund deed which:

- Clearly identifies the corporate entity as the trustee and the individuals listed as members – this means your full legal name mentioned as the member.

Take a look at the following example.

These examples show how Example PTY LTD is identified as the Trustee for the fund.

SCHEDULE	
1.	Deed Date <u>2<sup>nd</sup> 104, 2008</u>
2.	<p><b>Trustee Details</b></p> <p>(a) Name: Example Pty Ltd [ACN: 123 456 789]</p> <p>(b) Address: 123 Fake Street, SPRINGFIELD QLD 4000</p>
3.	<p><b>Member Details</b></p> <p>Name and Address: John Example 123 Fake Street, SPRINGFIELD QLD 4000</p> <p>Jennifer Example 123 Fake Street, SPRINGFIELD QLD 4000</p>
4.	<p><b>Date of Trust Fund Deed (Creation Date)</b></p> <p>29 June 1993</p>
5.	<p><b>Variation Deeds</b></p> <p>29 March 1995</p>
6.	<p><b>Name of Super Fund</b></p> <p>Example Superannuation Fund</p>
7.	<p><b>Amending Rule or Clause</b></p> <p>Rule or Clause: 6</p>
8.	<p><b>Amending Provisions</b></p> <p>By deleting Rules or Clauses 1 to 12 and replacing them with the Rules in Annexure "A" to this Deed.</p>

This information is typically displayed on the Schedule page of the Super Fund Deed, on a Notice of Assessment from the Australian Taxation office, or on the Australian Business Registration Notice.

Just so you know, if you're opening a Term Deposit for SMSF, you'll need to include a bank statement from your external SMSF bank account. You won't be able to transfer any funds out until all the applicants have confirmed their identity, and we've received all the documents to verify your SMSF. After that, you're good to go.

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03

You'll need to make sure you have correctly certified your documents before sending them.

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This bit's important. While we won't need to sight the original Trust deed, we do need Original Certified Copies of the relevant pages – that means a photocopy of the original document, certified in raw pen by a person authorised in your state or territory with the following information:

- The full text, 'This is to certify that this is a true copy of the original which I have sighted'
- The Certifier's full printed name
- The Certifier's occupation
- The Certifier's signature which must be in raw pen and can't be photocopied
- The Certifier's professional or employee number or The Certifier's address and
- The date the document was certified.

Make sure all of these appear on the certification – if not, we'll have to refuse the documents. To find a full list of authorised certifiers, visit our website at [ubank.com.au](http://ubank.com.au). Once you've checked all the information's there, send them through to:

Reply Paid 1466  
North Sydney  
NSW 2059

This is to certify that this is a true copy of the original which I have sighted

A handwritten signature in cursive script that reads "Signature".

01/01/2016

Andrew Peace  
Justice of the Peace Reg no. 12345  
56 Abigale Street  
SYDNEY, NSW 2000