



UBank is an online bank. Where possible, we'll send you things electronically. But for some things, first we need you to agree.

Please read the following carefully, as you'll need to agree to the following in relation to your UBank account(s) (including your deposit & savings accounts and home loan products):

1. UBank may send me communications and other information (like Terms & Conditions, Letter of Offer documents, Credit Guide, statements, change notices, disclosure documents, notices, other documents etc) relating to my UBank account(s) electronically. This includes sending me communications by email, SMS, secure mail in online banking or by making communications available electronically on UBank's systems or on a third party's systems.

If UBank sends me secure mail in online banking or makes communications available to me electronically on UBank's systems or on a third party's systems, UBank will send me an email or SMS letting me know that the information is available.
2. I understand that I'll need to regularly check for electronic communications from UBank (including my email, SMS and secure mail in online banking).
3. If UBank provides communications or information to me electronically about my UBank account(s) (including by email, SMS, secure mail in online banking or by making communications available electronically on UBank's systems or on a third party's systems), I may not get a paper copy (unless I ask for it).
4. Documents and agreements relating to any UBank home loan that I obtain electronically through UBank (like the Letter of Offer) may be signed by UBank or the lender by an electronic image of a signature.
5. I can cancel this agreement to get information electronically from UBank, but because UBank is an online bank, if I do, UBank may be unable to continue to provide the UBank account(s) to me.
6. If I want to change my email address or contact phone number at any time - I can just let UBank know. I can update my contact details in online banking or by calling UBank at 13 30 80 (+61 2 8756 0855 from overseas).