

23.01.2017



Make your initial deposit in an instant

At UBank, we're all about making life easier. That's why we've given you two easy ways to deposit money into your USaver SMSF. Take a look below for a step-by-step guide to each one.

BPAY®

The quickest and easiest way to make your deposit, BPAY lets you transfer funds electronically by using a simple BPAY biller code and your Unique Customer Reference number. Our BPAY biller code is 768 374. Your Unique Customer Reference number is your Term Deposit Account number.

Electronic Funds Transfer

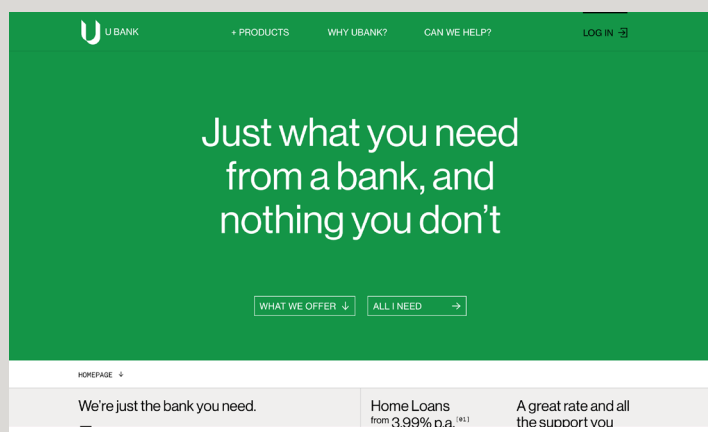
Simply transfer funds from any Australian bank account. The UBank BSB number is 082-991. Your account number and Unique Customer Reference number are your Term Deposit Account number. Please enter your Unique Customer Reference number into the description or reference field. We'll use this to identify you once we receive your funds. Restrictions may apply so please check with your bank.

How to verify your identity

We need you to verify some of the information you provided in your application. The good news is, it's easy – simply send us the documents below, and we'll do the rest.

1. Verify personal identification details

Each applicant should visit the UBank website and log in:



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

MyTracker - Applications		
Your applications	Next steps	Status
Example SMSF 211771809 Submitted: 31/07/2017	▶ Verify your identity	In Progress

2. Make sure you provide the correct details

To verify the details of your fund we need:

- Certified pages of the parts of your trust deed (for example, the schedule) that display the name of the fund; who the trustee(s) are; and who the member(s) of the fund are; OR
- A certified copy of a notice issued by the ATO that verifies the name of the fund and the trustee(s) of the fund.

The documents required depends on whether or not your SMSF has an Individual or Corporate Structure. 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 trustees (this means your full legal name and the mention of you being a 'Trustee' of the SMSF trust).

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

Schedule	
1. Deed date:	30/09/2016
2. Trustee details Name and address:	John Example & Jennifer Example 123 Fake Street, Springfield Queensland
3. Name of fund:	Example superannuation fund

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.
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:	02/04/2016
2. Trustee details Name and address:	Example Pty Ltd [ACN 123 456 789] 123 Fake Street, Springfield Queensland
3. Member details Name and Address:	Jennifer Example 123 Fake Street, Springfield Queensland, 4000

Common issues with verification

1. Insufficient Certification

Make sure whoever certifies your documents writes their full printed name along with address, date, signature, the capacity in which they have certified the document, and the following text – 'This is to certify that this is a true copy of the original which I have sighted' plus registration number if applicable on every relevant page.

This is a true copy of the original which I have sighted	
05/02/2012	
Andrew Peace	Justice of the Peace Reg no. 12345 56 Abigale Street, Sydney NSW 2000

2. Certification on the wrong page/required page is not certified

Usually we don't require the first page or cover page as these pages don't display the trustee name. However make sure all the required pages such as the Schedule Page and the Deed Page and any other pages which display the name of the fund, who the trustees are and who the members of the fund are, are properly certified with the certifiers full name plus the details mentioned in point 1.

3. Photocopied Certification

We can accept photocopies of your documents as long as the certification is original and written in pen on every relevant page. We can't accept photocopied certification.

4. Invalid Documentation

We can't accept letters from the ATO where only the superfund name is displayed and not the trustee names. We can't accept "Your role as a trustee of a self-managed super fund" letters as they are addressed to individual trustees and they don't show how many trustees are part of the superfund.

5. Individual vs Corporate

If the trust is set up as an Individual Structure, however the trust documents show it is a Corporate Structure (trustee shows the Corporate name instead of the trustee names), you'll need to provide all the relevant pages which show the trustee names.

Sending us documents

All copies of your verification documents can be posted to us in the enclosed Reply Paid Envelope. Or, if you prefer, you can use your own envelope (no stamp required), addressed to:

UBank
Reply Paid 1466
North Sydney NSW 2059

List of common people to certify documents:

- Registrar or deputy registrar of a court
- Justice of the Peace
- Police Officer
- A permanent employee of the Australian Postal Corporation with 2 or more years of continuous service who is employed in an office supplying postal services to the public.
- A finance company officer with 2 or more continuous years of service with one or more finance companies

Please do not certify your own documents.

An important legal bit

Don't forget that current financial regulations mean we're unable to release your deposit or interest until you've completed our identification process.

Say hello

Need help or have a question? Give us a call on 13 30 80 and speak to a real person.

Any advice in this document has been prepared without taking into account your objectives, financial situation and needs. Before acting on any such advice, you should consider if it is appropriate for you.

You should also read the account terms and conditions, available at ubank.com.au.

UBank is a division of National Australia Bank Limited ABN 12 004 044 937 AFSL 230686 which is the issuer of UBank SMSF accounts.