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CONNECTED ACCOUNT TERMS

Effective date 24 November 2026

Important

These Connected Accounts Terms apply only to the Connected Accounts service provided to you by 86 400 Pty Ltd under these terms.

They do not apply to accounts connected through Open Banking (Consumer Data Right).

Connected accounts is a separate service provided to you by 86 400 Pty Ltd ABN 13 621 804 813 (“86 400”) which allows you to connect other financial institutions’ accounts to the Ubank app.

This document explains the terms that apply to this service and forms an agreement between you and 86 400.

Any questions?

Call	13 30 80 (or +61 2 9070 0202 if overseas)
Vist	ubank.com.au

About connecting accounts

You can connect other financial institutions’ accounts to the Ubank app, so you can view their balances and transactions and see all your money in one place.

Partnering with a global leader

To provide this service, we’ve partnered with Yodlee, a global leader with more than 18 years’ experience in connecting accounts.

Yodlee connects tens of millions of customers worldwide to their own financial data.

Providing your login details

When connecting accounts to the Ubank app, you authorise Yodlee to use your online banking login details to retrieve your account information on your behalf and then send it to us to display to you in the Ubank app.

These login details are securely collected and stored by Yodlee in Australia using bank-level encryption. We don't store or have access to your login details at any time.

Your other financial institution's terms may restrict you from sharing your login details with third parties and by doing so, you may lose protections available to you under their terms or the ePayments code. You may wish to speak to your financial institution to find out more about this before connecting new accounts.

You can connect the following types of accounts from any of the Australian financial institutions available in the Ubank app:

- transaction and savings accounts
- credit cards
- home loans
- personal loans
- investment accounts

You must be able to access the accounts by logging in to a website or online service provided by the financial institution.

Yodlee will connect all the accounts they find using the login details you provide and send us your account information to display to you in the Ubank app.

If a financial institution is not available in the Ubank app, or Yodlee are unable to retrieve your account information using your login details, you won't be able to connect any accounts from that financial institution.

Updating account information

Yodlee will periodically connect to your financial institution to retrieve your account information for us to display to you in the Ubank app.

Account information is not retrieved in real-time. You acknowledge that the information displayed in the Ubank app, including balances and transactions, may not be up to date and must not be relied upon.

If you change any connected accounts' login details, you need to enter the new login details into the Ubank app to continue to see those accounts.

Removing accounts

You can remove a connected account from the Ubank app at any time and all personal information related to that removed account will be deleted.

If you remove all connected accounts held with a financial institution, your login details for that institution will also be permanently deleted.

Using your information

Ubank, Yodlee and any service providers used by us or Yodlee can use any information derived from connecting your accounts for the purpose of displaying and distributing this service to you, and may also:

Use the information derived from your use of this service to give you new functionality and to improve the service (including fraud screening, identity verification and information verification) in addition to providing you with insights into your connected bank accounts and transactions to help you better manage your money

Use, sell, licence, distribute or disclose aggregated de-identified information (this means data that cannot be directly linked to specific accounts or persons)

Any use of your information will be in accordance with our privacy policy, available on the Ubank app or website, and Yodlee's Privacy Notice, available at yodlee.com.

Other things you should know

You acknowledge that:

- we have no relationship with any financial institutions available for connecting accounts in the Ubank app and we're not responsible for what they do or don't do or for the accuracy of any information
- we and Yodlee give no representations or warranties about the condition or quality of this service, or its suitability or fitness for purpose, except those implied by law which can't be excluded
- to the extent the law permits, we and Yodlee are not liable for any loss you suffer as a consequence of:
    - connecting your accounts – providing login details for accounts with other financial institutions
    - your reliance on any information displayed in the Ubank app
    - any of the connecting accounts service or functionality being unavailable,
    - except to the extent that loss is caused by the fraud, negligence or misconduct of us, Yodlee, or either of our related entities or our agents.

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This document is issued by 86 400 Pty Ltd ABN 13 621 804 813, part of the NAB Group. Ubank is part of National Australia Bank Ltd ABN 12 004 044 937 (“NAB”). NAB does not guarantee or support 86 400’s provision of the connected account service to you.