

Continuous Disclosure Notice

18 November 2019

UBT Invest Australian Retail Credit Fund (ARSN 623 121 817)

One Managed Investment Funds Limited (**OMIFL**) in its capacity as responsible entity for the UBT Invest Australian Retail Credit Fund, (ARSN 623 121 817) (**Fund**), provides the following disclosures in accordance with its obligations under section 675 of the Corporations Act.

Notice of Rate Change

The UBT Investment Committee has revised the monthly distribution rates as per the attached Notice.

We are following ASIC's good practice guidance in satisfying our continuous disclosure obligations using website notices posted to

<https://www.oneinvestment.com.au/ubt-arcf>

Accordingly, given the disclosure of the material information will be made on our website, we will not be required to lodge continuous disclosure notices for this entity with ASIC.

The information in this document is provided by One Managed Investment Funds Limited (ABN 47 117 400 987, AFSL 297042) the responsible entity and issuer of interests in the Fund. The information contained in this document has been prepared without taking account of any person's objectives, financial situation or needs. Because of that, each person should, before acting on any such information, consider the appropriateness of the information, having regard to their objectives, financial situation and needs. Each person should obtain a current PDS (if applicable) relating to the Fund and consider that document before making any decision about the Fund.



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UNITED KINGDOM

18/11/19

Dear Valued Investor,

RE: Notice of rate change – Australian Retail Credit Fund

The UBT Invest Australian Retail Credit Fund (ARCF) is continuing to grow strongly and provide valuable investment income to many investors.

As many would know, the Reserve Bank of Australia (RBA) has reduced the official cash rate three times since June to a record low of 0.75%, including the latest reduction of 0.25% in October.

We are pleased to announce that the UBT Invest rates for October are being held steady, however there will be a very modest reduction in November of 0.15% for 3-month term investments, and 0.20% for 12-month term investments.

As outlined in the Product Disclosure Statement (PDS), the distribution rates are variable and are reviewed monthly by the UBT Investment Committee. The revised rates as indicated below will be effective from the November distribution, (due to be paid mid-December) – note this is irrespective of the date of the initial investment;

- 2.20% p/a for investments lodged for a 3-month minimum term
- 2.50% p/a for investments lodged for a 12-month minimum term

UBT Invest's objective is to generate returns above the advertised rates the major banks offer and UBT Invest can assure you that every effort is being made to maximise your return when your funds are invested with UBT Invest. UBT Invest also warmly welcomes any new investments – please complete and return the form attached.

Thankyou again for your support of UBT Invest – funds management established by the community, and for the community.

If you have any questions at all, please feel free to contact Customer Support via the details below:

UBT Invest Customer Support

Phone: 1300 01 01 02

Email: ubtinvest@ubteam.com

Yours Sincerely,

UBT Invest Investment Committee