

Continuous Disclosure Notice

11 August 2020

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.



11/08/2020

Dear Valued Investor,

RE: Notice of rate change – Australian Retail Credit Fund

As you would be aware, the official cash rate set by the Reserve Bank of Australia (RBA) has continued to drop over the last 12-months, as have bank Term Deposit rates – in the order of 0.50% since we last adjusted our rates in November 2019.

To ensure the Fund remains sustainable it has now become necessary to reduce our existing investor rates by 0.30%, which we are sure you will agree is a modest reduction given the current times.

This will become effective from the August distribution due to be paid mid-September, irrespective of the date of initial investment.

The new distribution rates will then be as follows:

- 2.20% for 12-month investment
- 1.90% for 3-month investment

Because of the economic uncertainty brought about by COVID19, interest rates are expected to remain at these record lows for the foreseeable future. UBT Invest's objective remains to generate returns that exceed the advertised rates by alternative financial institutions, and this has been appreciated by many investors.

We take this opportunity to thank you 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



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CREATING POSSIBILITIES