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SIGNIFICANT EVENT NOTICE

For holders of a Hunter United Super Fund Retirement Savings Account or Hunter United Pension Fund Retirement Savings Account
(USI: 92087651974007)

This Notice contains important information about the closure of the Hunter United Super Fund Retirement Savings Account and Hunter United Pension Fund Retirement Savings Account.

This notice is issued and effective on 30 October 2026 by IMB Limited trading as IMB Bank (IMB) (ABN 92 087 651 974, AFSL 237391) as the issuer of the Hunter United Super Fund Retirement Savings Account and Hunter United Pension Fund Retirement Savings Account (collectively the RSA Accounts).

The administrator of the RSA Accounts have terminated their retirement savings account administration services to banks, including IMB Bank, and unfortunately we need to close your RSA Account.

What does this mean for you and what are your options?

The closure of RSA Accounts will affect each account holder differently depending on the type of account held and your personal circumstances. We recommend you obtain personal financial and taxation advice if required. We've provided more information about your options below. In summary, you can choose to:

1. Withdraw your RSA Account balance and have it paid to your bank account, if you're eligible to do so; or
2. Transfer your RSA Account balance to another superannuation fund.

Please consider the information in this notice and which option is right for you, then provide your instructions by Friday, 8 January 2027. If we don't receive your instructions by then, we intend to transfer any outstanding balance to the Australian Taxation Office (ATO) on 21 January 2027, where you can access your funds or arrange a transfer to another superannuation fund. IMB is permitted to make this transfer where it believes it is in your best interests.

More detail on your options

Option one: Withdraw your RSA Account balance and have it paid to your bank account

To take this option, you need to satisfy one of two conditions:

1. You have turned 65 years old, even if you are working; or
2. You have reached your preservation age and you have retired.

'Retirement' means you have ceased an employment arrangement on or after reaching age 60, *or* you have reached your preservation age and ceased paid employment with no intention to become gainfully employed in the future. Your *preservation age* depends on your date of birth as shown in the table below.

Date of Birth	Preservation age
Before 1 July 1960	55
1 July 1960 – 30 June 1961	56
1 July 1961 – 30 June 1962	57
1 July 1962 – 30 June 1963	58
1 July 1963 – 30 June 1964	59
From 1 July 1964	60

Please complete the enclosed RSA Action Form and return it to us by 8 January 2027 if you would like to have your RSA Account balance paid to your bank account. There may be taxation and/or Centrelink implications if you withdraw your RSA Account balance and place the funds into a bank account. Please seek advice from an accountant or financial adviser if required.

Option Two: Transfer your RSA Account balance to another superannuation fund

To choose this option, which may include where you're not eligible to transfer your funds to a bank account, please complete the RSA Action Form, lodge your transfer request via the MyGov portal or contact your chosen superannuation fund to request the transfer.

You can visit ASIC's 'Moneysmart' website (www.moneysmart.gov.au) for information on choosing a superannuation fund to transfer your funds to if required.

Please provide your instructions by 8 January 2027.

What happens if we don't receive any instructions from you?

If we don't receive your instructions by 8 January 2027, we intend to transfer any remaining balance to the ATO on 21 January 2027.

Here's a summary of the key dates and actions

Below are key dates relevant for finalising your arrangements for your IMB RSA Account:

Action	Date
Final pension payment from RSA Pension Fund accounts	6 January 2027
Final contributions accepted into RSA Super Fund accounts	8 January 2027
Last day to provide your withdrawal or rollover instructions for your RSA Account	8 January 2027
Proposed transfer of remaining RSA Account balances to the ATO	21 January 2027

We're here to help

Below, we have provided answers to some frequently asked questions that we hope will help and we've set up a dedicated helpline for you should you have any questions or need help to understand your options.

To speak with our team, please call 1800 370 773, Monday to Friday, from 9am to 5pm. Alternatively, you can send an email us at rsa@imb.com.au or visit your local IMB Branch.

Answers to your questions

When and how should I provide my instructions?

If you would like to withdraw your RSA Account balance or transfer your RSA Account balance to another superannuation fund, you must provide your instructions by 8 January 2027, by:

- Completing and returning the enclosed RSA Action Form using the free-post envelope provided or emailing it to rsa@imb.com.au; or
- Requesting your chosen superannuation fund to submit an electronic rollover request to IMB Bank to action for you; or
- Submitting a request to combine your RSA Account with an existing superannuation fund using the MyGov portal at www.my.gov.au

If you take action via the MyGov portal, or by contacting your chosen superannuation fund, you will need the following details:

- Your personal details and your RSA Account number (located on the letter accompanying this this notice);
- The Fund USI reference number: 92 087 651 974 007;
- The Fund ABN number: 92 087 651 974.

How much will I be paid and when?

Once we receive your instructions, we'll process your withdrawal or transfer as soon as reasonably practicable. The amount you receive, or transfer, will be calculated on the payment or transfer date and will include any applicable fees, costs, taxes and investment earnings up to that date. Our usual processing timeframes will apply.

IMB will waive all withdrawal fees from the date of this notice. If your account includes a Fixed Term Deposit, we'll close it to complete your withdrawal or transfer, and you won't be charged an early termination fee.

When will my RSA Account be closed?

Once all funds have been withdrawn or transferred and we've confirmed that no further benefits are payable to you, we'll automatically close your RSA Account. We'll then send you an exit statement confirming that you have no remaining benefit or entitlement in the account.

Your access to the RSA Online Portal will end when your account is closed.

How will the closure affect my death benefit nominations (if any)?

If you have nominated a beneficiary in the event of your passing, these instructions will cease when the RSA Account is closed.

How will the closure affect my insurance cover (if any)?

When your RSA Account closes, any insurance cover held through the account will also end. Before your account closes, please consider whether you need alternative cover. You may wish to speak with a qualified financial adviser about your insurance needs.

How will the closure affect my pension payments (if any)?

If you receive an account-based pension from your RSA Account, your pension payments will end when the account closes. If we transfer your account balance to the ATO, we'll make your final pension payment on 6 January 2027.

Before processing your withdrawal or transfer, we may need to make a final pension payment to meet the Government's minimum annual pension payment requirements. If so, we'll calculate it automatically and pay it into the bank account you currently use to receive your pension payments.

How will closing my RSA Account affect my super contributions (if any)?

From 8 January 2027, we won't be able to accept any further contributions or rollovers into your RSA Account.

If your employer currently contributes to your account, please give them the details of your new superannuation fund as soon as possible so that:

- future employer super guarantee contributions go to the correct fund;
- your salary sacrifice arrangements can continue; and
- you can continue making voluntary personal contributions.

Important: If you plan to claim a tax deduction for personal contributions made during the 2026–27 or an earlier financial year, you must submit a *Notice of intent to claim or vary a deduction for personal superannuation contributions* (NOI) before your RSA Account closes. We won't be able to process the NOI after your account has closed.

Moving or withdrawing your funds may affect your tax position or Centrelink benefits. As everyone's circumstances are different, you may wish to speak with a qualified financial adviser before deciding what to do. If you receive a Centrelink benefit, you can also call Centrelink on 132 300 to discuss how your circumstances may be affected.