



Smart Statements

Ubank takes the paperwork out of home loan applications by quickly and safely scanning your accounts and spending habits automatically.



How does it work?

By securely pulling in a read-only copy of your income and expenses from your bank. This is then used to identify and verify how much money is flowing in and out of your accounts, based on your transactions. And don't worry, you can adjust these amounts later in your application.



What are the benefits?

Smart Statements can help make applying for a home loan quick and easy. By automatically scanning your bank transactions, your loan application can be sped up and it can save you paperwork. In some cases you may still need to manually upload documents, but most people will benefit from a faster home loan application.



Is my data secure?

Yes. Our tech partner Illion encrypts all your data via 256-bit encryption, which is then secured using 2048-bit keys. You can rest assured that your credentials will never be seen, or stored by anyone.

If you've got any questions, get in touch with our lending specialists on 02 9058 7404.

We're available Monday to Friday, 9am–8pm, and Saturday & Sunday, 9am–6pm (Sydney time).



Watch the series

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