



Term Deposit Account Statement
Statement Period 01/02/2020 - 31/07/2020

02/08/2020



036

MR J A SCUDERI
PO BOX 3199
BRACKEN RIDGE QLD 4017

Deposit Name:
MR JOSEPH ALFIO SCUDERI & MRS BEVERLEY JUDITH SCUDERI

Statement of your Term Deposit(s) with a term of more than 6 months.

Term Deposit Account No. 034-064 381215					
Account designator: THE TRUSTEE JNB SUPERANNUATION FUND					
Deposit date	11/02/2020	Maturity date ¹	11/02/2021	Term	12 Months
Opening balance	Interest frequency	Interest rate	Gross interest ²	Withholding tax ³	Closing balance ⁴
\$207,174.95	At Maturity	1.53 %	\$0.00	\$0.00	\$207,174.95

Things you should know.

1. The date shown is the date the term deposit matures unless it is withdrawn early.
2. Gross interest is the interest paid, excluding any withholding tax deductions, on your term deposit during this statement period. Any adjustments to interest due to an early withdrawal will be reflected in the amount shown. The net interest paid to you is the Gross interest less any withholding tax deductions on your term deposit during the statement period.
3. Withholding tax may be deducted if your Tax File Number (TFN) or Australian Business Number (ABN) has not been supplied or if you are classified as non-resident.
4. The Closing balance is the balance of your account on the last day of this statement period.

S006045 / M005834 / 215 / CN1TY3P1

CSF TY3-4/PRINT1 /02082020/ 88282/



Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9293 9270 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.

Please check all entries on this statement and promptly inform us of any possible error or unauthorised transaction.

We're here to help.

For more information go to westpac.com.au, your nearest Westpac branch or call us on 132 032 (+61 2 9293 9270 if overseas).

The Westpac team



Term Deposit Account Statement
Statement Period 01/07/2019 - 31/01/2020

16/02/2020



036

MR J A SCUDERI
PO BOX 3199
BRACKEN RIDGE QLD 4017

Deposit Name:
MR JOSEPH ALFIO SCUDERI & MRS BEVERLEY JUDITH SCUDERI

Statement of your Term Deposit(s) with a term of more than 6 months.

Term Deposit Account No. 034-064 381215					
Account designator: THE TRUSTEE JNB SUPERANNUATION FUND					
Deposit date	11/02/2019	Maturity date ¹	11/02/2020	Term	12 Months

Opening balance	Interest frequency	Interest rate	Gross interest ²	Withholding tax ³	Closing balance ⁴
\$100,695.07	At Maturity	2.65 %	\$0.00	\$0.00	\$100,695.07

Things you should know.

1. The date shown is the date the term deposit matures unless it is withdrawn early.
2. Gross interest is the interest paid, excluding any withholding tax deductions, on your term deposit during this statement period. Any adjustments to interest due to an early withdrawal will be reflected in the amount shown. The net interest paid to you is the Gross interest less any withholding tax deductions on your term deposit during the statement period.
3. Withholding tax may be deducted if your Tax File Number (TFN) or Australian Business Number (ABN) has not been supplied or if you are classified as non-resident.
4. The Closing balance is the balance of your account on the last day of this statement period.

S001221 / M001149 / 048 / CN1TY3P1

CSF TY3-4/PRINT1 /16022020/81712/



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The Westpac team

Term Deposit Maturity Notification



MR J A SCUDERI
PO BOX 3199
BRACKEN RIDGE QLD 4017

Branch Name and Address
ASPLEY
1374 GYMPIE RD
ASPLEY QLD 4034

07 February 2020

BSB and Account Number
034-064 38-1215

Dear MR JOSEPH ALFIO SCUDERI & MRS BEVERLEY JUDITH SCUDERI,
THE TRUSTEE JNB SUPERANNUATION FUND

Customer ID

0652 0681 Joseph Alfio Scuderi
0254 2772 Beverley Judith Scuderi

Thank you for choosing to invest with Westpac. Details of your Term Deposit (034-064 38-1215) investment are summarised below:

Amount:	\$100,695.07	Term:	12 Months
Lodgement Date:	11 February 2019	Gross Interest:	+ \$2,668.42
Maturity Date:	11 February 2020	Withholding Tax:	- \$0.00
Interest Rate:	2.65% pa	Government Tax:	- \$0.00
Interest Frequency:	At Maturity	Net Interest:	+ \$2,668.42
Variation Period Start Date: 11 February 2020		Variation Period End Date: 18 February 2020	

Other Information

Currently we are not holding any renewal instructions for this Term Deposit.

Manage your Term Deposit online.

Did you know you can now provide instructions for your Term Deposit once it matures via online banking?

Simply sign into Westpac Live and go to Services & preferences > Services > Manage Term Deposits

If you are a business customer, your Administrator can give you access to manage your term deposits on behalf of your business.

Things you should know.

You have given your consent to automatically rollover your deposit on the same terms (at the standard interest rate at renewal) if you don't provide other instructions. You have the benefit of a Variation Period upon maturity which begins on 11 February 2020 and will end on 18 February 2020.

During this Variation Period, you can make changes to your deposit including varying the term and changing the investment amount by withdrawing or adding funds (all of which may affect the interest rate), or close the account without penalty.

After the Variation Period, you will need to give Westpac 31 days' notice to access any of the funds in your deposit. If you have less than 31 days remaining of your term, you will be able to access funds in your deposit upon maturity. You may be able to access funds earlier if hardship applies.

If you access funds in your deposit prior to maturity, the interest rate applicable to your deposit may be reduced. We will recalculate interest paid and to be paid at the reduced rate, which will depend on the portion of the term that has been completed. If you think you will need access to funds prior to the maturity date, other products may be more suitable for you.

Interest rates apply for a single term only; subsequent terms may have a lower interest rate as rates change regularly. As a result we won't know the rate applicable for a subsequent term until the renewal date. Westpac may offer other products with a greater interest rate for a comparable term.

For further information, including how we handle or resolve any problem you may have, please refer to the Westpac Term Deposits & Farm Management Deposits Terms and Conditions which apply to your account. Current interest rate information is accessible on our website or by contacting us.

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We're here to help.

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The Westpac Term Deposits Team

IMPORTANT NOTICE

Please advise Westpac if you do not wish the tax file number or exemption already quoted, to be applied to this deposit.

Collection of tax file numbers, ABNs or exemptions is authorised by law. Quotation is not compulsory but tax may be withheld from interest if you do not quote your number or exemption. For more information about tax file numbers, contact the Australian Taxation Office.

THANK YOU FOR BANKING WITH WESTPAC

Your notice continues on the next page...

Term Deposit Renewal Advice

MR J A SCUDERI
PO BOX 3199
BRACKEN RIDGE QLD 4017

Branch Name and Address
ASPLEY
1374 GYMPIE RD
ASPLEY QLD 4034

11 February 2020

BSB and Account number
034-064 38-1215

Deposit name

MR JOSEPH ALFIO SCUDERI & MRS BEVERLEY JUDITH SCUDERI
THE TRUSTEE JNB SUPERANNUATION FUND

Customer ID

0652 0681 JOSEPH ALFIO SCUDERI
0254 2772 BEVERLEY JUDITH SCUDERI

Westpac is pleased to confirm renewal of your Term Deposit on 11 February 2020 on the following terms:

Amount	\$207,174.95	Interest Rate	1.53 %
Renewal Date	11 February 2020	Interest Frequency	At Maturity
Maturity Date	11 February 2021	Term	12 Months

Other Information

Unless you advise us otherwise, at maturity, the principal of \$207,174.95 and the interest from this deposit will be reinvested for 12 month(s) at the standard interest rate applicable on the day of maturity.

Details of Previous Term

Amount	\$100,695.07	Term	12 Months
Renewal/Lodgement Date	11 February 2019	Gross Interest	+ \$2,668.42
Maturity Date	11 February 2020	Withholding Tax	- \$0.00
Interest Rate	2.65 %	After Withholding Tax	+ \$2,668.42
Interest Frequency	At Maturity		

Manage your Term Deposit online.

Did you know you can now provide instructions for your Term Deposit once it matures via online banking?

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If you are a business customer, your Administrator can give you access to manage your term deposits on behalf of your business.

Your notice continues on the next page ...

Term Deposit Renewal Advice

Other Information

The principal of \$100,695.07, the interest of \$2,668.42 and added funds of \$103,811.46 from this deposit was reinvested.

Things you should know.

You have six business days starting on the day of Maturity to change your instructions (the 'Variation Period').

During this Variation Period, you can make changes to your deposit including varying the term and changing the investment amount by withdrawing or adding funds (all of which may affect the interest rate), or close the account without penalty.

After the Variation Period, you will need to give Westpac 31 days' notice to access any of the funds in your deposit. If you have less than 31 days remaining of your term, you will be able to access funds in your deposit upon maturity. You may be able to access funds earlier if hardship applies.

If you access funds in your deposit prior to maturity, the interest rate applicable to your deposit may be reduced. We will recalculate interest paid and to be paid at the reduced rate, which will depend on the portion of the term that has been completed. If you think you will need access to funds prior to the maturity date, other products may be more suitable for you.

Interest rates apply for a single term only; subsequent terms may have a lower interest rate as rates change regularly. As a result we won't know the rate applicable for a subsequent term until the renewal date. Westpac may offer other products with a greater interest rate for a comparable term.

For further information, including how we handle or resolve any problem you may have, please refer to the Westpac Term Deposits & Farm Management Deposits Terms and Conditions which apply to your account. Current interest rate information is accessible on our website or by contacting us.

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The Westpac Term Deposits Team

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Collection of tax file numbers or exemptions is authorised by law. Quotation is not compulsory but tax may be taken out of interest if you do not quote your number or exemption. For more information about the use of tax file numbers, contact the Australian Taxation Office.

THANK YOU FOR BANKING WITH WESTPAC

Term Deposit Maturity Notification



MR J A SCUDERI
PO BOX 3199
BRACKEN RIDGE QLD 4017

Branch Name and Address
ASPLEY
1374 GYMPIE RD
ASPLEY QLD 4034

05 February 2020

BSB and Account Number
034-064 38-1223

Dear MR JOSEPH ALFIO SCUDERI & MRS BEVERLEY JUDITH SCUDERI,
THE TRUSTEE JNB SUPERANNUATION FUND

Customer ID

0652 0681 Joseph Alfio Scuderi
0254 2772 Beverley Judith Scuderi

Thank you for choosing to invest with Westpac. Details of your Term Deposit (034-064 38-1223) investment are summarised below:

Amount:	\$102,780.00	Term:	5 Months 30 Days
Lodgement Date:	09 August 2019	Gross Interest:	+ \$1,030.62
Maturity Date:	08 February 2020	Withholding Tax:	- \$0.00
Interest Rate:	2.00% pa	Government Tax:	- \$0.00
Interest Frequency:	At Maturity	Net Interest:	+ \$1,030.62

Variation Period Start Date: 10 February 2020 **Variation Period End Date:** 17 February 2020

Other Information

Currently we are not holding any renewal instructions for this Term Deposit.

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If you are a business customer, your Administrator can give you access to manage your term deposits on behalf of your business.

Things you should know.

You have given your consent to automatically rollover your deposit on the same terms (at the standard interest rate at renewal) if you don't provide other instructions. You have the benefit of a Variation Period upon maturity which begins on 10 February 2020 and will end on 17 February 2020.

During this Variation Period, you can make changes to your deposit including varying the term and changing the investment amount by withdrawing or adding funds (all of which may affect the interest rate), or close the account without penalty.

After the Variation Period, you will need to give Westpac 31 days' notice to access any of the funds in your deposit. If you have less than 31 days remaining of your term, you will be able to access funds in your deposit upon maturity. You may be able to access funds earlier if hardship applies.

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