



LEVEL 28, 360 ELIZABETH ST MELBOURNE VIC 3000  
GPO BOX 1345 MELBOURNE VIC 3001  
mebank.com.au • 13 15 63

000092 000 BTB\_010



The trustee for B & M Smith Superannuation Fund  
2 Henley Avenue  
HENLEY BEACH SA 5022

5 September 2022

Hello

## Business Term Deposit maturity advice and interest advice.

Account name	B and M SMITH PTY LTD ATF B and M Smith Superannuation Fund
BSB number	944600
Account number	001770597

Your Business Term Deposit matured on 4 September 2022 and here are the details:

Amount invested	\$252,875.00
Interest rate	0.75% p.a.
Term	12 month(s)
Interest payment frequency	At maturity

For tax purposes, take a note of the following interest details for this financial year.

Gross interest	\$1,896.56
Tax withheld	\$0.00
Net interest	\$1,896.56

### And the little one said ...rollover.

As instructed at maturity, we reinvested the total amount of your Business Term Deposit plus the interest paid at maturity into a new Business Term Deposit of \$254,771.56. We've sent you a letter confirming your new Business Term Deposit details.

The nominated account details you've provided are:

Financial institution	Port Augusta
Account name	B and M SMITH PTY LTD ATF B and M
BSB number	085835
Account number	135460223

### When to expect funds in your nominated account.

If all or part of your investment is to be paid out on a weekend or non-business day, we will transfer the funds to your nominated account the next business day. If your nominated account is with another financial institution, you may experience an additional delay before the funds are available to you.

**Questions?**

If you want more info on this – or anything else – get in touch on **1300 658 108**, Monday to Friday 9am–5pm (AEST/AEDT).

Thanks

**The team @ ME**



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5 September 2022

Hello

## Confirming your new business term deposit details.

<b>Account name</b>	B and M SMITH PTY LTD ATF B and M S ith Superannuation Fund
<b>BSB Number</b>	944600
<b>Account number</b>	001770597

Here are your new Business Term Deposit details.

<b>Amount invested</b>	\$254,771.56
<b>Start date</b>	4 September 2022
<b>Term</b>	12 month(s)
<b>Interest rate</b>	3.5% p.a.
<b>Interest payment frequency</b>	At maturity
<b>Maturity date</b>	4 September 2023

Any interest earned will be reinvested in the next new Business Term Deposit.

The nominated account details provided for your Business Term Deposit are:

<b>Financial institution</b>	Port Augusta
<b>Account name</b>	B and M SMITH PTY LTD ATF B and M
<b>BSB number</b>	085835
<b>Account number</b>	135460223

### Updating your maturity instructions or your nominated account.

You can change your maturity instructions or your nominated account using a change of business term deposit details form – which you can find at [mebank.com.au](http://mebank.com.au). You can also change your maturity instructions over the phone by calling us on **1300 658 108**. If you don't provide any maturity instructions, we'll reinvest your term deposit for the same length and interest payment frequency (which includes how your interest earned is paid to you), at the interest rate applicable on that maturity date.

If you're changing your nominated account and it's with another financial institution, we may ask you to provide a copy of a bank statement to help us verify your account details.

Just keep in mind that we need to receive your instructions at least two business days before your term deposit matures.

**When to expect funds in your nominated account.**

If all or part of your investment is to be paid out on a weekend or non-business day, we will transfer the funds to your nominated account the next business day. If your nominated account is with another financial institution, you may experience an additional delay before the funds are available to you.

**Important information about your reinvestment.**

- The interest rate which applies to your new Business Term Deposit is provided above. There may be other basic deposit products available from us with a higher interest rate, with a comparable term.
- Once your Business Term Deposit matures, you have up to seven days to notify us of your request to withdraw or transfer the reinvested funds from the new Business Term Deposit without incurring a fee or a reduction in the investment return. Please note that your Business Term Deposit maturity date counts as the first day, for example – if it matures on the first of the month, you have until the seventh of that month to contact us. Any changes requested during this period will require your Business Term Deposit to be closed and a new one opened.
- After the expiry of seven days you may only withdraw or transfer funds from your new Business Term Deposit by giving us 31 days prior notice. You may incur a fee or a reduction in the new Business Term Deposit return. Please check our business deposits product fees and charges guide for the applicable early withdrawal interest adjustment. If less than 31 days is left before the maturity of your new Business Term Deposit, the funds will be withdrawn or transferred at maturity of the new Business Term Deposit.

If you currently have access to our internet, phone or mobile banking services, your Customer ID and Access Code will remain the same for your new account. If you don't have access, please give us a call and we can set this up for you over the phone.

**Questions?**

If you want more info on this – or anything else – get in touch on **1300 658 108**, Monday to Friday 9am–5pm (AEST/AEDT).

Thanks

**The team @ ME**



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The trustee for B & M Smith Superannuation Fund  
2 Henley Avenue  
HENLEY BEACH SA 5022

15 August 2022

Hello

## Your Business Term deposit is about to mature.

Here are the details of your Business Term Deposit that will mature on 4 September 2022. Please check these details and review the current maturity instructions below.

Account name	B and M SMITH PTY LTD ATF B and M S ith Superannuation Fund
BSB number	944600
Account number	001770597
Amount invested	\$252,875.00
Interest rate	0.75% p.a.
Term	12 month(s)
Maturity date	4 September 2022
Interest payment frequency	At maturity

### What happens when your term deposit matures?

We'll follow any maturity instructions you have provided to us and we will send you a confirmation letter with all of the details once your term deposit matures.

If you don't provide us with new instructions at least two business days before your term deposit matures we will pay any remaining interest to your nominated account and reinvest your original investment amount for the same term, with interest paid at maturity;

Your nominated account details are:

Financial institution	Port Augusta
Account name	B and M SMITH PTY LTD ATF B and M
BSB number	085835
Account number	135460223

You will receive the interest rate applicable on the day of re-investment. This rate is available at [mebank.com.au](https://mebank.com.au) and we'll confirm it in your re-investment advice.

**Changing your maturity instructions or nominated account.**

You can change your maturity instructions or your nominated account by calling us on **1300 658 108**. Otherwise you can complete and return the attached change of Business Term Deposit details form. If you're changing your nominated account and it's with another financial institution, we may ask you to provide a copy of a bank statement to help us verify your account details.

Just keep in mind that we need to receive your instructions at least two business days before your Business Term Deposit account matures.

**When to expect funds in your nominated account.**

If all or part of your investment is to be paid out on a weekend or non-business day, we will transfer the funds to your nominated account by the next business day. If your nominated account is with another financial institution, you may experience an additional delay before the funds are available to you.

**Important information about reinvest after maturity.**

You have provided your consent to re-invest all or part of your money into a new Business Term Deposit account. Please note the following:

- The interest rate which will apply to the new Business Term Deposit will be specified in our Business Term Deposit Maturity Advice and Interest letter, which will be sent to you no later than 1 business day after the maturity date of your current Business Term Deposit (or two business days after the maturity date if the maturity date is not a business day).
- The interest rate that will apply to the new Business Term Deposit may be higher or lower than the interest rate which applies to your current Business Term Deposit.
- There may be other basic deposit products available from us with a higher interest rate, with a comparable term.
- Once your Business Term Deposit matures, you have up to seven days to notify us of your request to withdraw or transfer the reinvested funds from the new Business Term Deposit without incurring a fee or a reduction in the investment return. Please note that your Business Term Deposit maturity date counts as the first day, for example – if it matures on the first of the month, you have until the seventh of that month to contact us. Any changes requested during this period will require your Business Term Deposit to be closed and a new one opened.
- After the expiry of seven days you may only withdraw or transfer funds from your new Business Term Deposit by giving us 31 days prior notice. If less than 31 days is left before the maturity of your new Business Term Deposit, the funds will be withdrawn or transferred at maturity of the new Business Term deposit.
- If you choose to withdraw or transfer funds from your new Business Term Deposit before its maturity, you may incur a fee or a reduction in the new term deposit return.

**Questions?**

To find out our current term deposit rates, please visit **mebank.com.au**. If you would like any more information about this – or anything else – or get in touch on **1300 658 108**, Monday to Friday 9am–5pm (AEST/AEDT).

Thanks  
**The team @ ME**