



036

MRS NOELA MARY WILTON & MR W P  
WILTON  
11 RISE PL  
UPPER KEDRON QLD 4055

Phone 33545944

BROOKSIDE  
BROOKSIDE S/C 159 OSBORNE RD  
MITCHELTON QLD 4053

21 February 2023



### Switch to digital mail in minutes!

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## Your account matures soon.

Term Deposit account number: 034-090 25-1318

Customer ID: 6422 4825 NOELA MARY WILTON  
Customer ID: 3741 6018 WILLIAM PETER WILTON

Dear MRS NOELA MARY WILTON & MR WILLIAM PETER WILTON,  
ATF THE WILTON FAMILY SUPERANNUATION FUND

Your Term Deposit matures on 09 March 2023, so now is a good time to check or change your maturity instructions in Online Banking. You can also call us on 132 032 (+61 2 9155 7700 if overseas) or visit us in branch.

Your current Term Deposit details			
Principal amount	\$30,000.00	Term	6 Months
Open date	09 September 2022	Gross interest	+ \$337.70
Maturity date	09 March 2023	Withholding tax	- \$0.00
Interest rate	2.27 % p.a.	Government tax	- \$0.00
Interest payment frequency	At Maturity	Net interest	+ \$337.70
Variation Period start date	09 March 2023	Variation Period end date	16 March 2023

## What happens next?

We'll send you a notice no later than two business days after the maturity date to inform you the applicable interest rate for the new Term Deposit.

You will have 6 business days (called the Variation Period) beginning on the maturity date to withdraw or transfer the funds of your Term Deposit without incurring a fee or a reduction in your interest return. Your Variation Period is set out under the "Your current Term Deposit details" section.

If we don't hear from you, you have given consent for us to automatically reinvest your principal and any unpaid interest into a new Term Deposit, for the same term and interest payment frequency.

If you do let your Term Deposit automatically roll over, it may be reinvested at a **lower rate than the current interest rate**. There may be another product available with a similar term and a higher interest rate. If you contact us at maturity, we can check whether you're eligible for a special rate.

If you wish to withdraw or transfer your funds after the Variation Period, we have the discretion to delay the withdrawal or transfer until the end of the 31 days' notice period (except in cases of hardship), but not beyond the maturity date of the new Term Deposit.

## Complaints

If you have a complaint, contact our dedicated Customer Solutions team on 132 032 or write to us at Westpac Customer Solutions, Reply Paid 5265, Sydney NSW 2001. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Online: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

## Is a Term Deposit the account that best suits your needs?

Term Deposits have been designed for people who wish to deposit a specific amount and be paid a fixed rate of interest over a fixed period of time of their choice, and who do not need immediate access to their funds during that time. If you have different needs, please talk to us about other options you can take at maturity, including, varying your Term Deposit, withdrawing funds or changing to another product. Help is available by logging into Online Banking, calling us or visiting a branch, which can be found at [westpac.com.au/locateus](http://westpac.com.au/locateus).



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13 March 2023



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# Your account renewal notification.

**Term Deposit account number:** 034-090 25-1318

**Term Deposit name:** MRS NOELA MARY WILTON & MR WILLIAM PETER WILTON

**Term Deposit name:** ATF THE WILTON FAMILY SUPERANNUATION FUND

**Customer ID:** 6422 4825 NOELA MARY WILTON

**Customer ID:** 3741 6018 WILLIAM PETER WILTON

Dear MRS NOELA MARY WILTON & MR W P,

Thank you for renewing your Term Deposit. The details of your account and the dates you need to be aware of are below.

Your current Term Deposit details	
Principal amount	\$35,337.70
Renewal date	09 March 2023
Maturity date	09 September 2023
Interest rate	2.85 % p.a.
Interest payment frequency	At Maturity
Term	6 Months

## Other Information.

The principal of \$30,000.00, the interest of \$337.70 and added funds of \$5,000.00 from this deposit was reinvested.

## What happens next?

Unless you advise us otherwise, at maturity, the principal of \$35,337.70 and the interest from this deposit will be reinvested for 6 month(s) at the standard interest rate applicable on the day of maturity.

You will, however, have 6 business days (called the Variation Period) beginning on the maturity date to tell us what you'd like to do.

If you do let your Term Deposit automatically roll over, it may be reinvested at a **lower rate than the current interest rate**. There may be another product available with a similar term and a higher interest rate. If you contact us at maturity, we can check whether you're eligible for a special rate.

**Note:** You'll need to give us 31 days' notice to access the funds before maturity, except in cases of hardship as defined by us. If you withdraw the funds early, we may recalculate all interest paid or to be paid on your Term Deposit at a reduced rate, and you may lose any interest accrued.

## Complaints

If you have a complaint, contact our dedicated Customer Solutions team on 132 032 or write to us at Westpac Customer Solutions, Reply Paid 5265, Sydney NSW 2001. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

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## We're here to help.



If you have any further questions you can call us on **132 032 (+61 2 9155 7700 if overseas)**.

Thanks for choosing Westpac.

**The Westpac Term Deposit Team**