



31 December 2019

5-458



047 / 13495

HONG KHOO & SAW CH'NG SUPER FUND
26 MITCHAM AVENUE
LOWER MITCHAM SA 5062

Hi Sirumadam

Your NAB Term Deposit will mature soon

We're writing to remind you that your NAB Term Deposit will mature on 17 January 2020 and to confirm your maturity instructions.

NAB Term Deposit account 41-181-7656

Account name	Hong Cheang Khoo and SAWKEE Ch'Ng ATF Hong Khoo & Saw Ch'Ng Super Fund
Amount	\$250,000.00
Term	3 years
Interest rate p.a.	3.20%
Interest frequency	Yearly
Interest	\$8,000.00
Start date	17 January 2017
Maturity date	17 January 2020



What you've instructed us to do at maturity

Withdraw \$250,000.00
To be paid to account 083-088 56-800-4098
Interest \$8,000.00
To be paid to account 083-088 56-800-4098



Important information

If you think you'll need immediate access to your money, then an 'at call' product may be more suitable
Your NAB Term Deposit will close and will be paid out on maturity. If you would like to reinvest as a new NAB Term Deposit, please let us know before the maturity date

365V 01/13495/047657



16 January 2019

5-458



047 / 11109

HONG KHOO & SAW CH'NG SUPER FUND
26 MITCHAM AVENUE
LOWER MITCHAM SA 5062



Hi Sirumadam

We have paid you interest

We have made an interim interest payment into your nominated account for your NAB Term Deposit as outlined below.

NAB Term Deposit account 41-181-7656	
Account name	Hong Cheang Khoo and SAWKEE Ch'Ng ATF Hong Khoo & Saw Ch'Ng Super Fund
Interest	\$8,000.00
Payment date	17th January 2019
Paid to account	083-088 56-800-4098 at NATIONAL AUSTRALIA BANK LIMITED

If you withdraw a part or all of the term deposit before maturity, interest will be reduced on the amount you withdraw. When calculating the prepayment cost, we may take into consideration any interest already paid to you during the term.

We will send you a reminder letter before your NAB Term Deposit matures.

If you have any questions contact your NAB Banker, give us a call on 13 13 12 or visit your nearest NAB branch.

Thanks,

Krissie Jones
Executive General Manager

016VNTM0**1103/024667



Investment details

NAB Term Deposit in the name of:
Hong Khoo & SAW Ch'Ng Super Fund



Account number:	72-931-9737
Investment amount:	\$250,000.00
Term:	8 months
Starting date:	13 October 2016
Maturity date:	13 June 2017
Tax File Number (TFN) or Australian Business Number (ABN) held:	Yes

Your interest details

Interest rate pa:	2.90%
Interest frequency:	At maturity
Gross interest:	\$4,826.72
Net interest**:	\$4,826.72

What you've instructed us to do at maturity

You haven't given us instructions about what you would like us to do with your investment at maturity. If we don't hear from you, we'll need to set up a new investment for the investment amount plus net interest due on 13 June 2017 as a NAB Term Deposit for a term of 8 months. This will be invested at the interest rate that applies on the date of maturity, and on the same terms and conditions unless you tell us otherwise.

If you'd like to change your investment instructions, please contact your NAB Banker, give us a call on 13 13 12 or visit your nearest NAB branch before your investment matures. You'll have up to 7 calendar days after maturity to make changes to your investment.

** Estimate based on withholding tax if it applies. For terms of 12 months or more, interest is also paid annually.

291VNTML 644/008790



16 January 2020

5-458



047 / 02536

HONG KHOO & SAW CH'NG SUPER FUND
26 MITCHAM AVENUE
LOWER MITCHAM SA 5062



Hi Sirumadam

We've processed your closure request

Funds have been deposited into your nominated account on 16 January 2020 as calculated below.

NAB Term Deposit account 41-181-7656	
Account name	Hong Cheang Khoo and SAWKEE Ch'Ng ATF Hong Khoo & Saw Ch'Ng Super Fund
Amount	\$250,000.00
Term	3 years
Interest rate p.a.	3.20%
Start date	17 January 2017
Closure date	16 January 2020
adjusted Gross interest	\$8,000.00*
less Prepayment cost	\$0.00
Net interest	\$8,000.00
Closing balance	\$258,000.00

* Gross interest includes any interest that may be payable prior to the maturity date

If you have any questions contact your NAB Banker, give us a call on 13 13 12 or visit your nearest NAB branch.

Thanks,

Krissie Jones
Executive General Manager

016 13 13 12 M01/02535/006877



Investment details

NAB Term Deposit in the name of:
Hong Cheang Khoo and SAWKEE Ch'Ng ATF Hong Khoo &
Saw Ch'Ng Super Fund

Account number:	41-181-7656
Investment amount:	\$250,000.00
Term:	3 years
Starting date:	17 January 2017
Maturity date:	17 January 2020
Tax File Number (TFN) or Australian Business Number (ABN) held:	Yes

Your interest details

Interest rate pa:	3.20%
Interest frequency:	Yearly
Gross interest*:	\$24,000.00
Net interest**:	\$24,000.00

What you've instructed us to do at maturity

When this investment matures, you would like net interest to be paid into your account 083-088 56-800-4098 at NATIONAL AUSTRALIA BANK LIMITED, and the investment amount of \$250,000.00 to be paid into your account 083-088 56-800-4098 at NATIONAL AUSTRALIA BANK LIMITED.

If you'd like to change your investment instructions, please contact your NAB Banker, give us a call on 13 13 12 or visit your nearest NAB branch before your investment matures.

* Gross interest includes any interest that may be payable before the maturity date.

** Estimate based on withholding tax if it applies. For terms of 12 months or more, interest is also paid annually.

030VNTM0...J39/009870



Customer Contact Centre, NAB Retail
National Australia Bank Limited
ABN 12 004 044 937 AFSL 230686
Australian Credit Licence 230686
Product Sales 13 13 12
Service 13 22 65
Business 13 10 12
Locked Bag 4005, SOUTH MELBOURNE VIC 3205

26 January 2017


HONG KHOO & SAW CH'NG SUPER FU
26 MITCHAM AVENUE
LOWER MITCHAM SA 5062

Dear SIR\MADAM

It's time to get your new NAB term deposit working for you

Thank you for opening a NAB term deposit. Here are the details:

Term deposit BSB and account number:	085-458 41-181-7656
Term deposit amount:	\$250,000.00
Term:	36 months and 0 days
Interest rate:	3.20%pa
Interest frequency:	Maturity / Annually
Maturity date:	17 January 2020.
Term deposit in name of:	Hong Cheang Khoo And Saw Kee Ch'ng Atf Hong Khoo & Saw Ch'ng Super Fund

All you need to do now is activate your account. To do this, you and any other signatories will need to visit a NAB branch before and bring with you:

- your new account number;
- your tax file number, if you haven't already provided it; and
- the completed account authority card.

Any signatories who are new NAB customers will also need to do an identity check when they come into the branch – I've included a brochure about opening an account with NAB so they know what to bring.

I've enclosed all the information you'll need about the features and benefits of your new account, including the terms and conditions. You can also find out more about what NAB can do for you at nab.com.au.



30 October 2019

5-458



047 / 11699

HONG KHOO & SAW CH'NG SUPER FUND
26 MITCHAM AVENUE
LOWER MITCHAM SA 5062

Hi Sirumadam

Your NAB Term Deposit will mature soon

We're writing to remind you that your NAB Term Deposit will mature on 17 November 2019 and to confirm your maturity instructions.

NAB Term Deposit account 20-217-1174

Account name	Hong Cheang Khoo and SAWKEE Ch'Ng ATF Hong Khoo & Saw Ch'Ng Super Fund
Amount	\$150,000.00
Term	4 months
Interest rate p.a.	2.00%
Interest frequency	At maturity
Interest	\$1,010.96
Start date	17 July 2019
Maturity date	17 November 2019



What you've instructed us to do at maturity

Withdraw \$150,000.00
To be paid to account 083-088 56-800-4098
Interest \$1,010.96
To be paid to account 083-088 56-800-4098



Important information

If you think you'll need immediate access to your money, then an 'at call' product may be more suitable

Your NAB Term Deposit will close and will be paid out on maturity. If you would like to reinvest as a new NAB Term Deposit, please let us know before the maturity date

303VNTM0111699/043635



ACCOUNT DETAILS

Account basics

Term Deposit #1174

Product name	NAB TERM DEPOSIT
Account number	085-458 202171174
Lodgement date	17/07/2019
Maturity date	17/11/2019
Term	4 months
Investment amount	\$0.00
Interest frequency	At maturity

Interest details

Interest rate	2.0000% p.a.
Total interest payable	\$1,010.96
Interest next due	
Interest income earned last financial year	\$0.00

Maturity instructions

Term Deposit

To be paid to account 083-088 568004098

Interest

To be paid to account 083-088 568004098

If you'd like to change these instructions please contact your NAB Banker, call us on 13 13 12 or visit your nearest NAB branch.



Customer Contact Centre, NAB Retail
National Australia Bank Limited
ABN 12 004 044 937 AFSL 230686
Australian Credit Licence 230686
Product Sales 13 13 12
Service 13 22 65
Business 13 10 12
Locked Bag 4005, SOUTH MELBOURNE VIC 3205

17 July 2019


HONG KHOO & SAW CH'NG SUPER FU
26 MITCHAM AVENUE
LOWER MITCHAM SA 5062

Dear SIR/MADAM

It's time to get your new NAB term deposit working for you

Thank you for opening a NAB term deposit. Here are the details:

Term deposit BSB and account number:	085-458 20-217-1174
Term deposit amount:	\$150,000.00
Term:	4 months and 0 days
Interest rate:	2.00%pa
Interest frequency:	Maturity / Annually
Maturity date:	17 November 2019.
Term deposit in name of:	Hong Cheang Khoo And Saw Kee Ch'ng Atf Hong Khoo & Saw Ch'ng Super Fund

All you need to do now is activate your account. To do this, you and any other signatories will need to visit a NAB branch before and bring with you:

- your new account number;
- your tax file number, if you haven't already provided it; and
- the completed account authority card.

Any signatories who are new NAB customers will also need to do an identity check when they come into the branch – We've included a brochure about opening an account with NAB so they know what to bring.

We've enclosed all the information you'll need about the features and benefits of your new account, including the terms and conditions. You can also find out more about what NAB can do for you at nab.com.au.



18 July 2019

5-458



047 / 02647

HONG KHOO & SAW CH'NG SUPER FUND
26 MITCHAM AVENUE
LOWER MITCHAM SA 5062

Hi Sirumadam

Here are the details of your new NAB Term Deposit

Please check the details below. If you would like to make any changes or withdraw your money without cost, you need to let us know by 24 July 2019.

NAB Term Deposit account 20-217-1174

Account name	Hong Cheang Khoo and SAWKEE Ch'Ng ATF Hong Khoo & Saw Ch'Ng Super Fund
Amount	\$150,000.00
Term	4 months
Interest rate p.a.	2.00%
Interest frequency	At maturity
Interest	\$1,010.96
Start date	17 July 2019
Maturity date	17 November 2019



What you've instructed us to do at maturity

Term Deposit \$150,000.00
To be paid to account 083-088 56-800-4098
Interest \$1,010.96
To be paid to account 083-088 56-800-4098



Important information

If you need to withdraw part or all of your NAB Term Deposit before maturity you must give 31 days' notice and a reduction in interest will apply

Your NAB Term Deposit will close and will be paid out on maturity. If you would like to reinvest as a new NAB Term Deposit, please let us know before the maturity date

We will send you a reminder letter before your NAB Term Deposit matures

The current terms and conditions for NAB Term Deposits are available at nab.com.au/termdeposits

If you would like to make any changes to your maturity instructions or have any questions, contact your NAB Banker, give us a call on 13 13 12 or visit your nearest NAB branch.

Thanks,

Krissie Jones
Executive General Manager

01 May 2020



U BANK

PO Box 1466
North Sydney, NSW 2059

ubank.com.au
13 30 80

000642 000



HONG KHOO and SAW CH'NG SUPER FUND
26 MITCHAM AVE
LOWER MITCHAM, SA 5062

Account Name: HONG KHOO and SAW CH'NG SUPER FUND
Account Nickname: SMSF Term Deposit
Account Number: 220973197
Deposit Amount: \$300,000.00
Term: 12 Month(s)
Interest Rate: 2.5%p.a.
Start Date: 22 May 2019
Maturity Date: 22 May 2020

Hello HONG KHOO and SAW CH'NG SUPER FUND,

We'd like you to stay.

Your UBank SMSF Term Deposit is due to close on 22 May 2020 and you have selected to transfer your money to your chosen bank account – 082991 376350965.

Don't forget there are some great reasons to stay with us.

Like our **Loyalty Bonus of 0.10%** on top of the advertised rate if you invest your deposit amount (or more) for a new term with us.

To re-invest your principal (or more) for a new term with us and receive your Loyalty Bonus, all you need to do is change your maturity instructions through Online Banking by at least 20 May 2020.

To update your instructions simply follow the steps below:

1. Log in at ubank.com.au
2. Select 'Managing'
3. Select your term deposit from the drop down menu
4. Select 'Maturity Instructions'
5. Choose from a range of maturity instructions

Highly competitive rates.

As you know, interest rates change all the time. But to make sure our rates are as competitive as possible, we review them regularly. You can check them out anytime at ubank.com.au.



29 May 2019

5-458



047 / 13409

HONG KHOO & SAW CH'NG SUPER FUND
26 MITCHAM AVENUE
LOWER MITCHAM SA 5062

F/Y 2018/19

Hi Sirumadam

Your NAB Term Deposit will mature soon

We're writing to remind you that your NAB Term Deposit will mature on 13 June 2019 and to confirm your maturity instructions.

NAB Term Deposit account 72-931-9737

Account name	Hong Cheang Khoo & SAW KEE Ch'Ng ATF Hong Khoo & Saw Ch'Ng Super Fund Term Deposit
Amount	\$250,000.00
Term	2 years
Interest rate p.a.	2.66%
Interest frequency	Half yearly
Interest	\$3,315.92
Start date	13 June 2017
Maturity date	13 June 2019



What you've instructed us to do at maturity

Interest \$3,315.92
To be paid to account 67-626-5244

New amount \$250,000.00

Term 2 years

Rate The indicative interest rate for your new NAB Term Deposit is 1.90% p.a. and is subject to change. The actual rate may be higher or lower than your current rate. You can find our current interest rates by visiting nab.com.au/tdrates



Important information

We will send you a confirmation letter upon reinvestment of your new NAB Term Deposit

At maturity you have 7 calendar days to make any changes to your new NAB Term Deposit or withdraw your money without cost

If you think you'll need immediate access to your money, then an 'at call' product may be more suitable

If you need to withdraw part or all of your Term Deposit before maturity, you must give 31 days' notice and a reduction in interest will apply

If you would like to make any changes to your maturity instructions or have any questions, contact your NAB Banker, give us a call on 13 13 12 or visit your nearest NAB branch.

Thanks,

Krisie Jones
Krisie Jones
Executive General Manager

*closed on 14/6/19
\$13 int accrued*

1491 101/13409/040641



14 June 2019

5-458



047 / 03584

HONG KHOO & SAW CH'NG SUPER FUND
26 MITCHAM AVENUE
LOWER MITCHAM SA 5062



Hi Sirumadam

We've processed your closure request

Funds have been deposited into your nominated account on 14 June 2019 as calculated below.

NAB Term Deposit account 72-931-9737

Account name	Hong Cheang Khoo & SAW KEE Ch'Ng ATF Hong Khoo & Saw Ch'Ng Super Fund Term Deposit
Amount	\$250,000.00
Term	2 years
Interest rate p.a.	1.90%
Start date	13 June 2019
Closure date	14 June 2019
adjusted Gross interest	\$13.01*
less Prepayment cost	\$0.00
Net interest	\$13.01
Closing balance	\$250,013.01

* Gross interest includes any interest that may be payable prior to the maturity date

Note: When calculating the prepayment cost, we take into consideration any interest already paid to you during the term. The amount paid to you on the prepayment date, plus all previous interest payments, will always be equal to or more than your original deposit amount.

If you have any questions contact your NAB Banker, give us a call on 13 13 12 or visit your nearest NAB branch.

Thanks,

Krissie Jones
Executive General Manager

165VN 01/03584/009347



Investment details

NAB Term Deposit in the name of:
Hong Cheang Khoo & SAW KEE Ch'Ng
ATF Hong Khoo & Saw Ch'Ng Super Fund
Term Deposit

Account number:	72-931-9737
Investment amount:	\$254,826.72
Term:	2 years
Starting date:	13 June 2017
Maturity date:	13 June 2019

Prepayment details

Prepayment date*:	15 June 2017
Prepayment amount:	\$4,826.72

* If you have requested your prepayment amount to be credited to another financial institution, please allow up to 3 additional business days for funds to be credited to that account.

Details of your remaining investment

Account number:	72-931-9737
Remaining investment amount:	\$250,000.00
Interest rate pa applicable to remaining investment as at 15 June 2017:	2.66%
Interest frequency:	Half yearly
Maturity date:	13 June 2019
Adjusted gross interest*:	\$13,300.72
Adjusted net interest**:	\$13,300.72

* Gross interest includes any interest that may be payable prior to the maturity date.

** Estimate based on withholding tax if it applies.



Customer Contact Centre, NAB Retail
National Australia Bank Limited
ABN 12 004 044 937 AFSL 230686
Australian Credit Licence 230686
Product Sales 13 13 12
Service 13 22 65
Business 13 10 12
Locked Bag 4005, SOUTH MELBOURNE VIC 3205

14 October 2016



HONG KHOO & SAW CH'NG SUPER FU
26 MITCHAM AVENUE
LOWER MITCHAM SA 5062

Dear SIR\MADAM

It's time to get your new NAB term deposit working for you

Thank you for opening a NAB term deposit. Here are the details:

Term deposit BSB and account number:	085-458 72-931-9737
Term deposit amount:	\$250,000.00
Term:	8 months and 0 days
Interest rate:	2.90%pa
Interest frequency:	Maturity / Annually
Maturity date:	13 June 2017.
Term deposit in name of:	Hong Khoo & Saw Ch'ng Super Fund

All you need to do now is activate your account. To do this, you and any other signatories will need to visit a NAB branch before and bring with you:

- your new account number;
- your tax file number, if you haven't already provided it; and
- the completed account authority card.

Any signatories who are new NAB customers will also need to do an identity check when they come into the branch -- I've included a brochure about opening an account with NAB so they know what to bring.

I've enclosed all the information you'll need about the features and benefits of your new account, including the terms and conditions. You can also find out more about what NAB can do for you at nab.com.au.



12 December 2018

5-458



047 / 11223

HONG KHOO & SAW CH'NG SUPER FUND
26 MITCHAM AVENUE
LOWER MITCHAM SA 5062

Hi Sirumadam

We have paid you interest

We have made an interim interest payment into your nominated account for your NAB Term Deposit as outlined below.

NAB Term Deposit account 72-931-9737

Account name	Hong Cheang Khoo & SAW KEE Ch'Ng ATF Hong Khoo & Saw Ch'NgSuper Fund Term Deposit
Interest	\$3,334.10
Payment date	13th December 2018
Paid to account	67-626-5244

If you withdraw a part or all of the term deposit before maturity, interest will be reduced on the amount you withdraw. When calculating the prepayment cost, we may take into consideration any interest already paid to you during the term.

We will send you a reminder letter before your NAB Term Deposit matures.

If you have any questions contact your NAB Banker, give us a call on 13 13 12 or visit your nearest NAB branch.

Thanks,

Krissie Jones
Executive General Manager

346VNTM01/11223/033819