

Can we help?  
Call: 1800 801 485  
Fax: 08 6103 6299  
Visit: www.anz.com

The Directors  
Avonless Nominees Pty Ltd  
95 Point Walter Rd  
Bicton WA 6157

## *ANZ Business Notice Term Deposit Record of Investment*

Date 29 Jun 2018

Dear Avonless Nominees Pty Ltd Atf  
Misumi Superannuation Fund

Thank you for investing with Australia and New Zealand Banking Group Limited (ANZ). This record outlines your investment details.

<b>Deposit type:</b>	<b>ANZ Business Notice Term Deposit</b>
Account number:	9763-78144
Amount invested:	\$141,139.30
Date lodged:	28 Jun 2018
At interest rate of:	2.75%p.a.
For the investment term of:	6 Months
<b>Maturing on:</b>	<b>28 Dec 2018</b>

**Instruction for disbursement of principal and interest:**

Principal to be:	Credited to this account
Interest to be:	Credited to this account
Interest frequency:	At maturity

Please note:

- Interest is calculated based on the opening balance of your account. Interest is not compounded.
- If you request the early withdrawal or transfer of all or part of your funds in an ANZ Business Notice Term Deposit, ANZ does not have to disburse your funds for 31 calendar days. If the 31st day falls on a non-business day, your funds will be disbursed the next business day. If the maturity date falls due prior to the expiry of the 31 day notice period, your funds will be disbursed on the maturity date if this is a business day or the next business day if the maturity date is a non-business day. An administration fee and interest rate reduction may apply. Please refer to the ANZ Business Transaction Accounts Terms and Conditions.
- If you have told us to reinvest your ANZ Business Notice Term Deposit upon maturity, the interest rate applied upon reinvestment may be lower or higher than the interest rate on your maturing ANZ Business Notice Term Deposit. Please contact us upon maturity to obtain details of current interest rates and any special offers.
- You must advise ANZ prior to or upon maturity if you do not require reinvestment or if you wish to vary the investment amount or term. Just remember we need to hear from you within seven days starting on 28 Dec 2018 or we won't be able to make any changes.
- Government duties, taxes and charges (where applicable) will be deducted from interest payments.
- The information contained in this letter is accurate as of the date of issue of the letter.

For further information, please visit an ANZ branch, call us on 1800 801 485 or contact your Relationship Manager.

**Please keep this notice for taxation purposes.**

Yours sincerely



Adam Waites  
Head of Commercial Lending and Deposit Products



Date: 14th December 2018



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THE DIRECTORS  
AVONLESS NOMINEES PTY LTD  
95 POINT WALTER RD  
BICTON WA 6157

COMPLETED

TF -> WESTPAC NEW TD

**ANZ Business Notice Term Deposit Maturity Advice**

Account Name: Avonless Nominees Pty Ltd Atf  
Misumi Superannuation Fund

Dear Customers,

**Your ANZ Business Notice Term Deposit will soon mature**

Below are the current and proposed details of your ANZ Business Notice Term Deposit, Number 9763-78144, plus the interest due at maturity.

ANZ Business Notice Term Deposit			
Current Details		Instructions on Maturity	
<b>Amount Invested</b>	\$141,139.30	<b>Principal To Be</b>	RE-INVESTED
<b>Current Interest Rate</b>	2.75% p.a.		
<b>Date Lodged</b>	28th June 2018	<b>Interest To Be</b>	RE-INVESTED
<b>Term</b>	6 months		
<b>Maturing On</b>	28th December 2018	<b>Interest Frequency</b>	AT MATURITY
<b>Interest Frequency</b>	AT MATURITY	<b>Amount To Be Reinvested</b>	\$143,085.28
<b>Gross Interest</b>	\$1,945.98	<b>Term</b>	6 months
<b>Less Withholding Tax at 0.00%</b>	\$0.00	<b>New Maturity Date</b>	28th June 2019
<b>Net Interest</b>	\$1,945.98	<b>Indicative Interest Rate</b>	2.05% p.a. *

\* This **Indicative** rate is subject to change. The advertised rate on the date of maturity (applicable to your term) will be applied to your new Term Deposit and you should confirm this on the date of maturity by visiting an ANZ branch, calling 131314 or at anz.com.

**What this means for your investment**

At maturity we will reinvest your ANZ Business Notice Term Deposit based on the reinvestment consent you have given us and in accordance with the instructions above. The interest rate advertised on the maturity date of your ANZ Business Notice Term Deposit for the same investment term as above, will apply to your new ANZ Business Notice Term Deposit. This interest rate may be lower or higher than the interest rate on your maturing ANZ Business Notice Term Deposit and better interest rates may be available for other investment terms or for a different deposit with a comparable term.

The information contained in this letter is accurate as of the date of issue of the letter.

**Do you wish to change the proposed instructions?**

You can maintain your term deposit term, interest disbursement and balance instructions via the following channels;

- Visiting an ANZ branch
- Call your relationship manager or small business service line on 1800 801 485

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You have a seven calendar day grace period from 28th December 2018 to change any of your above instructions or withdraw all or part of your investment. The grace period will end on 4th January 2019.

If you wish to withdraw or transfer all or part of your investment after the grace period, ANZ does not have to disburse the funds to you for up to 31 calendar days. If the 31<sup>st</sup> day falls on a non-business day, your funds will be disbursed the next business day. If the maturity date falls due prior to the expiry of the 31 day notice period, your funds will be disbursed on the maturity date. If you withdraw all or part of your ANZ Business Notice Term Deposit prior to maturity, an administration fee and interest rate reduction may apply. Please refer to the ANZ Business Transaction Accounts Terms and Conditions.

We're here to help.

**Please keep this notice for taxation purposes.**

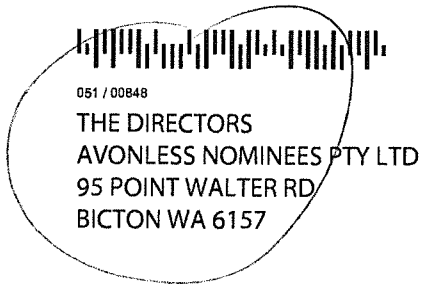
Yours sincerely

A handwritten signature in black ink, appearing to read 'Adam Waites', with a stylized, wavy line extending to the right.

Adam Waites  
**Head of Commercial Lending and Deposit Products**



Date: 4th January 2019



COMPLETED

Account Number: 9763-78144  
In the Name Of: Avonless Nominees Pty Ltd Atf  
Misumi Superannuation Fund

Dear Customers,

**Your ANZ Business Notice Term Deposit Periodic Statement**

Here is a summary of your ANZ Business Notice Term Deposit and the interest earned on your investment for the period from 01/07/2018 to 03/01/2019.

Date Lodged:	28/09/2016
Opening Balance for this period:	\$141,139.30
Plus Interest Received:	\$1,994.20
Interest Frequency:	AT MATURITY
Less Withholding Tax:	-\$0.00
Less Interest Transferred:	-\$0.00
Less Withholding Tax Transferred:	-\$0.00
Plus Funds Added:	\$0.00
Less Funds Withdrawn/Prepaid:	-\$143,133.50
Less Prepayment Charges:	-\$0.00
Closing Balance for this period:	\$0.00

**Claiming a tax credit**

Please keep this notice for taxation purposes.

If withholding tax has been applied to your interest, you may be able to claim a credit in your income tax return.

**Other things you should know**

- Government duties, taxes and charges (where applicable) will be deducted from interest payments.
- If you request the early withdrawal or transfer of all or part of your funds in an ANZ Business Notice Term Deposit, ANZ does not have to disburse your funds for 31 calendar days. If the 31st day falls on a non-business day, your funds will be disbursed the next business day. If the maturity date falls due prior to the expiry of the 31 day notice period, your funds will be disbursed on the maturity date if this is a business day or the next business day if the maturity date is a non-business day. An administration fee and interest rate reduction may apply. Please refer to the ANZ Business Transaction Accounts Terms and Conditions.

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- The interest rate applied upon reinvestment may be lower or higher than the interest rate on your maturing ANZ Business Notice Term Deposit. Please contact us upon maturity to obtain details of current interest rates and any special offers.
- You must advise ANZ prior to or upon maturity if you do not require reinvestment or if you wish to vary the investment amount or term. Please note that a seven day grace period exists, commencing on the maturity date of your ANZ Business Notice Term Deposit, during which you may alter your instructions.
- The information contained in this letter is accurate as of the date of issue of the letter.

**Any questions?**

You can ask us in person at any ANZ branch, call us on 1800 801 485, or contact your Relationship Manager.

Yours sincerely



Adam Waites

**Head of Commercial Lending and Deposit Products**

## Term Deposit Confirmation Advice



THE DIRECTORS  
AVONLESS NOMINEES PTY LTD  
5/54 MCCOY ST  
MYAREE WA 6154

*Branch Name and Address*  
**APPLECROSS  
13 RISELEY STREET  
APPLECROSS WA 6153**

*04 January 2019*

*BSB and Account Number*  
**036-031 43-6370**

*Deposit name*  
**AVONLESS NOMINEES PTY LTD  
ATF MISUMI SUPER FUND**

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*Customer ID*  
**1983 9538 AVONLESS NOMINEES PTY LTD**

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Westpac is pleased to confirm the details of your Term Deposit as listed below:

<b>Amount</b>	\$143,133.50
<b>Lodgement Date</b>	03 January 2019
<b>Maturity Date</b>	03 May 2019
<b>Interest Frequency</b>	At Maturity
<b>Interest Rate</b>	2.65% pa
<b>Term</b>	4 Months

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### *Other Information*

Unless you advise us otherwise, at maturity, the principal of \$143,133.50 and the interest from this deposit will be reinvested for 4 month(s) at the standard interest rate applicable on the day of maturity.

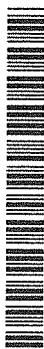
### **Manage your Term Deposit online.**

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.

*Your notice continues on the next page ...*



## Term Deposit Confirmation Advice

### 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 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.

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

### We're here to help.

Please visit [westpac.com.au](http://westpac.com.au) or call us on 132 032 in case you have any questions. If you are calling from overseas, we can be reached on +61 2 9293 9270 (call charges may apply).

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 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



THE DIRECTORS  
AVONLESS NOMINEES PTY LTD  
5/54 MCCOY ST  
MYAREE WA 6154

*Branch Name and Address*  
**APPLECROSS  
13 RISELEY STREET  
APPLECROSS WA 6153**

*01 May 2019*

*BSB and Account Number*  
**036-031 43-6370**

For the attention of: AVONLESS NOMINEES PTY LTD,  
ATF MISUMI SUPER FUND

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*Customer ID*  
**1983 9538 Avonless Nominees Pty Ltd**

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Thank you for choosing to invest with Westpac. Details of your Term Deposit (036-031 43-6370) investment are summarised below:

<b>Amount:</b>	\$143,133.50	<b>Term:</b>	4 Months
<b>Lodgement Date:</b>	03 January 2019	<b>Gross Interest:</b>	+ \$1,247.03
<b>Maturity Date:</b>	03 May 2019	<b>Withholding Tax:</b>	- \$0.00
<b>Interest Rate:</b>	2.65% pa	<b>Government Tax:</b>	- \$0.00
<b>Interest Frequency:</b>	At Maturity	<b>Net Interest:</b>	+ \$1,247.03
<b>Variation Period Start Date:</b>	03 May 2019	<b>Variation Period End Date:</b>	10 May 2019

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#### *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 03 May 2019 and will end on 10 May 2019.

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.

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

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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



THE DIRECTORS  
AVONLESS NOMINEES PTY LTD  
5/54 MCCOY ST  
MYAREE WA 6154

*Branch Name and Address*  
**APPLECROSS**  
**13 RISELEY STREET**  
**APPLECROSS WA 6153**

03 May 2019

*BSB and Account number*  
**036-031 43-6370**

*Deposit name*  
**AVONLESS NOMINEES PTY LTD**  
**ATF MISUMI SUPER FUND**

*Customer ID*  
**1983 9538 AVONLESS NOMINEES PTY LTD**

Westpac is pleased to confirm renewal of your Term Deposit on 03 May 2019 on the following terms:

<b>Amount</b>	\$144,380.53	<b>Interest Rate</b>	2.30 %
<b>Renewal Date</b>	03 May 2019	<b>Interest Frequency</b>	At Maturity
<b>Maturity Date</b>	03 November 2019	<b>Term</b>	6 Months

*Other Information*

Unless you advise us otherwise, at maturity, the principal of \$144,380.53 and the interest from this deposit will be reinvested for 6 month(s) at the standard interest rate applicable on the day of maturity.

*Details of Previous Term*

<b>Amount</b>	\$143,133.50	<b>Term</b>	4 Months
<b>Renewal/Lodgement Date</b>	03 January 2019	<b>Gross Interest</b>	+ \$1,247.03
<b>Maturity Date</b>	03 May 2019	<b>Withholding Tax</b>	- \$0.00
<b>Interest Rate</b>	2.65 %	<b>After Withholding Tax</b>	+ \$1,247.03
<b>Interest Frequency</b>	At Maturity		

← interest  
Nov  
2019

*Other Information*

The principal of \$143,133.50 and interest of \$1,247.03 from this deposit was reinvested.

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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.

*Your notice continues on the next page ...*



## Term Deposit Renewal Advice

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### 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.

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The Westpac Term Deposits Team

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**THANK YOU FOR BANKING WITH WESTPAC**