



26 March, 2019

APAGS Pty Ltd ACN 093 042 721 ATF Taylor  
Family Superannuation Fund  
UNIT 1/8 NAGEL AVE  
MIAMI QLD 4220  
Australia

DocRef:TDE002:F19455060:R1

AMP Bank  
Level 3  
2-12 Macquarie Street  
Parramatta NSW 2123 Australia

Locked Bag 5059  
Parramatta NSW 2124

BankPhone 13 30 30  
BankFax 1300 555 503

Internet amp.com.au  
Email info@ampbanking.com.au

**Term Deposit Account TD549610970-  
531087**

Dear Sir/Madam

Thank you for your new Term Deposit.

Here's a summary of your Term deposit -

Amount	\$250,000.00
Start date of Term Deposit	25 March 2019
Term	270 days

**Interest Details**

Interest rate	2.80%
Interest payment frequency	At Maturity
Interest Instructions	
• Add interest to Term Deposit.	
First Interest Payment Amount	\$5,178.08

**Maturity Details**

Maturity Date	20 December 2019
Maturity Instructions	
• Make Payment of Interest less Tax & Charges via Direct Credit	
• Roll the remaining balance	

**Account Number**

Facility Reference	TD549610970-531087
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If you'd like to change your maturity instructions, just call us. We'll also reconfirm your instructions before your Term Deposit matures. We're pleased to be helping you reach your financial goals.



You can change your mind and withdraw the funds within the first 7 days from when this term deposit started (the grace period) without incurring an interest rate adjustment. Remember, for term deposits from 2 months, you can make a full or partial withdrawal after this grace period ends but before the maturity date, if you've given us at least 31 days' notice. If you make a withdrawal after the 7 day grace period, the interest rate applicable to the amount withdrawn is adjusted by the rates shown in the table below. For example, when you withdraw all or part of your deposit and less than 25% of the original term has lapsed then the interest rate (the adjusted interest rate) is 2% per annum less than the rate which originally applied to the deposit. We don't apply these restrictions for customers in hardship. Call us if you'd like to do this.

Portion of term completed	Interest rate adjustment
Less than 25%	2.00% pa
25% to less than 50%	1.75% pa
50% to less than 75%	1.25% pa
75% to less than 90%	0.75% pa
90% or more	0.50% pa

Higher interest rates may be available for other terms or on our other deposit products. For more details go to [amp.com.au/termdeposits](http://amp.com.au/termdeposits).

If you have any questions, or if we can help you in any way, call us on **13 30 30** any time from 8:00am to 8:00pm (Sydney time) Monday-Friday, 9:00am to 5:00pm (Sydney time) Saturday and Sunday or email us at [info@ampbanking.com.au](mailto:info@ampbanking.com.au).

Yours sincerely

Michelle Gibbon  
Head of Customer Management  
AMP Bank

\* Make Payment of Interest less Tax & Charges via Direct Credit (if applicable)  
The taxes, charges and conditions that may be deducted from the interest can vary depending upon how you conduct your Term Deposit. These taxes, charges and conditions may include Tax File Number Withholding Tax (in most cases if you do not provide us with your Tax File Number), Non-resident Withholding Tax (if you are a non resident) and / or a reduced interest amount (if you withdraw all or part of your deposit before the end of the term).  
The taxes, charges and conditions (including any government charges) that apply from time to time are explained in detail in the Terms and Conditions document. Additional copies of the Terms and Conditions document can be obtained by phoning us on 13 30 30 or from our Internet site [amp.com.au](http://amp.com.au).