

16 July 2018

031/000298 009038



J C LYON
40 HARDINGE ST
BEAUMARIS VIC 3193

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BENDIGO AND ADELAIDE BANK LTD
ABN 11 068 049 178
AFSL No. 237879

ADMKD16
Date: 03/08/2018 Time: 11:03:51

Bendigo and Adelaide Bank Ltd
32 East Concourse
Beaumaris VIC 3193
Phone: 0395895366 Fax: 0395895277

Close Account Withdrawal

Account 136688207
EFT 36014.44 >> 062922:010122230

=====

Special.
Term Deposits
2.4%
5 month term
Invest from

Your details at a glance	
Account number	000000136688207
Customer number	0023032667/2501
Account title	J C LYON ATF LYON SUPERANNUATION FUND

Current investment details	
Current balance	\$35,165.39
Interest due	\$843.97
Net payment	\$843.97
Interest payment method	Reinvest
Review date	30 July 2018

Reinvestment details	
Balance	\$36,009.36
Review term	12 MONTHS
Indicative interest rate	2.30%
Next review date	30 July 2019

CLOSED & TRANSFERRED
3/08/2018
Any questions?
Contact Sukanya Dutta at Shop 5, 60 Church St, Brighton 3186 on **03 9592 5499**, or call **1300 BENDIGO**.

(Stamp: BENDIGO ADELAIDE BANK LIMITED, 03/08/2018, 9144, 9144, 633-106, 633-106)

Term Deposit Review Confirmation

Please retain for taxation/personal record

Dear Mr Lyon

Your term deposit is due for review on 30 July 2018. If you wish to renew this investment **you don't need to do a thing**. In accordance with the Bendigo Term Deposit Accounts and Facilities Terms & Conditions, we will renew your investment for the same term at an indicative interest rate of 2.30%pa (refer to the "Reinvestment details" box above). This will happen automatically unless you tell us you do not wish to renew your investment and instead withdraw the funds.

If your investment is automatically renewed, you have a 7-day grace period to let us know you have changed your mind. For instance, you may instead decide to withdraw funds from your account. Your grace period begins the day after the review date and ends 7 days after the review date. If you decide to withdraw funds, you may receive a lower interest rate on any funds remaining in your account.

Term deposit reinvestment

Customer name: J C LYON

Account term change:

- Change term to ____ month(s)
- Withdrawal of balance and close account
- Additional deposit (see reverse)
- Other _____

Interest payment change:

- Reinvest
- Cash

Signed customer 1 _____ Signed customer 2 _____

Telephone (_____) _____ Date ____ / ____ / ____

CDIA A/c
06 2922 1012 2230
TRANSFERRED TO ↑

743RL101/E-298/S-595/I-1189/00230326670000688

You can make changes to your investment by completing and returning the "Term deposit reinvestment instructions" slip, or by speaking to one of our staff members.

We encourage you to review the enclosed schedule which lists the interest rates currently available for various terms. It is important to note that the interest rates contained in that schedule are correct as at the date of this letter and are subject to change before your investment review date noted in the "**Current investment details**" box on the first page of this letter.

Due to interest rate movements, the interest rate applicable to your new investment may be lower than the interest rate applied to the previous investment.

We recommend that you confirm the interest rate on your investment review date by visiting our website www.bendigobank.com.au. If your current investment is renewed at the indicative interest rate of 2.30%pa, this notice will act as your confirmation. However, if your current investment is renewed at a different rate, we will send you confirmation of your new interest rate.

If you wish to withdraw your funds after the grace period (described on the first page of this letter), your funds will be available 31 days after you request a withdrawal unless:

- you can prove financial hardship, or
- you hold a Bendigo Gold Term Deposit

If you have any questions or concerns about your account or wish to discuss other products available to you, please contact our customer service team on 1300 BENDIGO (1300 236 344).

Yours sincerely

Sukanya Dutta per



Bendigo Bank

*Rates are effective as at the date of this letter and are subject to change. Interest earned is payable on maturity.

Products are offered by Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo, VIC 3550, ABN 11 068 049 178, AFSL 237879. Terms and conditions, fees and charges apply.

Before making any investment decision you should read the Terms and Conditions available online at www.bendigobank.com.au and consider whether this product is appropriate for you.

743RL101 / E-298 / S-595 / I-1190 / 00230326670000688

DEPOSIT DETAILS

Drawer	BSB	Account number	\$	
Total				

Transfer from Account Number	\$	
Total		

	100	
	50	
	20	
	10	
	5	
Notes		
Coins		
Total		

WITHDRAWAL DETAILS

Cheque No.	Cheque Payable To	\$	
Total			

Transfer to Account Number	\$	
Total		

<input type="checkbox"/> Black Light	<input type="checkbox"/> Plastic Card
<input type="checkbox"/> Drivers Licence	<input type="checkbox"/> Signature Card
<input type="checkbox"/> On-line Signature	<input type="checkbox"/> Other _____
<input type="checkbox"/> Known	<input type="checkbox"/> Staff ADM _____

	100	
	50	
	20	
	10	
	5	
Notes		
Coins		
Total		