



8 July 2015

4-510



National Australia Bank Limited  
ABN 12 004 044 937  
Ashmore City Shopping Centre  
Southport Nerang & Currumburra  
ASHMORE QLD 4214  
Telephone: (07)  
Business banker reference no: 7201-49863  
Enquiries: 13 13 12  
From Overseas: +61 3 8641 9083

MELNICK PTY LTD ATF CURRAWONG SUPER FUND  
SUITE 2  
115 CURRUMBURRA RD  
ASHMORE QLD 4214

2016

Dear The Trustees

### Your new investment

We're writing to confirm the details of your NAB Term Deposit, which are outlined on the next page.

Because we change the rates offered for different investment amounts and terms from time to time, the interest rate applied to your new investment may be higher or lower than the rate you received for your previous investment.

If you haven't already, we encourage you to get in touch with us to discuss whether the interest rate on your new investment meets your needs. You have 7 calendar days from 7 July 2015 to make any changes to your investment or withdraw your money without cost. After the 7 day period has passed, you will need to provide 31 days' notice to withdraw part or all of your term deposit amount before maturity and a reduction in interest may apply. If you may need to make an early withdrawal from your account, an "at call" product may be more suitable.

We haven't received your maturity instructions so we'll send you a letter before your investment matures reminding you to provide these instructions. If we don't hear from you by 7 January 2016 we'll need to set up a new investment for the same term at the interest rate that applies on the maturity date. You will have 7 calendar days from the maturity date to make any changes or withdraw your money without cost. After the 7 day period has passed, you will need to provide 31 days' notice to withdraw part or all of your term deposit amount before maturity and a reduction in interest may apply. If you may need to make an early withdrawal from your account an at call product may be more suitable.

If you gave us your maturity instructions or made other changes since this letter was posted on 7 July 2015, don't worry, we will apply those instructions and send you a further confirmation letter.

If you have any questions about your NAB Term Deposit, please contact your NAB Banker, give us a call on 13 13 12 or visit your nearest NAB branch. As this might be a good opportunity to review your investment we may give you a call to have a chat about how we can help you reach your financial goals.

We're here to help.

Sincerely,

Melissa Reynolds  
Executive General Manager



nab

### Investment details

NAB Term Deposit in the name of:  
Melnick Pty Ltd ATF Currawong Super Fund

Account number:	73-187-0712
Previous investment amount:	\$5,000.00
Gross interest:	\$74.39
Net interest paid at maturity:	\$74.39
Additional amount invested:	\$0.00

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### New investment details

If you have provided instructions after 7 July 2015 please disregard the below

New investment amount:	\$5,074.39
Term:	6 months
Starting date:	7 July 2015
New maturity date:	7 January 2016

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### New interest details

Interest rate pa:	2.35%
Interest frequency:	At maturity
Tax File Number (TFN) or Australian Business Number (ABN) held:	Yes
Gross interest:	\$60.12
Net interest**:	\$60.12

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### What you've instructed us to do at maturity

You haven't told us what you'd like us to do with your investment at maturity. If we don't hear from you, we will need to set up a new NAB Term Deposit using the previous investment amount plus net interest on 7 January 2016 for a term of 6 months. This will be at the interest rate that applies on the date of maturity, and on the same terms and conditions.

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 have 7 calendar days after maturity to make any changes to your new investment or withdraw your money without cost.

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







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23 December 2015

4-510



041 / 15377

MELNICK PTY LTD ATF CURRAWONG SUPER FUND  
 SUITE 2  
 115 CURRUMBURRA RD  
 ASHMORE QLD 4214

2016



Dear The Trustees

**Your NAB Term Deposit is about to mature**

We're writing to remind you that your NAB Term Deposit will mature on 7 January 2016 and to confirm your maturity instructions.

We haven't received your specific instructions on what you'd like to do when your investment matures. If we don't hear from you, we'll need to set up a new investment for the same term and at the interest rate that applies on the maturity date. If you want to provide an alternative instruction, please get in touch with us no later than the business day before 7 January 2016 to let us know your preference.

The interest rate to be applied to your new investment will be the one we advertise on the date of maturity. This may be higher or lower than the rate that you receive for your current investment because we offer different rates for different investment amounts and terms from time to time. We encourage you to get in touch with us on 7 January 2016 to determine whether the interest rate on your new investment meets your needs. You have 7 calendar days after maturity to make any changes or withdraw your money without cost. After the 7 day period has passed, you will need to provide 31 days' notice to withdraw part or all of your term deposit amount before maturity and a reduction in interest may apply. If you may need to make an early withdrawal from your account, an "at call" product may be more suitable.

We've listed an indicative interest rate, but because our interest rates can change daily, we encourage you to visit [nab.com.au/termdeposit](http://nab.com.au/termdeposit) or call us on 13 13 12 on 7 January 2016 to find out the actual interest rate for your new investment. After your current investment matures, we'll send you a confirmation letter with all the details of your new investment including the applicable interest rate.

If you have any questions about your NAB Term Deposit just get in touch with your NAB Banker, give us a call on 13 13 12 or visit your nearest NAB branch. We may also call you to review your investment and chat about other ways we may be able to help.

We're here to help.

Sincerely,

Melissa Reynolds  
 Executive General Manager

357VNTM01/15377/030453



Existing investment details

NAB Term Deposit in the name of:
Melnick Pty Ltd ATF Currawong Super Fund



Table with 2 columns: Field Name and Value. Fields include Account number, Investment amount, Term, Starting date, Maturity date, Interest rate pa, Interest frequency, Tax File Number (TFN) or Australian Business Number (ABN) held, Gross interest payable at maturity, and Net interest payable at maturity\*.

What you've instructed us to do at maturity

You haven't told us what you'd like us to do with your investment at maturity. If we don't hear from you, we'll need to set up a new NAB Term Deposit for the same amount plus net interest due on 7 January 2016 for a term of 6 months.

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

Remember, our competitive interest rates may change daily so the best way to find out the interest rate that applies to your NAB Term Deposit is to visit nab.com.au/termdeposit or call us on 13 13 12 on 7 January 2016.

\* Estimate based on withholding tax if it applies.

357VNTM01/15377/030454





8 January 2016



041 / 04204

4-510

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115 CURRUMBURRA RD  
ASHMORE QLD 4214

2016

Dear The Trustees

**Your new investment**

We're writing to confirm the details of your NAB Term Deposit, which are outlined on the next page.

Because we change the rates offered for different investment amounts and terms from time to time, the interest rate applied to your new investment may be higher or lower than the rate you received for your previous investment.

If you haven't already, we encourage you to get in touch with us to discuss whether the interest rate on your new investment meets your needs. You have 7 calendar days from 7 January 2016 to make any changes to your investment or withdraw your money without cost. After the 7 day period has passed, you will need to provide 31 days' notice to withdraw part or all of your term deposit amount before maturity and a reduction in interest may apply. If you may need to make an early withdrawal from your account, an "at call" product may be more suitable.

We haven't received your maturity instructions so we'll send you a letter before your investment matures reminding you to provide these instructions. If we don't hear from you by 7 July 2016 we'll need to set up a new investment for the same term at the interest rate that applies on the maturity date. You will have 7 calendar days from the maturity date to make any changes or withdraw your money without cost. After the 7 day period has passed, you will need to provide 31 days' notice to withdraw part or all of your term deposit amount before maturity and a reduction in interest may apply. If you may need to make an early withdrawal from your account an at call product may be more suitable.

If you gave us your maturity instructions or made other changes since this letter was posted on 7 January 2016, don't worry, we will apply those instructions and send you a further confirmation letter.

If you have any questions about your NAB Term Deposit, please contact your NAB Banker, give us a call on 13 13 12 or visit your nearest NAB branch. As this might be a good opportunity to review your investment we may give you a call to have a chat about how we can help you reach your financial goals.

We're here to help.

Sincerely,

Melissa Reynolds  
Executive General Manager

008VNTM01/04204/007268



22 June 2016



041 / 15226

4-510

National Australia Bank Limited  
ABN 12 004 044 937  
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SUITE 2  
115 CURRUMBURRA RD  
ASHMORE QLD 4214

2016 # 20



Dear The Trustees

**Your NAB Term Deposit will mature soon**

We're writing to remind you that your NAB Term Deposit will mature on 7 July 2016 and to confirm your maturity instructions.

We'll re-invest your funds plus net interest for a new term of 6 months unless you tell us otherwise. Your money will be invested at the interest rate that we advertise on the date of maturity, and on the same terms and conditions. The indicative rate is 2.35% pa and is subject to change.

Your new interest rate may be higher or lower than the rate you receive for your current investment because we offer different rates for different investment amounts and terms from time to time. We encourage you to visit [nab.com.au/termdeposit](http://nab.com.au/termdeposit) or call us on 13 13 12 on 7 July 2016 to find out the actual rate for your new investment, or get in touch with us to discuss whether the interest rate on your new investment meets your needs.

After your current investment matures, we'll send you a confirmation letter with all the details of your new investment including the applicable interest rate.

**Want to do something else with your NAB Term Deposit?**

If you've got other plans for your money, get in touch with your NAB Banker, give us a call on 13 13 12 or visit your nearest NAB branch. You'll have 7 days after your investment matures to make changes, or withdraw funds without any cost. After that, you'll need to give us 31 days' notice - otherwise a reduction in interest may apply.

We're here to help.

Sincerely,

Melissa Reynolds  
Executive General Manager

174VNTM01/15226/030237



### Existing investment details

NAB Term Deposit in the name of:  
Melnick Pty Ltd ATF Currawong Super Fund



Account number:	73-187-0712
Investment amount:	\$5,134.51
Term:	6 months
Starting date:	7 January 2016
Maturity date:	7 July 2016
Interest rate pa:	2.35%
Interest frequency:	At maturity
Tax File Number (TFN) or Australian Business Number (ABN) held:	Yes
Gross interest payable at maturity:	\$60.17
Net interest payable at maturity*:	\$60.17

174VNTM01/15226/030238

\* Estimate based on withholding tax if it applies.