



012

THE TRUSTEE
 PO BOX 140
 BEXLEY SOUTH NSW 2207

| | |
|------------------------|-------------------|
| Date printed | 31 December 2019 |
| Term Deposit number | 06 2458 50075653 |
| Investment balance | \$791,109.00 |
| Investment term | 7 months |
| At an interest rate of | 1.55% p.a. |
| Invested on | 20 August 2019 |
| To mature on | 20 March 2020 |
| Interest option | Compound Annually |

Account statement for your Term Deposit

For your records this is your account statement for the period from 1 July to 31 December 2019.

Things you should know

This Transaction Notice provides Term Deposit transactions for the first six months of the financial year from 1 July 2019 to 31 December 2019.

For taxation purposes the End of Financial Year Notice displays all Term Deposit transactions for the full financial year from 1 July 2019 to 30 June 2020.

We're here to help

If you want to view our latest Terms and Conditions or have any questions, you can visit commbank.com.au, drop into your nearest branch, contact your Relationship Manager or Adviser, or call **13 2221**.

Important information for Term Deposits opened after 1 July

The opening balance of this Term Deposit will display as 'Nil' on this account statement. The opening deposit will be listed as a separate transaction on the date that the Term Deposit was opened or the value date specified for the Term Deposit.

Account name NESMONT PTY LTD AS TRUSTEES FOR STEPHEN HOWE SUPERANNUATION FUND

| Date | Transaction | Debit | Credit | Balance |
|--------|--|-------|-------------|-----------------|
| 01 Jul | OPENING BALANCE | | | \$779,786.08 |
| 01 Jul | CREDIT INTEREST EARNED on this account to June 30, 2019 is \$17,531.85 | | | |
| 20 Aug | Credit Interest | | \$11,322.92 | \$791,109.00 CR |
| 31 Dec | CLOSING BALANCE | | | \$791,109.00 |



012

THE TRUSTEE
PO BOX 140
BEXLEY SOUTH NSW 2207

| | |
|------------------------|-------------------|
| Date printed | 7 March 2020 |
| Term Deposit number | 06 2458 50075653 |
| Current balance | \$791,109.00 |
| Investment term | 7 months |
| At an interest rate of | 1.55% p.a. |
| Invested on | 20 August 2019 |
| To mature on | 20 March 2020 |
| Interest option | Compound Annually |

Review your Term Deposit before it matures

Your Term Deposit is due to mature on 20 March 2020 at which point you can provide us instructions and lock in your new rate. As at the date of this notice we have no maturity instructions recorded for your account.

| | |
|--|--|
| Account name | NESMONT PTY LTD AS TRUSTEES FOR STEPHEN HOWE SUPERANNUATION FUND |
| Interest paid this financial year | \$11,322.92 |
| Interest payable by maturity date if your funds remain invested until maturity | \$7,155.74 |

What do you need to do?

Review your Term Deposit and update your instructions if you want to make a change to these. You can do this at any point prior to maturity, or during the grace period. Prior to maturity, interest rates are indicative only, and may change before your maturity date.

As a guide if you chose to renew, based on your current term and balance as at the date of this notice (including any headline or special offers), the interest rate for the new term would be 0.20% p.a. This may change significantly by the time your Term Deposit matures. To confirm what the interest rate applied to the new term will be, contact us during the grace period so you can make changes if needed.

What are your maturity options?

You can:

- **Renew** your Term Deposit, with a wide variety of investment terms and the ability to add or withdraw funds
- **Withdraw** your funds in full and close your Term Deposit account
- **Temporarily** place your funds in a holding facility, a feature where you can renew or withdraw your funds without penalty until you decide your next move.

For the latest indicative interest rates, including rates for holding facility, go to www.commbank.com.au/tldrates

How to give us instructions

Log on to NetBank to provide instructions online, visit any CommBank branch, contact your Relationship Manager or Adviser or call **13 2221**.

If you **don't** provide us instructions, your Term Deposit will be automatically placed in the holding facility on your maturity date. Based on your current balance, the 7 day variable interest rate of 0.20% p.a. would apply. This rate may change by the time your Term Deposit matures.

If you forget to provide instructions before maturity, or just change your mind, don't worry - you have the **7 day grace period** from 20 March 2020 to 26 March 2020 to provide alternative renewal or withdrawal instructions without notice or penalty. This will take effect from 20 March 2020.

Renewed for 12 months 1.70% 20/3/2021.





012

THE TRUSTEE
PO BOX 140
BEXLEY SOUTH NSW 2207

| | |
|------------------------|-------------------|
| Date printed | 20 March 2020 |
| Term Deposit number | 06 2458 50075653 |
| Investment balance | \$798,264.74 |
| Investment term | 12 months |
| At an interest rate of | 1.70% p.a. |
| Reinvested on | 20 March 2020 |
| To mature on | 20 March 2021 |
| Interest option | Compound Annually |

Your Term Deposit has been reinvested

Your Term Deposit was reinvested on 20 March 2020 for 12 months with an interest rate of 1.70%p.a.

This notice has been issued as confirmation of your new Term Deposit details before any changes made during grace period. If you want to make any changes to your account, you'll need to do so before your grace period ends on 26 March 2020.

| | |
|-----------------------------------|---|
| Account name | NESMONT PTY LTD AS TRUSTEES FOR STEPHEN HOWE SUPERANNUATION FUND |
| Interest payment instructions | Interest will be added to your Term Deposit every 12 months or at maturity. |
| Interest paid this financial year | \$18,478.66 |

What do you need to do?

1. You have a 7 day grace period commencing 20 March 2020 and ending 26 March 2020 during which you may make changes to your Term Deposit or withdraw your funds in full without notice or penalty. You can find our latest interest rates at www.commbank.com.au/tdrates.
2. If you request changes to your account within the grace period (or have requested already), we'll send you further confirmation – otherwise, this is the only confirmation of your new investment details that you'll receive from us.

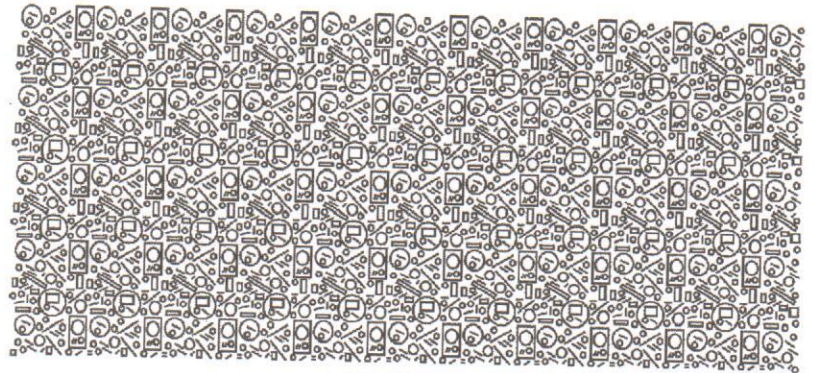
After your grace period ends and your investment has been locked-in, you'll need to give us 31 days' notice if you want to take money out of your Term Deposit before it matures. A prepayment interest adjustment and administration fee will also apply for not fulfilling the term.

You may want to consider other deposit products we offer that may be more suitable for you. For instance, you might prefer an option that allows immediate access to funds or may offer higher interest rates for a comparable term. Please contact us to discuss your options.

We're here to help

Visit commbank.com.au to view our latest Terms and Conditions, applicable to your renewed account as at the date of renewal.

For any questions, you can drop into your nearest branch, contact your Relationship Manager or Adviser, or call **13 2221**.



Account statement for the financial year ending 30 June 2020

Important information for Term Deposits opened after 1 July in the last financial year

The opening balance of this Term Deposit will display as 'NIL' on this account statement.

The opening deposit will be listed as a separate transaction on the date that the Term Deposit was opened or the value date specified for the Term Deposit.

| Date | Transaction | Debit | Credit | Balance |
|--------|--|-------|-------------|-----------------|
| 01 Jul | OPENING BALANCE | | | \$779,786.08 |
| 01 Jul | CREDIT INTEREST EARNED on this account to June 30, 2019 is \$17,531.85 | | | |
| 20 Aug | Credit Interest | | \$11,322.92 | \$791,109.00 CR |
| 20 Mar | Credit Interest | | \$7,155.74 | \$798,264.74 CR |
| 30 Jun | CLOSING BALANCE | | | \$798,264.74 |