



002

THE DIRECTORS  
STEWART AND SONS (BDC) SUPER PTY  
11-17 PRODUCTION ST  
BUNDABERG QLD 4670

DIGITAL EVERYDAY BANKING  
275 KENT STREET  
SYDNEY NSW 2000

29 November 2021

## Your account renewal notification. #7

Term Deposit account number: 035-101 29-3252

Term Deposit name: STEWART AND SONS (BDC) SUPER PTY LTD  
Term Deposit name: TERM DEPOSIT

Customer ID: 3019 6102 STEWART AND SONS (BDC) SUPER PTY LTD

Dear THE DIRECTORS,

Thank you for renewing your Term Deposit. The details of your account and the dates you need to be aware of are below.

### Your current Term Deposit details

Principal amount	\$1,043,969.00 ✓
Renewal date	23 November 2021
Maturity date	23 May 2022
Interest rate	0.25 % p.a.
Interest payment frequency	At Maturity
Term	6 Months

### Other Information.

The principal of \$1,043,050.83 and interest of \$918.17 from this deposit was reinvested.

## Your previous Term Deposit details

Principal amount	\$1,043,050.83	Term	5 Months
Open date	23 June 2021	Gross Interest	+ \$918.17 ✓
Maturity date	23 November 2021	Withholding tax	- \$0.00
Interest rate	0.21 % p.a.	Net interest	+ \$918.17
Interest payment frequency	At Maturity		

## What happens next?

Unless you advise us otherwise, at maturity, the principal of \$1,043,969.00 and the interest from this deposit will be reinvested for 6 month(s) at the standard interest rate applicable on the day of maturity.

You will, however, have 6 business days (called the Variation Period) beginning on the maturity date to tell us what you'd like to do.

If you do let your Term Deposit automatically roll over, it may be reinvested at a **lower rate than the current interest rate**. There may be another product available with a similar term and a higher interest rate. If you contact us at maturity, we can check whether you're eligible for a special rate.

**Note:** You'll need to give us 31 days' notice to access the funds before maturity, except in cases of hardship as defined by us. If you withdraw the funds early, we may recalculate all interest paid or to be paid on your Term Deposit at a reduced rate, and you may lose any interest accrued.

## Complaints

If you have a complaint, contact our dedicated Customer Solutions team on 132 032 or write to us at Westpac Customer Solutions, Reply Paid 5265, Sydney NSW 2001. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Online: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001



# 7



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275 KENT STREET  
SYDNEY NSW 2000

24 May 2022

TOTAL INTEREST \$2,212.41

## Your account renewal notification.

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Term Deposit name: STEWART AND SONS (BDC) SUPER PTY LTD  
Term Deposit name: TERM DEPOSIT

Customer ID: 3019 6102 STEWART AND SONS (BDC) SUPER PTY LTD

Dear THE DIRECTORS,

Thank you for renewing your Term Deposit. The details of your account and the dates you need to be aware of are below.

### Your current Term Deposit details

Principal amount	\$1,045,263.24
Renewal date	23 May 2022
Maturity date	23 November 2022
Interest rate	1.46 % p.a.
Interest payment frequency	At Maturity
Term	6 Months

### Other Information.

The principal of \$1,043,969.00 and interest of \$1,294.24 from this deposit was reinvested.



#### Your previous Term Deposit details

<b>Principal amount</b>	\$1,043,969.00	<b>Term</b>	6 Months
<b>Open date</b>	23 November 2021	<b>Gross Interest</b>	+ \$1,294.24
<b>Maturity date</b>	23 May 2022	<b>Withholding tax</b>	- \$0.00
<b>Interest rate</b>	0.25 % p.a.	<b>Net interest</b>	+ \$1,294.24
<b>Interest payment frequency</b>	At Maturity		

#### What happens next?

Unless you advise us otherwise, at maturity, the principal of \$1,045,263.24 and the interest from this deposit will be reinvested for 6 month(s) at the standard interest rate applicable on the day of maturity.

You will, however, have 6 business days (called the Variation Period) beginning on the maturity date to tell us what you'd like to do.

If you do let your Term Deposit automatically roll over, it may be reinvested at a **lower rate than the current interest rate**. There may be another product available with a similar term and a higher interest rate. If you contact us at maturity, we can check whether you're eligible for a special rate.

**Note:** You'll need to give us 31 days' notice to access the funds before maturity, except in cases of hardship as defined by us. If you withdraw the funds early, we may recalculate all interest paid or to be paid on your Term Deposit at a reduced rate, and you may lose any interest accrued.

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