

Business Term Deposit statement



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MRS C HICKEY
VALY PTY LTD ATF A & C HICKEY PTY LTD
SUPERANNUATION FUND
PO BOX 3085
MEREWETHER NSW 2291

BSB number: 923 100

Business Term Deposit number: 84613066

Statement number: 11

Statement from: 01/07/2018 to 31/12/2018

Need to update your details?

You can update your address, phone number or email easily by giving us a call on 133 464 or log in at ing.com.au



Term info

Term: 1 year

Interest rate: 2.90% p.a.

Total interest rate: 3.00% p.a.

Maturity date: 29 August 2019

Loyalty bonus: 0.10% p.a.

Balance

Opening balance	Total money in	Total money out	Closing balance
\$1,796,503.74	\$48,505.60	\$0.00	\$1,845,009.34

Transactions

Date	Details	Money out \$	Money in \$	Balance \$
01/07/2018	Opening Balance			1,796,503.74
28/08/2018	Interest Credit - Receipt 900026		48,505.60	1,845,009.34
29/08/2018	Roll Over At Maturity - Closing Balance			1,845,009.34

New Term Deposit

29/08/2018	Opening Balance @ 3.00% p.a.			1,845,009.34
31/12/2018	Closing Balance			1,845,009.34

Financial Year Summary

Total Interest Financial Year to Date: \$48,505.60

Total Interest for this statement: \$48,505.60

Tax File Number / ABN / Exemption Provided: Yes

Please check all transactions carefully. If you believe there is an error, or if you have any queries, please call us as soon as possible.

For the curious:

Business Term Deposits require a minimum opening deposit of \$10,000. The interest rates that apply to Business Term Deposits are the interest rates that are current on the date the term deposit is opened.

Keeping you safe and secure

ING takes the security of customers' transactions and information very seriously and are committed to protecting you against online fraud. If you use our Interactive Services (online, mobile or phone banking), please remember these security guidelines:

1. Ensure that your Access Code, Security Code and PIN are not disclosed to anyone.
2. Choose an Access Code that is difficult to guess. It should not be your date of birth, a part of your name, or consist of repeated, ascending or descending characters.
3. Avoid using computers that are shared with other unknown people for online banking, such as internet cafes and libraries.
4. If you record your Access Code, store it in a safe place, separate from your Client Number.
5. Use care to prevent anyone else seeing your Access Code or PIN when being entered.
6. ING will never send you an email asking you to click on a link to access online banking, or to provide your Access Code, Security Code or PIN.
7. Please check all transactions carefully. If you think there's been an error or unauthorised transaction, call us as soon as possible on 133 464.

These guidelines do not set out the circumstances in which you may be liable for unauthorised electronic transactions. Your liability for unauthorised electronic transactions will be determined under the ePayments Code (as reflected in your Terms and Conditions booklet).

Any advice in this statement does not take into account your objectives, financial situation or needs and you should consider whether it is appropriate for you. Before making any decision in relation to a Business Term Deposit, you should read the Business Term Deposits Terms and Conditions booklet available at ing.com.au or by calling 133 464. If you have a complaint, please call us at any time as we have procedures in place to help resolve any issues you may have. Business Term Deposits are issued by ING, a business name of ING Bank (Australia) Limited ABN 24 000 893 292, AFSL 229823.



How banking can be

31 August 2018



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Mrs Camille Hickey
Valy Pty Ltd ATF A & C Hickey Pty Ltd Superannuation
Fund
PO Box 3085
MEREWETHER NSW 2291

Matures 29/8/19.

Dear Mrs Hickey,

Your ING Business Term Deposit has been renewed

We are delighted you invested with us. A summary of your matured Business Term Deposit is in the table below.

Matured Term Deposit Details	
Account Name	Valy Pty Ltd ATF A & C Hickey Pty Ltd Superannuation Fund
Business Term Deposit Account Number	84613066
Interest Rate	2.60% p.a.
Loyalty Bonus	0.10% p.a.
Total Interest Rate	2.70% p.a.
Term	1 Year
Commencement Date	29/08/2017
Maturity Date	29/08/2018
Closing Balance	\$1,845,009.34

Look for your Loyalty Bonus

The details of your new Business Term Deposit are summarised in the table below. We will reward you with a Loyalty Bonus as a thank you for continuing to invest with us if you hold your new Business Term Deposit until the maturity date.

New Term Deposit Details	
Total Opening Deposit	\$1,845,009.34
Interest Rate	2.90% p.a.
Loyalty Bonus	0.10% p.a.
Total Interest Rate	3.00% p.a.
Term	1 Year
Commencement Date	29/08/2018
Maturity Date	29/08/2019

New Term Deposit Details	
Maturity Instructions	Open a new Business Term Deposit New Term: 1 Year
Tax File Number / ABN / Exemption Provided	Yes*
Authorised Users	Mrs Camille Hickey Mr Andrew Hickey

*You are not obliged to provide a Tax File Number or an ABN (Australian Business Number), however if not supplied, we may deduct tax from interest earned at the highest marginal tax rate plus the Medicare levy.

Key features of your new product

When your Business Term Deposit matured, the funds rolled over into a new Business Term Deposit with us. If you should need these funds ahead of schedule, that requires you to provide us with **at least 31 days' notice** for early termination, except in the case of hardship.

A higher interest rate may be available from ING for another Business Term Deposit with a comparable term.

Grace period

You can, of course, continue with your original maturity instructions as shown in the table on page 1. However, when you selected to roll over, you have a '**grace period**' of 7 calendar days commencing on 29/08/2018 and ending on 04/09/2018. During this grace period, you can call us to:

- close your new Business Term Deposit without incurring a reduction in the interest rate that applies to your new Business Term Deposit;
- change the amount of funds in your new Business Term Deposit; and/or
- change the term of your new Business Term Deposit.

Please note that grace period changes can only be made by calling us 24/7 on 133 464.

You can make changes to your Business Term Deposit during the grace period only once. (For example, while you may change the term of your Business Term Deposit on day 3 of the grace period, you cannot also add additional funds to your Business Term Deposit on day 5 of the grace period).

After the end of the grace period, you will need to give ING **at least 31 days' notice** to access your funds prior to the maturity date, except in the case of hardship. If you have less than 31 days remaining on your term, the earliest you can access your funds is at maturity, if hardship does not apply. Early termination may result in a reduction in the interest rate that applies to your Business Term Deposit, as set out in the Terms and Conditions.

Loyalty Bonus

When you hold your funds until the maturity date of your Business Term Deposit, you're entitled to the Loyalty Bonus.