



Date: 29th November 2019



021 / 02069

THE TRUSTEES
B & D SUPERANNUATION FUND
PO BOX 333
AVOCA BEACH NSW 2251

Account Number: 9711-63515
In the Name Of: Barry Stanley Robertson and
Deidra Betty Robertson Atf
B & D Superannuation Fund

Dear Customers,

Your ANZ Advance Notice Term Deposit Periodic Statement

Here is a summary of your ANZ Advance Notice Term Deposit and the interest earned on your investment for the period from 01/07/2019 to 26/11/2019.

Date Lodged:	17/06/2013
Opening Balance for this period:	\$394,406.09
Plus Interest Received:	\$9,381.48
Interest Frequency:	AT MATURITY
Less Withholding Tax:	-\$0.00
Less Interest Transferred:	-\$0.00
Less Withholding Tax Transferred:	-\$0.00
Plus Funds Added:	\$0.00
Less Funds Withdrawn/Prepaid:	-\$403,787.57
Less Prepayment Charges:	-\$0.00
Closing Balance for this period:	\$0.00

*Tfr to A/c \$3787.57
B & D Super Fund*

*Tfr to A/c
Lands Holding's \$400,000
for Pension*

Claiming a tax credit

Please keep this notice for taxation purposes.

If withholding tax has been applied to your interest, you may be able to claim a credit in your income tax return.

Other things you should know

- Government duties, taxes and charges (where applicable) will be deducted from interest payments.
- If you request the early withdrawal or transfer of all or part of your funds in an ANZ Advance Notice Term Deposit, ANZ does not have to disburse your funds for 31 calendar days. If the 31st day falls on a non-business day, your funds will be disbursed the next business day. If the maturity date falls due prior to the expiry of the 31 day notice period, your funds will be disbursed on the maturity date if this is a business day



Date: 8th November 2019



021 / 05728
THE TRUSTEES
B & D SUPERANNUATION FUND
PO BOX 333
AVOCA BEACH NSW 2251

ANZ Advance Notice Term Deposit Maturity Advice

Account Name: Barry Stanley Robertson and
Deidra Betty Robertston Atf
B & D Superannuation Fund

Dear Customers,

Your ANZ Advance Notice Term Deposit will soon mature

Below are the current and proposed details of your ANZ Advance Notice Term Deposit, Number 9711-63515, plus the interest due at maturity.

ANZ Advance Notice Term Deposit			
Current Details		Instructions on Maturity	
Amount Invested	\$403,275.36	Principal To Be	RE-INVESTED
Current Interest Rate	1.22% p.a.		
Date Lodged	18th October 2019	Interest To Be	RE-INVESTED
Term	38 days		
Maturing On	25th November 2019	Interest Frequency	AT MATURITY
Interest Frequency	AT MATURITY	Amount To Be Reinvested	\$403,787.57
Gross Interest	\$512.21	Term	38 days
Less Withholding Tax at 0.00%	\$0.00	New Maturity Date	2nd January 2020
Net Interest	\$512.21	Indicative Interest Rate	0.75% p.a. *

* This **Indicative** rate is subject to change. The advertised rate on the date of maturity (applicable to your term) will be applied to your new Term Deposit and you should confirm this on the date of maturity by visiting an ANZ branch, calling 131314 or at anz.com.

What this means for your investment

At maturity we will reinvest your ANZ Advance Notice Term Deposit based on the reinvestment consent you have given us and in accordance with the instructions above. The interest rate advertised on the maturity date of your ANZ Advance Notice Term Deposit for the same investment term as above, will apply to your new ANZ Advance Notice Term Deposit. This interest rate may be lower or higher than the interest rate on your maturing ANZ Advance Notice Term Deposit and better interest rates may be available for other investment terms or for a different deposit with a comparable term.

The information contained in this letter is accurate as of the date of issue of the letter.

Do you wish to change the proposed instructions?

You can maintain your term deposit term, interest disbursement and balance instructions via the following channels;

- Internet Banking via www.anz.com
- Calling us on 13 13 14 (+61 3 9683 9999 for international customers).
- Visiting an ANZ branch

313CAP1H50X001M0105728/011455

XPRCAP0008

The Trustees
B & D Superannuation Fund
PO Box 333
Avoca Beach NSW 2251

ANZ Advance Notice Term Deposit Record of Investment

Date 22 Oct 2019

Dear Barry Stanley Robertson and
Deidra Betty Robertston Atf
B & D Superannuation Fund

Thank you for investing with Australia and New Zealand Banking Group Limited (ANZ). This record outlines your investment details.

Deposit type:	ANZ Advance Notice Term Deposit
Account number:	9711-63515
Amount invested:	\$403,275.36
Date lodged:	18 Oct 2019
At interest rate of:	1.22%p.a.
For the investment term of:	38 Days
Maturing on:	25 Nov 2019

Instruction for disbursement of principal and interest:

Principal to be:	Credited to this account
Interest to be:	Credited to this account
Interest frequency:	At maturity

Please note:

- Interest is calculated based on the opening balance of your account. Interest is not compounded.
- If you request the early withdrawal or transfer of all or part of your funds in an ANZ Advance Notice Term Deposit, ANZ does not have to disburse your funds for 31 calendar days. If the 31st day falls on a non-business day, your funds will be disbursed the next business day. If the maturity date falls due prior to the expiry of the 31 day notice period, your funds will be disbursed on the maturity date if this is a business day or the next business day if the maturity date is a non-business day. An administration fee and interest rate reduction may apply. Please refer to the ANZ Saving and Transaction Products Terms and Conditions.
- If you have told us to reinvest your ANZ Advance Notice Term Deposit upon maturity, the interest rate applied upon reinvestment may be lower or higher than the interest rate on your maturing ANZ Advance Notice Term Deposit. Please contact us upon maturity to obtain details of current interest rates and any special offers.
- You must advise ANZ prior to or upon maturity if you do not require reinvestment or if you wish to vary the investment amount or term. Just remember we need to hear from you within seven days starting on 25 Nov 2019 or we won't be able to make any changes.
- Government duties, taxes and charges (where applicable) will be deducted from interest payments.
- The information contained in this letter is accurate as of the date of issue of the letter.

For further information, please visit an ANZ branch or call us on 13 13 14.

Please keep this notice for taxation purposes.



Date: 4th October 2019



021 / 06738
THE TRUSTEES
B & D SUPERANNUATION FUND
PO BOX 333
AVOCA BEACH NSW 2251

ANZ Advance Notice Term Deposit Maturity Advice

Account Name: Barry Stanley Robertson and
Deidra Betty Robertson Atf
B & D Superannuation Fund

Monday
re-invest until 25/11/19
1.22%

Dear Customers,

Your ANZ Advance Notice Term Deposit will soon mature

Below are the current and proposed details of your ANZ Advance Notice Term Deposit, Number 9711-63515, plus the interest due at maturity.

ANZ Advance Notice Term Deposit			
Current Details		Instructions on Maturity	
Amount Invested	\$394,406.09	Principal To Be	RE-INVESTED
Current Interest Rate	2.70% p.a.		
Date Lodged	18th December 2018	Interest To Be	RE-INVESTED
Term	10 months		
Maturing On	18th October 2019	Interest Frequency	AT MATURITY
Interest Frequency	AT MATURITY	Amount To Be Reinvested	\$403,275.36
Gross Interest	\$8,869.27	Term	10 months
Less Withholding Tax at 0.00%	\$0.00	New Maturity Date	18th August 2020
Net Interest	\$8,869.27	Indicative Interest Rate	1.35% p.a. *

* This **Indicative** rate is subject to change. The advertised rate on the date of maturity (applicable to your term) will be applied to your new Term Deposit and you should confirm this on the date of maturity by visiting an ANZ branch, calling 131314 or at anz.com.

What this means for your investment

At maturity we will reinvest your ANZ Advance Notice Term Deposit based on the reinvestment consent you have given us and in accordance with the instructions above. The interest rate advertised on the maturity date of your ANZ Advance Notice Term Deposit for the same investment term as above, will apply to your new ANZ Advance Notice Term Deposit. This interest rate may be lower or higher than the interest rate on your maturing ANZ Advance Notice Term Deposit and better interest rates may be available for other investment terms or for a different deposit with a comparable term.

The information contained in this letter is accurate as of the date of issue of the letter.

Do you wish to change the proposed instructions?

You can maintain your term deposit term, interest disbursement and balance instructions via the following channels;

- Internet Banking via www.anz.com
- Calling us on 13 13 14 (+61 3 9683 9999 for international customers).
- Visiting an ANZ branch

278CAP1H50X001M01/05738/01.1475

XPRCA/P0008

Can we help?

Call: 13 13 14
Fax: 02 4323 2251
Visit: www.anz.com

The Trustee
B & D Superannuation Fund
PO Box 333
Avoca Beach NSW 2251

ANZ Advance Notice Term Deposit Record of Investment

Date 13 Mar 2020

Dear Barry Stanley Robertson and
Deidra Betty Robertson As Trustees For
B & D Superannuation Fund

Thank you for investing with Australia and New Zealand Banking Group Limited (ANZ). This record outlines your investment details.

Deposit type:	ANZ Advance Notice Term Deposit
Account number:	9857-86828
Amount invested:	\$800,016.28
Date lodged:	12 Mar 2020
At interest rate of:	1.6%p.a.
For the investment term of:	8 Months
Maturing on:	12 Nov 2020

Instruction for disbursement of principal and interest:

Principal to be:	Credited to this account
Interest to be:	Credited to this account
Interest frequency:	At maturity

Please note:

- Interest is calculated based on the opening balance of your account. Interest is not compounded.
- If you request the early withdrawal or transfer of all or part of your funds in an ANZ Advance Notice Term Deposit, ANZ does not have to disburse your funds for 31 calendar days. If the 31st day falls on a non-business day, your funds will be disbursed the next business day. If the maturity date falls due prior to the expiry of the 31 day notice period, your funds will be disbursed on the maturity date if this is a business day or the next business day if the maturity date is a non-business day. An administration fee and interest rate reduction may apply. Please refer to the ANZ Saving and Transaction Products Terms and Conditions.
- If you have told us to reinvest your ANZ Advance Notice Term Deposit upon maturity, the interest rate applied upon reinvestment may be lower or higher than the interest rate on your maturing ANZ Advance Notice Term Deposit. Please contact us upon maturity to obtain details of current interest rates and any special offers.
- You must advise ANZ prior to or upon maturity if you do not require reinvestment or if you wish to vary the investment amount or term. Just remember we need to hear from you within seven days starting on 12 Nov 2020 or we won't be able to make any changes.
- Government duties, taxes and charges (where applicable) will be deducted from interest payments.
- The information contained in this letter is accurate as of the date of issue of the letter.

For further information, please visit an ANZ branch or call us on 13 13 14.

Please keep this notice for taxation purposes.

Can we help?

Call: 13 13 14
Fax: 02 4323 2251
Visit: www.anz.com

The Trustee
B & D Superannuation Fund
PO Box 333
Avoca Beach NSW 2251

ANZ Advance Notice Term Deposit Record of Investment

Date 13 Mar 2020

Dear Barry Stanley Robertson and
Deidra Betty Robertson As Trustees For
B & D Superannuation Fund

Thank you for investing with Australia and New Zealand Banking Group Limited (ANZ). This record outlines your investment details.

Deposit type:	ANZ Advance Notice Term Deposit
Account number:	9857-86828
Amount invested:	\$800,016.28
Date lodged:	12 Mar 2020
At interest rate of:	1.6%p.a.
For the investment term of:	8 Months
Maturing on:	12 Nov 2020

Instruction for disbursement of principal and interest:

Principal to be:	Credited to this account
Interest to be:	Credited to this account
Interest frequency:	At maturity

Please note:

- Interest is calculated based on the opening balance of your account. Interest is not compounded.
- If you request the early withdrawal or transfer of all or part of your funds in an ANZ Advance Notice Term Deposit, ANZ does not have to disburse your funds for 31 calendar days. If the 31st day falls on a non-business day, your funds will be disbursed the next business day. If the maturity date falls due prior to the expiry of the 31 day notice period, your funds will be disbursed on the maturity date if this is a business day or the next business day if the maturity date is a non-business day. An administration fee and interest rate reduction may apply. Please refer to the ANZ Saving and Transaction Products Terms and Conditions.
- If you have told us to reinvest your ANZ Advance Notice Term Deposit upon maturity, the interest rate applied upon reinvestment may be lower or higher than the interest rate on your maturing ANZ Advance Notice Term Deposit. Please contact us upon maturity to obtain details of current interest rates and any special offers.
- You must advise ANZ prior to or upon maturity if you do not require reinvestment or if you wish to vary the investment amount or term. Just remember we need to hear from you within seven days starting on 12 Nov 2020 or we won't be able to make any changes.
- Government duties, taxes and charges (where applicable) will be deducted from interest payments.
- The information contained in this letter is accurate as of the date of issue of the letter.

For further information, please visit an ANZ branch or call us on 13 13 14.

Please keep this notice for taxation purposes.



Date: 21st February 2020



021 / 05224

THE TRUSTEE
B & D SUPERANNUATION FUND
PO BOX 333
AVOCA BEACH NSW 2251

ANZ Advance Notice Term Deposit Maturity Advice

Account Name: Barry Stanley Robertson and
Deidra Betty Robertson As Trustees For
B & D Superannuation Fund

*Re-invested for 8 mths
@ 1.6%*

Dear Customers,

Your ANZ Advance Notice Term Deposit will soon mature

Below are the current and proposed details of your ANZ Advance Notice Term Deposit, Number 9857-86828, plus the interest due at maturity.

ANZ Advance Notice Term Deposit			
Current Details		Instructions on Maturity	
Amount Invested	\$779,841.26	Principal To Be	RE-INVESTED
Current Interest Rate	2.58% p.a.		Interest To Be
Date Lodged	12th March 2019	Interest Frequency	
Term	12 months		Amount To Be Reinvested
Maturing On	12th March 2020	Term	
Interest Frequency	YEARLY		New Maturity Date
Gross Interest	\$20,175.02	Indicative Interest Rate	
Less Withholding Tax at 0.00%	\$0.00		
Net Interest	\$20,175.02		

* This indicative rate is subject to change. The advertised rate on the date of maturity (applicable to your term) will be applied to your new Term Deposit and you should confirm this on the date of maturity by visiting an ANZ branch, calling 131314 or at anz.com.

What this means for your investment

At maturity we will reinvest your ANZ Advance Notice Term Deposit based on the reinvestment consent you have given us and in accordance with the instructions above. The interest rate advertised on the maturity date of your ANZ Advance Notice Term Deposit for the same investment term as above, will apply to your new ANZ Advance Notice Term Deposit. This interest rate may be lower or higher than the interest rate on your maturing ANZ Advance Notice Term Deposit and better interest rates may be available for other investment terms or for a different deposit with a comparable term.

The information contained in this letter is accurate as of the date of issue of the letter.

Do you wish to change the proposed instructions?

You can maintain your term deposit term, interest disbursement and balance instructions via the following channels;

- Internet Banking via www.anz.com
- Calling us on 13 13 14 (+61 3 9683 9999 for international customers).
- Visiting an ANZ branch

053CAP1H50X001M01/05224/010447

Can we help?

Call: 13 13 14
Fax: 02 4323 2251
Visit: www.anz.com

The Trustees
B & D Superannuation Fund
PO Box 333
Avoca Beach NSW 2251

ANZ Advance Notice Term Deposit Record of Investment

Date 23 Mar 2020

Dear Barry Stanley Robertson &
Deidra Betty Robertson Atf
B & D Superannuation Fund

Thank you for investing with Australia and New Zealand Banking Group Limited (ANZ). This record outlines your investment details.

Deposit type:	ANZ Advance Notice Term Deposit
Account number:	9704-96254
Amount invested:	\$592,657.66
Date lodged:	20 Mar 2020
At interest rate of:	1.42%p.a.
For the investment term of:	8 Months
Maturing on:	20 Nov 2020

Instruction for disbursement of principal and interest:

Principal to be:	Credited to this account
Interest to be:	Credited to this account
Interest frequency:	At maturity

Please note:

- Interest is calculated based on the opening balance of your account. Interest is not compounded.
- If you request the early withdrawal or transfer of all or part of your funds in an ANZ Advance Notice Term Deposit, ANZ does not have to disburse your funds for 31 calendar days. If the 31st day falls on a non-business day, your funds will be disbursed the next business day. If the maturity date falls due prior to the expiry of the 31 day notice period, your funds will be disbursed on the maturity date if this is a business day or the next business day if the maturity date is a non-business day. An administration fee and interest rate reduction may apply. Please refer to the ANZ Saving and Transaction Products Terms and Conditions.
- If you have told us to reinvest your ANZ Advance Notice Term Deposit upon maturity, the interest rate applied upon reinvestment may be lower or higher than the interest rate on your maturing ANZ Advance Notice Term Deposit. Please contact us upon maturity to obtain details of current interest rates and any special offers.
- You must advise ANZ prior to or upon maturity if you do not require reinvestment or if you wish to vary the investment amount or term. Just remember we need to hear from you within seven days starting on 20 Nov 2020 or we won't be able to make any changes.
- Government duties, taxes and charges (where applicable) will be deducted from interest payments.
- The information contained in this letter is accurate as of the date of issue of the letter.

For further information, please visit an ANZ branch or call us on 13 13 14.

Please keep this notice for taxation purposes.

Can we help?

Call: 13 13 14
Fax: 02 4323 2251
Visit: www.anz.com

The Trustees
B & D Superannuation Fund
PO Box 333
Avoca Beach NSW 2251

ANZ Advance Notice Term Deposit Record of Investment

Date 23 Mar 2020

Dear Barry Stanley Robertson &
Deidra Betty Robertson Atf
B & D Superannuation Fund

Thank you for investing with Australia and New Zealand Banking Group Limited (ANZ). This record outlines your investment details.

Deposit type:	ANZ Advance Notice Term Deposit
Account number:	9704-96254
Amount invested:	\$592,657.66
Date lodged:	20 Mar 2020
At interest rate of:	1.42%p.a.
For the investment term of:	8 Months
Maturing on:	20 Nov 2020

Instruction for disbursement of principal and interest:

Principal to be:	Credited to this account
Interest to be:	Credited to this account
Interest frequency:	At maturity

Please note:

- Interest is calculated based on the opening balance of your account. Interest is not compounded.
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- You must advise ANZ prior to or upon maturity if you do not require reinvestment or if you wish to vary the investment amount or term. Just remember we need to hear from you within seven days starting on 20 Nov 2020 or we won't be able to make any changes.
- Government duties, taxes and charges (where applicable) will be deducted from interest payments.
- The information contained in this letter is accurate as of the date of issue of the letter.

For further information, please visit an ANZ branch or call us on 13 13 14.

Please keep this notice for taxation purposes.



Date: 6th March 2020



021 / 05347

THE TRUSTEES
B & D SUPERANNUATION FUND
PO BOX 333
AVOCA BEACH NSW 2251

ANZ Advance Notice Term Deposit Maturity Advice

Account Name: Barry Stanley Robertson &
Deidra Betty Robertson Atf
B & D Superannuation Fund

*re-invested for 8 mths
@ 1.420%*

Dear Customers,

Your ANZ Advance Notice Term Deposit will soon mature

Below are the current and proposed details of your ANZ Advance Notice Term Deposit, Number 9704-96254, plus the interest due at maturity.

ANZ Advance Notice Term Deposit			
Current Details		Instructions on Maturity	
Amount Invested	\$577,791.49	Principal To Be	RE-INVESTED
Current Interest Rate	2.58% p.a.	Interest To Be	RE-INVESTED
Date Lodged	22nd March 2019	Interest Frequency	AT MATURITY
Term	364 days	Amount To Be Reinvested	\$592,657.66
Maturing On	20th March 2020	Term	364 days
Interest Frequency	AT MATURITY	New Maturity Date	19th March 2021
Gross Interest	\$14,866.17	Indicative Interest Rate	1.30% p.a. *
Less Withholding Tax at 0.00%	\$0.00		
Net Interest	\$14,866.17		

* This **Indicative** rate is subject to change. The advertised rate on the date of maturity (applicable to your term) will be applied to your new Term Deposit and you should confirm this on the date of maturity by visiting an ANZ branch, calling 131314 or at anz.com.

What this means for your investment

At maturity we will reinvest your ANZ Advance Notice Term Deposit based on the reinvestment consent you have given us and in accordance with the instructions above. The interest rate advertised on the maturity date of your ANZ Advance Notice Term Deposit for the same investment term as above, will apply to your new ANZ Advance Notice Term Deposit. This interest rate may be lower or higher than the interest rate on your maturing ANZ Advance Notice Term Deposit and better interest rates may be available for other investment terms or for a different deposit with a comparable term.

The information contained in this letter is accurate as of the date of issue of the letter.

Do you wish to change the proposed instructions?

You can maintain your term deposit term, interest disbursement and balance instructions via the following channels;

- Internet Banking via www.anz.com
- Calling us on 13 13 14 (+61 3 9683 9999 for international customers).
- Visiting an ANZ branch

The Trustees
B & D Superannuation Fund
PO Box 333
Avoca Beach NSW 2251

ANZ Advance Notice Term Deposit Record of Investment

Date 23 Mar 2020

Dear Robertson Barry Stanley
Robertson Deidra Betty As Trustee For
B & D Superannuation Fund

Thank you for investing with Australia and New Zealand Banking Group Limited (ANZ). This record outlines your investment details.

Deposit type:	ANZ Advance Notice Term Deposit
Account number:	9999-02981
Amount invested:	\$504,255.80
Date lodged:	20 Mar 2020
At interest rate of:	1.42%p.a.
For the investment term of:	8 Months
Maturing on:	20 Nov 2020

Instruction for disbursement of principal and interest:

Principal to be:	Credited to this account
Interest to be:	Credited to this account
Interest frequency:	At maturity

Please note:

- Interest is calculated based on the opening balance of your account. Interest is not compounded.
- If you request the early withdrawal or transfer of all or part of your funds in an ANZ Advance Notice Term Deposit, ANZ does not have to disburse your funds for 31 calendar days. If the 31st day falls on a non-business day, your funds will be disbursed the next business day. If the maturity date falls due prior to the expiry of the 31 day notice period, your funds will be disbursed on the maturity date if this is a business day or the next business day if the maturity date is a non-business day. An administration fee and interest rate reduction may apply. Please refer to the ANZ Saving and Transaction Products Terms and Conditions.
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- You must advise ANZ prior to or upon maturity if you do not require reinvestment or if you wish to vary the investment amount or term. Just remember we need to hear from you within seven days starting on 20 Nov 2020 or we won't be able to make any changes.
- Government duties, taxes and charges (where applicable) will be deducted from interest payments.
- The information contained in this letter is accurate as of the date of issue of the letter.

For further information, please visit an ANZ branch or call us on 13 13 14.

Please keep this notice for taxation purposes.

The Trustees
B & D Superannuation Fund
PO Box 333
Avoca Beach NSW 2251

ANZ Advance Notice Term Deposit Record of Investment

Date 23 Mar 2020

Dear Robertson Barry Stanley
Robertson Deidra Betty As Trustee For
B & D Superannuation Fund

Thank you for investing with Australia and New Zealand Banking Group Limited (ANZ). This record outlines your investment details.

Deposit type:	ANZ Advance Notice Term Deposit
Account number:	9999-02981
Amount invested:	\$504,255.80
Date lodged:	20 Mar 2020
At interest rate of:	1.42%p.a.
For the investment term of:	8 Months
Maturing on:	20 Nov 2020

Instruction for disbursement of principal and interest:

Principal to be:	Credited to this account
Interest to be:	Credited to this account
Interest frequency:	At maturity

Please note:

- Interest is calculated based on the opening balance of your account. Interest is not compounded.
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- Government duties, taxes and charges (where applicable) will be deducted from interest payments.
- The information contained in this letter is accurate as of the date of issue of the letter.

For further information, please visit an ANZ branch or call us on 13 13 14.

Please keep this notice for taxation purposes.



Date: 6th March 2020



021 / 05339

THE TRUSTEES
B & D SUPERANNUATION FUND
PO BOX 333
AVOCA BEACH NSW 2251

ANZ Advance Notice Term Deposit Maturity Advice

Account Name: Robertson Barry Stanley
Robertson Deidra Betty As Trustee For
B & D Superannuation Fund

*re-invested for 8mths
@ 1.42%*

Dear Customers,

Your ANZ Advance Notice Term Deposit will soon mature

Below are the current and proposed details of your ANZ Advance Notice Term Deposit, Number 9999-02981, plus the interest due at maturity.

ANZ Advance Notice Term Deposit			
Current Details		Instructions on Maturity	
Amount Invested	\$491,607.09	Principal To Be	RE-INVESTED
Current Interest Rate	2.58% p.a.		Interest To Be
Date Lodged	22nd March 2019	Interest Frequency	
Term	364 days		Amount To Be Reinvested
Maturing On	20th March 2020	Term	
Interest Frequency	AT MATURITY		New Maturity Date
Gross Interest	\$12,648.71	Indicative Interest Rate	
Less Withholding Tax at 0.00%	\$0.00		
Net Interest	\$12,648.71		

* This **indicative** rate is subject to change. The advertised rate on the date of maturity (applicable to your term) will be applied to your new Term Deposit and you should confirm this on the date of maturity by visiting an ANZ branch, calling 131314 or at anz.com.

What this means for your investment

At maturity we will reinvest your ANZ Advance Notice Term Deposit based on the reinvestment consent you have given us and in accordance with the instructions above. The interest rate advertised on the maturity date of your ANZ Advance Notice Term Deposit for the same investment term as above, will apply to your new ANZ Advance Notice Term Deposit. This interest rate may be lower or higher than the interest rate on your maturing ANZ Advance Notice Term Deposit and better interest rates may be available for other investment terms or for a different deposit with a comparable term.

The information contained in this letter is accurate as of the date of issue of the letter.

Do you wish to change the proposed instructions?

You can maintain your term deposit term, interest disbursement and balance instructions via the following channels;

- Internet Banking via www.anz.com
- Calling us on 13 13 14 (+61 3 9683 9999 for international customers).
- Visiting an ANZ branch



Date: 14th February 2020



021 / 06368

THE TRUSTEE
B & D SUPERANNUATION FUND
PO BOX 333
AVOCA BEACH NSW 2251

Account Number: 9701-14164
In the Name Of: Robertson Barry Stanley
Robertson Deidra Betty As Trustees For
B & D Superannuation Fund

Dear Customers,

Your ANZ Advance Notice Term Deposit Interim Periodic Statement

Here is a summary of your ANZ Advance Notice Term Deposit and the interest earned on your investment for the period from 01/07/2019 to 31/12/2019.

Date Lodged:	10/07/2012
Opening Balance for this period:	\$203,176.91
Plus Interest Received:	\$5,165.82
Interest Frequency:	AT MATURITY
Less Withholding Tax:	-\$0.00
Less Interest Transferred:	-\$0.00
Less Withholding Tax Transferred:	-\$0.00
Plus Funds Added:	\$0.00
Less Funds Withdrawn/Prepaid:	-\$50,000.00
Less Prepayment Charges:	-\$0.00
Closing Balance for this period:	\$158,342.73

Claiming a tax credit

Please keep this notice for taxation purposes.

If withholding tax has been applied to your interest, you may be able to claim a credit in your income tax return.

Other things you should know

- Government duties, taxes and charges (where applicable) will be deducted from interest payments.
- If you request the early withdrawal or transfer of all or part of your funds in an ANZ Advance Notice Term Deposit, ANZ does not have to disburse your funds for 31 calendar days. If the 31st day falls on a non-business day, your funds will be disbursed the next business day. If the maturity date falls due prior to the expiry of the 31 day notice period, your funds will be disbursed on the maturity date if this is a business day

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THE ANZ GROUP LIMITED

XPRCAP0001

Call us help:

Call:

13 13 14

Fax:

02 4323 2251

Visit:

www.anz.com



The Trustee
B & D Superannuation Fund
PO Box 333
Avoca Beach NSW 2251

ANZ Advance Notice Term Deposit Record of Reinvestment

Date 18 Nov 2019

Dear Robertson Barry Stanley
Robertson Deidra Betty As Trustees For
B & D Superannuation Fund

Thank you for investing with Australia and New Zealand Banking Group Limited (ANZ). This record outlines your investment details.

Deposit type:	ANZ Advance Notice Term Deposit
Account number:	9701-14164
Amount invested:	\$208,342.73
Interest paid to date:	\$5,165.82
Amount of principal prepaid:	\$50,000.00
Prepayment interest:	\$0.00
Amount invested less amount of principal prepaid:	\$158,342.73
Less interest adjustment*:	\$0.00
Less prepayment administration fee:	\$0.00
Less bank cheque fee:	\$0.00
Remaining balance invested:	\$158,342.73
At interest rate of:	1.62%p.a.
Maturing on:	15 Jun 2020

*Difference between the lodgement and prepayment interest rates.

Your funds have been Credited to account number 4893-10222

Instruction for disbursement of principal and interest for remaining amount:

Principal to be:	Credited to this account
Interest to be:	Credited to this account
Interest frequency:	At maturity

Please note:

- Interest is calculated based on the opening balance of your account. Interest is not compounded.
- If you request the early withdrawal or transfer of all or part of your funds in an ANZ Advance Notice Term Deposit, ANZ does not have to disburse your funds for 31 calendar days. If the 31st day falls on a non-business day, your funds will be disbursed the next business day. If the maturity date falls due prior to the expiry of the 31 day notice period, your funds will be disbursed on the maturity date if this is a business day or the next business day if the maturity date is a non-business day. An administration fee and interest rate reduction may apply. Please refer to the ANZ Saving and Transaction Products Terms and Conditions.
- If you have previously told us you require reinvestment and you no longer require this or you wish to vary the investment amount or term, you must advise ANZ prior to or within seven days of maturity starting on 15 Jun 2020. The interest rate applied upon reinvestment may be lower or higher than the interest rate on your maturing ANZ Advance Notice Term Deposit. Please contact us upon maturity to obtain details of current interest rates and any special offers.
- Government duties, taxes and charges (where applicable) will be deducted from interest payments.
- The information contained in this letter is accurate as of the date of issue of the letter.

For further information, please visit an ANZ branch, or call us on 13 13 14.

Please keep this notice for taxation purposes.



Date: 1st November 2019



021 / 05752
THE TRUSTEE
B & D SUPERANNUATION FUND
PO BOX 333
AVOCA BEACH NSW 2251

ANZ Advance Notice Term Deposit Maturity Advice

Account Name: Robertson Barry Stanley
Robertson Deidra Betty As Trustees For
B & D Superannuation Fund

*Tfr \$50,000 to working Acc
reinvest \$158,342.73 @
7 mths @ 1.62%*

Dear Customers,

Your ANZ Advance Notice Term Deposit will soon mature

Below are the current and proposed details of your ANZ Advance Notice Term Deposit, Number 9701-14164, plus the interest due at maturity.

ANZ Advance Notice Term Deposit			
Current Details		Instructions on Maturity	
Amount Invested	\$206,844.11	Principal To Be	RE-INVESTED
Current Interest Rate	2.15% p.a.		
Date Lodged	15th July 2019	Interest To Be	RE-INVESTED
Term	4 months		
Maturing On	15th November 2019	Interest Frequency	AT MATURITY
Interest Frequency	AT MATURITY	Amount To Be Reinvested	\$208,342.73
Gross Interest	\$1,498.62	Term	4 months
Less Withholding Tax at 0.00%	\$0.00	New Maturity Date	15th March 2020
Net Interest	\$1,498.62	Indicative Interest Rate	1.38% p.a. *

* This indicative rate is subject to change. The advertised rate on the date of maturity (applicable to your term) will be applied to your new Term Deposit and you should confirm this on the date of maturity by visiting an ANZ branch, calling 131314 or at anz.com.

What this means for your investment

At maturity we will reinvest your ANZ Advance Notice Term Deposit based on the reinvestment consent you have given us and in accordance with the instructions above. The interest rate advertised on the maturity date of your ANZ Advance Notice Term Deposit for the same investment term as above, will apply to your new ANZ Advance Notice Term Deposit. This interest rate may be lower or higher than the interest rate on your maturing ANZ Advance Notice Term Deposit and better interest rates may be available for other investment terms or for a different deposit with a comparable term.

The information contained in this letter is accurate as of the date of issue of the letter.

Do you wish to change the proposed instructions?

You can maintain your term deposit term, interest disbursement and balance instructions via the following channels;

- Internet Banking via www.anz.com
- Calling us on 13 13 14 (+61 3 9683 9999 for international customers).
- Visiting an ANZ branch

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XPRCAPP008

Can we help?

Call:

13 13 14

Fax:

02 4323 2251

Visit:

www.anz.com



The Trustee
B & D Superannuation Fund
PO Box 333
Avoca Beach NSW 2251

ANZ Advance Notice Term Deposit Record of Investment

Date 17 Jul 2019

Dear Robertson Barry Stanley
Robertson Deidra Betty As Trustees For
B & D Superannuation Fund

Thank you for investing with Australia and New Zealand Banking Group Limited (ANZ). This record outlines your investment details.

Deposit type:	ANZ Advance Notice Term Deposit
Account number:	9701-14164
Amount invested:	\$206,844.11
Date lodged:	15 Jul 2019
At interest rate of:	2.15%p.a.
For the investment term of:	4 Months
Maturing on:	15 Nov 2019

Instruction for disbursement of principal and interest:

Principal to be:	Credited to this account
Interest to be:	Credited to this account
Interest frequency:	At maturity

Please note:

- Interest is calculated based on the opening balance of your account. Interest is not compounded.
- If you request the early withdrawal or transfer of all or part of your funds in an ANZ Advance Notice Term Deposit, ANZ does not have to disburse your funds for 31 calendar days. If the 31st day falls on a non-business day, your funds will be disbursed the next business day. If the maturity date falls due prior to the expiry of the 31 day notice period, your funds will be disbursed on the maturity date if this is a business day or the next business day if the maturity date is a non-business day. An administration fee and interest rate reduction may apply. Please refer to the ANZ Saving and Transaction Products Terms and Conditions.
- If you have told us to reinvest your ANZ Advance Notice Term Deposit upon maturity, the interest rate applied upon reinvestment may be lower or higher than the interest rate on your maturing ANZ Advance Notice Term Deposit. Please contact us upon maturity to obtain details of current interest rates and any special offers.
- You must advise ANZ prior to or upon maturity if you do not require reinvestment or if you wish to vary the investment amount or term. Just remember we need to hear from you within seven days starting on 15 Nov 2019 or we won't be able to make any changes.
- Government duties, taxes and charges (where applicable) will be deducted from interest payments.
- The information contained in this letter is accurate as of the date of issue of the letter.

For further information, please visit an ANZ branch or call us on 13 13 14.

Please keep this notice for taxation purposes.



Date: 28th June 2019



021 / 05428
THE TRUSTEE
B & D SUPERANNUATION FUND
PO BOX 333
AVOCA BEACH NSW 2251

ANZ Advance Notice Term Deposit Maturity Advice

Account Name: Robertson Barry Stanley
Robertson Deidra Betty As Trustees For
B & D Superannuation Fund

Dear Customers,

Your ANZ Advance Notice Term Deposit will soon mature

Below are the current and proposed details of your ANZ Advance Notice Term Deposit, Number 9701-14164, plus the interest due at maturity.

ANZ Advance Notice Term Deposit			
Current Details		Instructions on Maturity	
Amount Invested	\$203,176.91	Principal To Be	RE-INVESTED
Current Interest Rate	2.70% p.a.	Interest To Be	RE-INVESTED
Date Lodged	13th November 2018	Interest Frequency	AT MATURITY
Term	244 days	Amount To Be Reinvested	\$206,844.11
Maturing On	15th July 2019	Term	244 days
Interest Frequency	AT MATURITY	New Maturity Date	15th March 2020
Gross Interest	\$3,667.20	Indicative Interest Rate	1.50% p.a. *
Less Withholding Tax at 0.00%	\$0.00		
Net Interest	\$3,667.20		

* This Indicative rate is subject to change. The advertised rate on the date of maturity (applicable to your term) will be applied to your new Term Deposit and you should confirm this on the date of maturity by visiting an ANZ branch, calling 131314 or at anz.com.

What this means for your investment

At maturity we will reinvest your ANZ Advance Notice Term Deposit based on the reinvestment consent you have given us and in accordance with the instructions above. The interest rate advertised on the maturity date of your ANZ Advance Notice Term Deposit for the same investment term as above, will apply to your new ANZ Advance Notice Term Deposit. This interest rate may be lower or higher than the interest rate on your maturing ANZ Advance Notice Term Deposit and better interest rates may be available for other investment terms or for a different deposit with a comparable term.

The information contained in this letter is accurate as of the date of issue of the letter.

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