

Date: 7th July 2023



030 / 02473

THE DIRECTOR
K C SOO P/L
PO BOX 184
KEW VIC 3101

Account Number: 9975-53132
In the Name Of: K C Soo P/L Atf
Karen Yap Superannuation Fund

Dear Customer,

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 01/07/2022 to 30/06/2023.

Date Lodged:	20/09/2011
Opening Balance for this period:	\$246,401.95
Plus Interest Received:	\$2,991.95
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Less Funds Withdrawn/Prepaid:	-\$0.00
Less Prepayment Charges:	-\$0.00
Closing Balance for this period:	\$249,393.90

Tax Purposes

Please keep this notice for taxation purposes.

Any questions?

You can ask us in person at any ANZ branch or call us on 13 13 14.

Date: 22nd May 2023



090 / 01783

THE DIRECTOR
K C SOO P/L
PO BOX 184
KEW VIC 3101

Your ANZ Advance Notice Term Deposit Record of Investment

Dear Customer,

Thank you for investing with us.

This letter is a reminder that your ANZ Advance Notice Term Deposit number 9975-53132 lodged on 20th January 2023 has now matured. If you have spoken to us about your ANZ Advance Notice Term Deposit since the above date, please disregard the reinvestment instructions in this letter.

Your current instructions for payment of principal and interest are set out below.

Deposit type:	ANZ Advance Notice Term Deposit		
Amount invested:	\$249,393.90	At interest rate of:	3.80% p.a.
For the investment term:	4 months	Maturing on:	20th September 2023
Instructions for payment of principal and interest:			
Principal to be:	RE-INVESTED		
Interest to be:	RE-INVESTED		
Interest frequency:	AT MATURITY		

Your reinvestment options.

- You have a seven day grace period which started on the day after 20th May 2023 in which you can change any of the above reinvestment instructions. The grace period will end on 27th May 2023. During this time, you can change any of the above reinvestment instructions or withdraw all or part of your investment. If we don't hear from you within the seven day grace period, your ANZ Advance Notice Term Deposit will reinvest according to the instructions above.
- If you would like to change your reinvestment instructions or find out about our current interest rate offers, visit your closest branch or call us on 13 13 14.
- After the grace period, if you request the early withdrawal or transfer of all or part of your funds in an ANZ Advance Notice Term Deposit, we will generally provide the relevant funds to you on the 31st day after the date of your request. If the maturity date is before the expiry of the 31 day notice period, your funds will be disbursed on or around the maturity date. If you make an early withdrawal, an administration fee will be charged and an interest rate reduction will apply. Please refer to the ANZ Saving and Transaction Products Terms and Conditions.



Date: 5th May 2023



030 / 02111
THE DIRECTOR
K C SOO P/L
PO BOX 184
KEW VIC 3101

ANZ Advance Notice Term Deposit Maturity Advice

Account Name: K C Soo P/L Atf
Karen Yap Superannuation Fund

Dear Customer,

Your ANZ Advance Notice Term Deposit will soon mature

Below are the current and proposed details of your ANZ Advance Notice Term Deposit, Number 9975-53132, plus the interest due at maturity.

ANZ Advance Notice Term Deposit			
Current Details		Proposed Instructions on Maturity	
Amount Invested	\$246,958.15	Principal To Be	RE-INVESTED
Current Interest Rate	3.00% p.a.		
Date Lodged	20th January 2023	Interest To Be	RE-INVESTED
Term	4 months		
Maturing On	20th May 2023	Interest Frequency	AT MATURITY
Interest Frequency	AT MATURITY	Amount To Be Reinvested	\$249,393.90
Gross Interest	\$2,435.75	Term	4 months
Less Withholding Tax at 0.00%	\$0.00	New Maturity Date	20th September 2023
Net Interest	\$2,435.75	Indicative Interest Rate	3.80% 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.

Has your situation or needs changed?

If your situation or needs have changed, it's important that you consider if this product is still right for you. If you are unsure or would like more information, please contact us.

Do you wish to change the proposed instructions?

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

Can we help?

Call:

13 13 14

Fax:

03 8306 4799

Visit:

www.anz.com



The Director
K C Soo P/L
PO Box 184
Kew Vic 3101

ANZ Advance Notice Term Deposit Record of Investment

Date 23 Jan 2023

Dear K C Soo P/L Atf
Karen Yap 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:	9975-53132
Amount invested:	\$246,958.15
Date lodged:	20 Jan 2023
At interest rate of:	3.0%p.a.
For the investment term of:	4 Months
Maturing on:	20 May 2023

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 maturity date falls due prior to the expiry of the 31 day notice period, your funds will be disbursed on or around the maturity date. If you make an early withdrawal, an administration fee will be charged and an interest rate reduction will apply. Please refer to the ANZ Saving and Transaction Products Terms and Conditions.
- It's important you tell us what to do with your funds before maturity of your ANZ Advance Notice Term Deposit.
- If you have instructed us to pay your funds into a nominated account on maturity, it must be an eligible ANZ account. A nomination of an account which is not an eligible ANZ account will not be accepted.
- If, at the end of the investment term, you have not told us what you want to do with your funds (that is, by nominating to pay the funds into an eligible ANZ account or by bank cheque, or to reinvest), or if you have told us to reinvest your ANZ Advance Notice Term Deposit, then we will reinvest the funds into a new ANZ Term Deposit for the same term but at the interest rate applicable at the time of reinvestment. This interest rate may be lower than the interest rate that applied to your maturing ANZ Advance Notice Term Deposit. You can contact us at the maturity of your ANZ Advance Notice Term Deposit to confirm:
 - the interest rate that will apply upon reinvestment; or
 - what is an eligible ANZ account to nominate the funds to be paid into.
- 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 the day after 20 May 2023 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: 20th January 2023



030 / 01841

THE DIRECTOR
K C SOO P/L
PO BOX 184
KEW VIC 3101

Your ANZ Advance Notice Term Deposit Record of Investment

Dear Customer,

Thank you for investing with us.

This letter is a reminder that your ANZ Advance Notice Term Deposit number 9975-53132 lodged on 20th July 2022 has now matured. If you have spoken to us about your ANZ Advance Notice Term Deposit since the above date, please disregard the reinvestment instructions in this letter.

Your current instructions for payment of principal and interest are set out below.

Deposit type:	ANZ Advance Notice Term Deposit		
Amount invested:	\$246,958.15	At interest rate of:	2.55% p.a.
For the investment term:	6 months	Maturing on:	20th July 2023
Instructions for payment of principal and interest:			
Principal to be:	RE-INVESTED		
Interest to be:	RE-INVESTED		
Interest frequency:	AT MATURITY		

Your reinvestment options.

- You have a seven day grace period which started on the day after 20th January 2023 in which you can change any of the above reinvestment instructions. The grace period will end on 27th January 2023. During this time, you can change any of the above reinvestment instructions or withdraw all or part of your investment. If we don't hear from you within the seven day grace period, your ANZ Advance Notice Term Deposit will reinvest according to the instructions above.
- If you would like to change your reinvestment instructions or find out about our current interest rate offers, visit your closest branch or call us on 13 13 14.
- After the grace period, if you request the early withdrawal or transfer of all or part of your funds in an ANZ Advance Notice Term Deposit, we will generally provide the relevant funds to you on the 31st day after the date of your request. If the maturity date is before the expiry of the 31 day notice period, your funds will be disbursed on or around the maturity date. If you make an early withdrawal, an administration fee will be charged and an interest rate reduction will apply. Please refer to the ANZ Saving and Transaction Products Terms and Conditions.



Date: 20th July 2022



030 / 01429

THE DIRECTOR
K C SOO P/L
PO BOX 184
KEW VIC 3101

Your ANZ Advance Notice Term Deposit Record of Investment

Dear Customer,

Thank you for investing with us.

This letter is a reminder that your ANZ Advance Notice Term Deposit number 9975-53132 lodged on 20th January 2022 has now matured. If you have spoken to us about your ANZ Advance Notice Term Deposit since the above date, please disregard the reinvestment instructions in this letter.

Your current instructions for payment of principal and interest are set out below.

Deposit type:	ANZ Advance Notice Term Deposit		
Amount invested:	\$246,585.24	At interest rate of:	0.30% p.a.
For the investment term:	6 months	Maturing on:	20th January 2023
Instructions for payment of principal and interest:			
Principal to be:	RE-INVESTED		
Interest to be:	RE-INVESTED		
Interest frequency:	AT MATURITY		

Your reinvestment options.

- You have a seven day grace period which started on the day after 20th July 2022 in which you can change any of the above reinvestment instructions. The grace period will end on 27th July 2022. During this time, you can change any of the above reinvestment instructions or withdraw all or part of your investment. If we don't hear from you within the seven day grace period, your ANZ Advance Notice Term Deposit will reinvest according to the instructions above.
- If you would like to change your reinvestment instructions or find out about our current interest rate offers, visit your closest branch or call us on 13 13 14.
- After the grace period, if you request the early withdrawal or transfer of all or part of your funds in an ANZ Advance Notice Term Deposit, we will generally provide the relevant funds to you on the 31st day after the date of your request. If the maturity date is before the expiry of the 31 day notice period, your funds will be disbursed on or around the maturity date. If you make an early withdrawal, an administration fee will be charged and an interest rate reduction will apply. Please refer to the ANZ Saving and Transaction Products Terms and Conditions.

Date: 6th January 2023



030 / 01305
 THE DIRECTOR
 K C SOO P/L
 PO BOX 184
 KEW VIC 3101

ANZ Advance Notice Term Deposit Maturity Advice

Account Name: K C Soo P/L Atf
 Karen Yap Superannuation Fund

Dear Customer,

Your ANZ Advance Notice Term Deposit will soon mature

Below are the current and proposed details of your ANZ Advance Notice Term Deposit, Number 9975-53132, plus the interest due at maturity.

ANZ Advance Notice Term Deposit			
Current Details		Proposed Instructions on Maturity	
Amount Invested	\$246,585.24	Principal To Be	RE-INVESTED
Current Interest Rate	0.30% p.a.		
Date Lodged	20th July 2022	Interest To Be	RE-INVESTED
Term	6 months		
Maturing On	20th January 2023	Interest Frequency	AT MATURITY
Interest Frequency	AT MATURITY	Amount To Be Reinvested	\$246,958.15
Gross Interest	\$372.91	Term	6 months
Less Withholding Tax at 0.00%	\$0.00	New Maturity Date	20th July 2023
Net Interest	\$372.91	Indicative Interest Rate	2.55% 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.

Has your situation or needs changed?

If your situation or needs have changed, it's important that you consider if this product is still right for you. If you are unsure or would like more information, please contact us.

Do you wish to change the proposed instructions?

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

19 July 2022

Ref: 3774-7574



028 / 01082

MRS G E YAP
3/463 BELMORE RD
MONT ALBERT NORTH VIC 3129

Notice of change to repayments for your ANZ Residential Investment Loan

Dear Mrs Yap

Account type	Residential Investment Loan
Account name	Yap Guat Eng
Account number	3774-75743

As you may know, the minimum repayments for your ANZ Residential Investment Loan are reviewed every month to ensure that your loan is repaid within the agreed loan term. There have been interest rate changes on your loan since your last review and those changes have affected your minimum loan repayments. The new interest rate which applies to your loan as at the date of this letter is 3.79% per annum.

Your new repayments

We have summarised your new minimum loan repayments below. (This summary may include repayment changes that we have previously communicated to you.)

Minimum repayment amount	\$2,551.99
Repayment due date	From 18th August 2022
Repayment frequency	Monthly
Minimum repayment amount	\$2,777.91
Repayment due date	From 18th September 2022
Repayment frequency	Monthly

How will my repayments change?

- **If your new minimum loan repayment amount is less than your current minimum repayment amount:** ANZ will not automatically reduce the amount you are paying on your loan using your Direct Loan Payment. However, if you'd like to reduce this amount, you can adjust it via ANZ internet banking or by calling us on the number set out below.
- **If your new minimum loan repayment amount is more than your current minimum repayment amount:** ANZ will automatically increase the amount you are paying on your loan using your Direct Loan Payment to ensure it is sufficient to meet the new minimum loan repayment(s) listed above.

Changing your minimum repayments earlier

The change to your minimum loan repayment amount to reflect the new interest rate is not scheduled to take effect until 18th September 2022.



Date: 1st July 2022



030 / 01592

THE DIRECTOR
K C SOO P/L
PO BOX 184
KEW VIC 3101

Account Number: 9975-53132
In the Name Of: K C Soo P/L Atf
Karen Yap Superannuation Fund

Dear Customer,

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 01/07/2021 to 30/06/2022.

Date Lodged:	20/09/2011
Opening Balance for this period:	\$245,788.12
Plus Interest Received:	\$613.83
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:	-\$0.00
Less Prepayment Charges:	-\$0.00
Closing Balance for this period:	\$246,401.95

Tax Purposes

Please keep this notice for taxation purposes.

Any questions?

You can ask us in person at any ANZ branch or call us on 13 13 14.

Date: 1st July 2022



030 / 02073
 THE DIRECTOR
 K C SOO P/L
 PO BOX 184
 KEW VIC 3101

ANZ Advance Notice Term Deposit Maturity Advice

Account Name: K C Soo P/L Atf
 Karen Yap Superannuation Fund

Dear Customer,

Your ANZ Advance Notice Term Deposit will soon mature

Below are the current and proposed details of your ANZ Advance Notice Term Deposit, Number 9975-53132, plus the interest due at maturity.

ANZ Advance Notice Term Deposit			
Current Details		Proposed Instructions on Maturity	
Amount Invested	\$246,401.95	Principal To Be	RE-INVESTED
Current Interest Rate	0.15% p.a.		
Date Lodged	20th January 2022	Interest To Be	RE-INVESTED
Term	6 months		
Maturing On	20th July 2022	Interest Frequency	AT MATURITY
Interest Frequency	AT MATURITY	Amount To Be Reinvested	\$246,585.24
Gross Interest	\$183.29	Term	6 months
Less Withholding Tax at 0.00%	\$0.00	New Maturity Date	20th January 2023
Net Interest	\$183.29	Indicative Interest Rate	0.30% 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.

Have your situation or needs have changed?

If your situation or needs have changed, it's important that you consider if this product is still right for you. If you are unsure or would like more information, please contact us.

Do you wish to change the proposed instructions?

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

183CAP1H50X001M01/020/3/004145

XPRCAP0008