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Rosroy Superannuation Fund
 PO Box 683
 GORDONVALE QLD 4865

5 November 2018

Dear Customer

Premier Investment Account 22663663 Current Balance \$121,457.92

We just wanted to give you the heads up that your Premier Investment Account matures on 23 November 2018.

You now have the opportunity to review your investment options and provide us with instructions for maturity. This may include reinvestment, making an additional deposit or having the funds or part thereof, paid into your nominated account.

If we don't hear from you regarding the reinvestment of these funds, you will have consented to automatic renewal and we will automatically renew your investment for 181 Days, at the interest rate applicable **on the day of maturity**. As interest rates can vary depending on the term of the investment, it may mean that your investment is renewed at an interest rate that is lower than the interest rate applicable on your current investment. A higher interest rate may be available on one of our other deposit products with a comparable term. We encourage you to have a look at the rates and terms being offered to ensure your reinvestment instructions meet your financial needs.

You should be aware that interest rates are subject to change on a daily basis and may vary prior to the maturity date. You can find out our **current** interest rates on the day of maturity by calling our Customer Contact Centre on 1300 55 72 72, visiting your local branch or our website at www.boq.com.au.

If you would like to make a change to your investment instructions please complete the form at the bottom of this letter and either return it to your local branch or mail it to the address listed. To allow us to process your request, this form must reach us **no later than the last business day** before your Premier Investment Account matures.

Please note that deposits and withdrawals from your term deposit can be made within 7 days from the renewal date, during the renewal grace period (day 1 is the renewal/maturity date). You should be aware that any deposits and withdrawals made during the renewal grace period may result in a new interest rate being applied to the remaining term of your total balance from the date the transaction is made.

You must give us 31 days prior notice if you want to close your account outside of the renewal grace period, unless you are in financial hardship situation or your Account is used as security for your loan agreement with us or as security for your lease. An early pay out fee and an interest rate adjustment will apply to your Account if you close it before the maturity date.

If you have any questions or there is anything else we can help you with, please feel free to give us a call on 1300 55 72 72 or pop into your local branch.

Yours sincerely
 Simeon Azcune
 Manager

Bank of Queensland Limited, ABN 32 009 656 740, AFSL No. 244616.

Mail to: Bank of Queensland Limited, Earlville 124-100 Reply Paid 2258, Brisbane QLD 4001
Return no later than 18 November 2018

Renewal Instructions for Account Number: 22663663

Maturity Date: **23 November 2018**

Provided by: Rosroy Superannuation Fund PO Box 683 GORDONVALE QLD 4865

- Please reinvest my funds (at the interest rate applicable on the day of maturity) for a term of days or months
- Please pay my interest into - Account Number _____ BSB _____
- Please close my account and pay both the principal and interest into
 - BOQ Account Number _____ ; or
 - Other Bank - Account Number _____ BSB _____ Account Name _____ (a fee may apply)

Signature	<input type="text"/>	Date	<input type="text"/>
Signature	<input type="text"/>	Date	<input type="text"/>
Signature	<input type="text"/>	Date	<input type="text"/>

Bank Use ONLY / / **Received** / / **Actioned** **Initial** _____