

## Account statement for the financial year ending 30 June 2020

### Important information for Term Deposits opened after 1 July in the last financial year

The opening balance of this Term Deposit will display as 'NIL' on this account statement.  
 The opening deposit will be listed as a separate transaction on the date that the Term Deposit was opened or the value date specified for the Term Deposit.

Date	Transaction	Debit	Credit	Balance
01 Jul	OPENING BALANCE			\$86,328.02
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2019 is \$1,178.33			
21 Jul	Credit Interest		\$88.69	\$86,416.71 CR
21 Aug	Credit Interest		\$73.40	\$86,490.11 CR
21 Sep	Credit Interest		\$73.46	\$86,563.57 CR
21 Oct	Credit Interest		\$60.48	\$86,624.05 CR
21 Nov	Credit Interest		\$40.46	\$86,664.51 CR
21 Dec	Credit Interest		\$35.62	\$86,700.13 CR
21 Jan	Credit Interest		\$33.14	\$86,733.27 CR
21 Feb	Credit Interest		\$33.15	\$86,766.42 CR
21 Mar	Credit Interest		\$31.02	\$86,797.44 CR
21 Apr	Credit Interest		\$22.12	\$86,819.56 CR
21 May	Credit Interest		\$17.84	\$86,837.40 CR
21 Jun	Credit Interest		\$14.75	\$86,852.15 CR
30 Jun	CLOSING BALANCE			\$86,852.15



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THE DIRECTOR  
PO BOX V3124  
MOUNT DRUITT VILLAGE NSW 2770

Date printed	30 June 2020
Term Deposit number	06 2317 50149224
Investment balance	\$86,852.15
Investment term	1 month
At an interest rate of	0.20% p.a.
Invested on	21 June 2020
To mature on	21 July 2020
Interest option	Compound Six Monthly

## Interest earned on your Term Deposit

Your Term Deposit has earned interest for the financial year ending 30 June 2020. Please keep a record of this information for taxation purposes.

Account name	DICA NO 1 ENTERPRISES PTY LTD AS TRUSTEE S FOR DICA FAMILY SUPERANNUATION FUND NO 1
Investment balance at start of the reporting period 1 July 2019	\$86,328.02
Total interest paid for the financial year ending 30 June 2020	\$524.13

### Things you should know

If you had a Term Deposit that was closed during the last financial year, please refer to the information provided in your Closed Account Notice for completing your tax return.

### We're here to help

If you want to view our latest Terms and Conditions or have any questions, you can visit [commbank.com.au](http://commbank.com.au), drop into your nearest branch, contact your Relationship Manager or Adviser, or call 13 2221.

**We are required to provide an account statement for this Term Deposit. The account statement covering the previous financial year is on the following page.**





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THE DIRECTOR  
 PO BOX V3124  
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Date printed	21 June 2020
Term Deposit number	06 2317 50149224
Investment balance	\$86,852.15
Investment term	1 month
At an interest rate of	0.20% p.a.
Reinvested on	21 June 2020
To mature on	21 July 2020
Interest option	Compound Six Monthly

## Your Term Deposit has been reinvested

Your Term Deposit was reinvested on 21 June 2020 for 1 month with an interest rate of 0.20%p.a.

This notice has been issued as confirmation of your new Term Deposit details before any changes made during grace period. If you want to make any changes to your account, you'll need to do so before your grace period ends on 27 June 2020.

Account name	DICA NO 1 ENTERPRISES PTY LTD AS TRUSTEE S FOR DICA FAMILY SUPERANNUATION FUND NO 1
Interest payment instructions	Interest will be added to your Term Deposit every six months or at maturity.
Interest paid this financial year	\$524.13

### What do you need to do?

1. You have a 7 day grace period commencing 21 June 2020 and ending 27 June 2020 during which you may make changes to your Term Deposit or withdraw your funds in full without notice or penalty. You can find our latest interest rates at [www.commbank.com.au/tdrates](http://www.commbank.com.au/tdrates).
2. If you request changes to your account within the grace period (or have requested already), we'll send you further confirmation – otherwise, this is the only confirmation of your new investment details that you'll receive from us.

After your grace period ends and your investment has been locked-in, you'll need to give us 31 days' notice if you want to take money out of your Term Deposit before it matures. A prepayment interest adjustment and administration fee will also apply for not fulfilling the term.

You may want to consider other deposit products we offer that may be more suitable for you. For instance, you might prefer an option that allows immediate access to funds or may offer higher interest rates for a comparable term. Please contact us to discuss your options.

### We're here to help

Visit [commbank.com.au](http://commbank.com.au) to view our latest Terms and Conditions, applicable to your renewed account as at the date of renewal.

For any questions, you can drop into your nearest branch, contact your Relationship Manager or Adviser, or call **13 2221**.



\*#\* 25085.25101.1.1 ZZ175 1102 CH.TD.S101.D174.L V05.01.27





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THE DIRECTOR  
PO BOX V3124  
MOUNT DRUITT VILLAGE NSW 2770

Date printed	8 June 2020
Term Deposit number	06 2317 50149224
Current balance	\$86,837.40
Investment term	1 month
At an interest rate of	0.20% p.a.
Invested on	21 May 2020
To mature on	21 June 2020
Interest option	Compound Six Monthly

## Review your Term Deposit before it matures

Your Term Deposit is due to mature on 21 June 2020 at which point you can provide us with alternative instructions. As at the date of printing this notice, you will be automatically renewed for a term of 1 month.

Account name	DICA NO 1 ENTERPRISES PTY LTD AS TRUSTEE S FOR DICA FAMILY SUPERANNUATION FUND NO 1
Interest paid this financial year	\$509.38
Interest payable by maturity date if your funds remain invested until maturity	\$14.75

### What do you need to do?

Review your Term Deposit and update your instructions if you want to make a change to these. You can do this at any point prior to maturity, or during the grace period. Prior to maturity, interest rates are indicative only, and may change before your maturity date.

As a guide if you chose to renew, based on your current term and balance as at the date of this notice (including any headline or special offers), the interest rate for the new term would be 0.20% p.a. This may change significantly by the time your Term Deposit matures. To confirm what the interest rate applied to the new term will be, contact us during the grace period so you can make changes if needed.

### What are your maturity options?

You can:

- **Renew** your Term Deposit, with a wide variety of investment terms and the ability to add or withdraw funds
- **Withdraw** your funds in full and close your Term Deposit account
- **Temporarily** place your funds in a holding facility, a feature where you can renew or withdraw your funds without penalty until you decide your next move.

For the latest indicative interest rates, including rates for holding facility, go to [www.commbank.com.au/tdrates](http://www.commbank.com.au/tdrates)

### How to give us instructions

Log on to NetBank to provide instructions online, visit any CommBank branch, contact your Relationship Manager or Adviser or call **13 2221**.

If you forget to provide instructions before maturity, or just change your mind, don't worry - you have the **7 day grace period** from 21 June 2020 to 27 June 2020 to provide alternative renewal or withdrawal instructions without notice or penalty. This will take effect from 21 June 2020.



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### What else do I need to know?

Here are some things you should know when investing in a Term Deposit:

- 1. Instructions are valid for one term only** - Any instruction you provide for a Term Deposit will apply for one term only. If you do not provide any instructions for the next term, we'll automatically place your money into a holding facility when your Term Deposit matures. While interest rates may be lower than the rates offered for a renewed term, funds in the holding facility can be withdrawn at any time without penalty.
- 2. Your renewal interest rate** - Because we change our best rates from time to time, your new rate may be significantly higher or lower than for your previous term, and higher interest rates may be available from another account with a comparable term. We recommend that you check the interest rate applied to your renewed Term Deposit on the maturity date to ensure it meets your needs, as you can still use your 7 day grace period to make changes.
- 3. 31 days' notice for early withdrawal** - Once your term is locked in after the grace period, you'll need to give us 31 days' notice for any early withdrawals. A prepayment interest adjustment and administration fee will also apply. If you need immediate access to your funds, other savings products may be more suitable.

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### We're here to help

If you renew, or if your funds are placed in the holding facility, your account will be subject to the current Term Deposit Terms and Conditions as at the date of renewal. This can be found at [commbank.com.au](http://commbank.com.au).

For any questions, you can drop into your nearest branch, contact your Relationship Manager or call **13 2221**.



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Date printed	21 May 2020
Term Deposit number	06 2317 50149224
Investment balance	\$86,837.40
Investment term	1 month
At an interest rate of	0.20% p.a.
Reinvested on	21 May 2020
To mature on	21 June 2020
Interest option	Compound Six Monthly

## Your Term Deposit has been reinvested

Your Term Deposit was reinvested on 21 May 2020 for 1 month with an interest rate of 0.20%p.a.

This notice has been issued as confirmation of your new Term Deposit details before any changes made during grace period. If you want to make any changes to your account, you'll need to do so before your grace period ends on 27 May 2020.

Account name	DICA NO 1 ENTERPRISES PTY LTD AS TRUSTEE S FOR DICA FAMILY SUPERANNUATION FUND NO 1
Interest payment instructions	Interest will be added to your Term Deposit every six months or at maturity.
Interest paid this financial year	\$509.38

### What do you need to do?

1. You have a 7 day grace period commencing 21 May 2020 and ending 27 May 2020 during which you may make changes to your Term Deposit or withdraw your funds in full without notice or penalty. You can find our latest interest rates at [www.commbank.com.au/tdrates](http://www.commbank.com.au/tdrates).
2. If you request changes to your account within the grace period (or have requested already), we'll send you further confirmation – otherwise, this is the only confirmation of your new investment details that you'll receive from us.

After your grace period ends and your investment has been locked-in, you'll need to give us 31 days' notice if you want to take money out of your Term Deposit before it matures. A prepayment interest adjustment and administration fee will also apply for not fulfilling the term.

You may want to consider other deposit products we offer that may be more suitable for you. For instance, you might prefer an option that allows immediate access to funds or may offer higher interest rates for a comparable term. Please contact us to discuss your options.

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Date printed	8 May 2020
Term Deposit number	06 2317 50149224
Current balance	\$86,819.56
Investment term	1 month
At an interest rate of	0.25% p.a.
Invested on	21 April 2020
To mature on	21 May 2020
Interest option	Compound Six Monthly

## Review your Term Deposit before it matures

Your Term Deposit is due to mature on 21 May 2020 at which point you can provide us with alternative instructions. As at the date of printing this notice, you will be automatically renewed for a term of 1 month.

Account name	DICA NO 1 ENTERPRISES PTY LTD AS TRUSTEE S FOR DICA FAMILY SUPERANNUATION FUND NO 1
Interest paid this financial year	\$491.54
Interest payable by maturity date if your funds remain invested until maturity	\$17.84

### What do you need to do?

Review your Term Deposit and update your instructions if you want to make a change to these. You can do this at any point prior to maturity, or during the grace period. Prior to maturity, interest rates are indicative only, and may change before your maturity date.

As a guide if you chose to renew, based on your current term and balance as at the date of this notice (including any headline or special offers), the interest rate for the new term would be 0.25% p.a. This may change significantly by the time your Term Deposit matures. To confirm what the interest rate applied to the new term will be, contact us during the grace period so you can make changes if needed.

### What are your maturity options?

You can:

- **Renew** your Term Deposit, with a wide variety of investment terms and the ability to add or withdraw funds
- **Withdraw** your funds in full and close your Term Deposit account
- **Temporarily** place your funds in a holding facility, a feature where you can renew or withdraw your funds without penalty until you decide your next move.

For the latest indicative interest rates, including rates for holding facility, go to [www.commbank.com.au/tldrates](http://www.commbank.com.au/tldrates)

### How to give us instructions

Log on to NetBank to provide instructions online, visit any CommBank branch, contact your Relationship Manager or Adviser or call **13 2221**.

If you forget to provide instructions before maturity, or just change your mind, don't worry - you have the **7 day grace period** from 21 May 2020 to 27 May 2020 to provide alternative renewal or withdrawal instructions without notice or penalty. This will take effect from 21 May 2020.



\*#: 4572-4572.1.1 ZZ76A 010610 CH.TD.S101.D128.L V06.01.27

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### What else do I need to know?

Here are some things you should know when investing in a Term Deposit:

- 1. Instructions are valid for one term only** - Any instruction you provide for a Term Deposit will apply for one term only. If you do not provide any instructions for the next term, we'll automatically place your money into a holding facility when your Term Deposit matures. While interest rates may be lower than the rates offered for a renewed term, funds in the holding facility can be withdrawn at any time without penalty.
- 2. Your renewal interest rate** - Because we change our best rates from time to time, your new rate may be significantly higher or lower than for your previous term, and higher interest rates may be available from another account with a comparable term. We recommend that you check the interest rate applied to your renewed Term Deposit on the maturity date to ensure it meets your needs, as you can still use your 7 day grace period to make changes.
- 3. 31 days' notice for early withdrawal** - Once your term is locked in after the grace period, you'll need to give us 31 days' notice for any early withdrawals. A prepayment interest adjustment and administration fee will also apply. If you need immediate access to your funds, other savings products may be more suitable.

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### We're here to help

If you renew, or if your funds are placed in the holding facility, your account will be subject to the current Term Deposit Terms and Conditions as at the date of renewal. This can be found at [commbank.com.au](http://commbank.com.au).

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Date printed	21 April 2020
Term Deposit number	06 2317 50149224
Investment balance	\$86,819.56
Investment term	1 month
At an interest rate of	0.25% p.a.
Reinvested on	21 April 2020
To mature on	21 May 2020
Interest option	Compound Six Monthly

## Your Term Deposit has been reinvested

Your Term Deposit was reinvested on 21 April 2020 for 1 month with an interest rate of 0.25%p.a.

This notice has been issued as confirmation of your new Term Deposit details before any changes made during grace period. If you want to make any changes to your account, you'll need to do so before your grace period ends on 27 April 2020.

Account name	DICA NO 1 ENTERPRISES PTY LTD AS TRUSTEE S FOR DICA FAMILY SUPERANNUATION FUND NO 1
Interest payment instructions	Interest will be added to your Term Deposit every six months or at maturity.
Interest paid this financial year	\$491.54

### What do you need to do?

1. You have a 7 day grace period commencing 21 April 2020 and ending 27 April 2020 during which you may make changes to your Term Deposit or withdraw your funds in full without notice or penalty. You can find our latest interest rates at [www.commbank.com.au/tdrates](http://www.commbank.com.au/tdrates).
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 MOUNT DRUITT VILLAGE NSW 2770

Date printed	8 April 2020
Term Deposit number	06 2317 50149224
Current balance	\$86,797.44
Investment term	1 month
At an interest rate of	0.30% p.a.
Invested on	21 March 2020
To mature on	21 April 2020
Interest option	Compound Six Monthly

### Review your Term Deposit before it matures

Your Term Deposit is due to mature on 21 April 2020 at which point you can provide us with alternative instructions. As at the date of printing this notice, you will be automatically renewed for a term of 1 month.

Account name	DICA NO 1 ENTERPRISES PTY LTD AS TRUSTEE S FOR DICA FAMILY SUPERANNUATION FUND NO 1
Interest paid this financial year	\$469.42
Interest payable by maturity date if your funds remain invested until maturity	\$22.12

#### What do you need to do?

Review your Term Deposit and update your instructions if you want to make a change to these. You can do this at any point prior to maturity, or during the grace period. Prior to maturity, interest rates are indicative only, and may change before your maturity date.

As a guide if you chose to renew, based on your current term and balance as at the date of this notice (including any headline or special offers), the interest rate for the new term would be 0.25% p.a. This may change significantly by the time your Term Deposit matures. To confirm what the interest rate applied to the new term will be, contact us during the grace period so you can make changes if needed.

#### What are your maturity options?

You can:

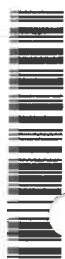
- **Renew** your Term Deposit, with a wide variety of investment terms and the ability to add or withdraw funds
- **Withdraw** your funds in full and close your Term Deposit account
- **Temporarily** place your funds in a holding facility, a feature where you can renew or withdraw your funds without penalty until you decide your next move.

For the latest indicative interest rates, including rates for holding facility, go to [www.commbank.com.au/tdrates](http://www.commbank.com.au/tdrates)

#### How to give us instructions

Log on to NetBank to provide instructions online, visit any CommBank branch, contact your Relationship Manager or Adviser or call **13 2221**.

If you forget to provide instructions before maturity, or just change your mind, don't worry - you have the **7 day grace period** from 21 April 2020 to 27 April 2020 to provide alternative renewal or withdrawal instructions without notice or penalty. This will take effect from 21 April 2020.



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### What else do I need to know?

Here are some things you should know when investing in a Term Deposit:

- 1. Instructions are valid for one term only** - Any instruction you provide for a Term Deposit will apply for one term only. If you do not provide any instructions for the next term, we'll automatically place your money into a holding facility when your Term Deposit matures. While interest rates may be lower than the rates offered for a renewed term, funds in the holding facility can be withdrawn at any time without penalty.
- 2. Your renewal interest rate** - Because we change our best rates from time to time, your new rate may be significantly higher or lower than for your previous term, and higher interest rates may be available from another account with a comparable term. We recommend that you check the interest rate applied to your renewed Term Deposit on the maturity date to ensure it meets your needs, as you can still use your 7 day grace period to make changes.
- 3. 31 days' notice for early withdrawal** - Once your term is locked in after the grace period, you'll need to give us 31 days' notice for any early withdrawals. A prepayment interest adjustment and administration fee will also apply. If you need immediate access to your funds, other savings products may be more suitable.

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### We're here to help

If you renew, or if your funds are placed in the holding facility, your account will be subject to the current Term Deposit Terms and Conditions as at the date of renewal. This can be found at [commbank.com.au](http://commbank.com.au).

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Date printed	21 March 2020
Term Deposit number	06 2317 50149224
Investment balance	\$86,797.44
Investment term	1 month
At an interest rate of	0.30% p.a.
Reinvested on	21 March 2020
To mature on	21 April 2020
Interest option	Compound Six Monthly

## Your Term Deposit has been reinvested

Your Term Deposit was reinvested on 21 March 2020 for 1 month with an interest rate of 0.30%p.a.

This notice has been issued as confirmation of your new Term Deposit details before any changes made during grace period. If you want to make any changes to your account, you'll need to do so before your grace period ends on 27 March 2020.

Account name	DICA NO 1 ENTERPRISES PTY LTD AS TRUSTEE S FOR DICA FAMILY SUPERANNUATION FUND NO 1
Interest payment instructions	Interest will be added to your Term Deposit every six months or at maturity.
Interest paid this financial year	\$469.42

### What do you need to do?

1. You have a 7 day grace period commencing 21 March 2020 and ending 27 March 2020 during which you may make changes to your Term Deposit or withdraw your funds in full without notice or penalty. You can find our latest interest rates at [www.commbank.com.au/tdrates](http://www.commbank.com.au/tdrates).
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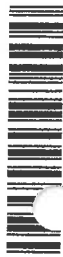
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Date printed	8 March 2020
Term Deposit number	06 2317 50149224
Current balance	\$86,766.42
Investment term	1 month
At an interest rate of	0.45% p.a.
Invested on	21 February 2020
To mature on	21 March 2020
Interest option	Compound Six Monthly

**Review your Term Deposit before it matures**

Your Term Deposit is due to mature on 21 March 2020 at which point you can provide us with alternative instructions. As at the date of printing this notice, you will be automatically renewed for a term of 1 month.

Account name	DICA NO 1 ENTERPRISES PTY LTD AS TRUSTEE S FOR DICA FAMILY SUPERANNUATION FUND NO 1
Interest paid this financial year	\$438.40
Interest payable by maturity date if your funds remain invested until maturity	\$31.02

**What do you need to do?**

Review your Term Deposit and update your instructions if you want to make a change to these. You can do this at any point prior to maturity, or during the grace period. Prior to maturity, interest rates are indicative only, and may change before your maturity date.

As a guide if you chose to renew, based on your current term and balance as at the date of this notice (including any headline or special offers), the interest rate for the new term would be 0.30% p.a. This may change significantly by the time your Term Deposit matures. To confirm what the interest rate applied to the new term will be, contact us during the grace period so you can make changes if needed.

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You can:

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If you forget to provide instructions before maturity, or just change your mind, don't worry - you have the **7 day grace period** from 21 March 2020 to 27 March 2020 to provide alternative renewal or withdrawal instructions without notice or penalty. This will take effect from 21 March 2020.



\*# 34527.34527.1.1 ZZZ76A.010610.CH.TD.S101.D069.L.V05.01.27

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### What else do I need to know?

Here are some things you should know when investing in a Term Deposit:

- 1. Instructions are valid for one term only** - Any instruction you provide for a Term Deposit will apply for one term only. If you do not provide any instructions for the next term, we'll automatically place your money into a holding facility when your Term Deposit matures. While interest rates may be lower than the rates offered for a renewed term, funds in the holding facility can be withdrawn at any time without penalty.
- 2. Your renewal interest rate** - Because we change our best rates from time to time, your new rate may be significantly higher or lower than for your previous term, and higher interest rates may be available from another account with a comparable term. We recommend that you check the interest rate applied to your renewed Term Deposit on the maturity date to ensure it meets your needs, as you can still use your 7 day grace period to make changes.
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Date printed	21 February 2020
Term Deposit number	06 2317 50149224
Investment balance	\$86,766.42
Investment term	1 month
At an interest rate of	0.45% p.a.
Reinvested on	21 February 2020
To mature on	21 March 2020
Interest option	Compound Six Monthly

## Your Term Deposit has been reinvested

Your Term Deposit was reinvested on 21 February 2020 for 1 month with an interest rate of 0.45%p.a.

This notice has been issued as confirmation of your new Term Deposit details before any changes made during grace period. If you want to make any changes to your account, you'll need to do so before your grace period ends on 27 February 2020.

Account name	DICA NO 1 ENTERPRISES PTY LTD AS TRUSTEE S FOR DICA FAMILY SUPERANNUATION FUND NO 1
Interest payment instructions	Interest will be added to your Term Deposit every six months or at maturity.
Interest paid this financial year	\$438.40

### What do you need to do?

1. You have a 7 day grace period commencing 21 February 2020 and ending 27 February 2020 during which you may make changes to your Term Deposit or withdraw your funds in full without notice or penalty. You can find our latest interest rates at [www.commbank.com.au/tdrates](http://www.commbank.com.au/tdrates).
2. If you request changes to your account within the grace period (or have requested already), we'll send you further confirmation – otherwise, this is the only confirmation of your new investment details that you'll receive from us.

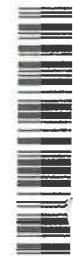
After your grace period ends and your investment has been locked-in, you'll need to give us 31 days' notice if you want to take money out of your Term Deposit before it matures. A prepayment interest adjustment and administration fee will also apply for not fulfilling the term.

You may want to consider other deposit products we offer that may be more suitable for you. For instance, you might prefer an option that allows immediate access to funds or may offer higher interest rates for a comparable term. Please contact us to discuss your options.

### We're here to help

Visit [commbank.com.au](http://commbank.com.au) to view our latest Terms and Conditions, applicable to your renewed account as at the date of renewal.

For any questions, you can drop into your nearest branch, contact your Relationship Manager or Adviser, or call **13 2221**.







008

THE DIRECTOR  
 PO BOX V3124  
 MOUNT DRUITT VILLAGE NSW 2770

Date printed	8 February 2020
Term Deposit number	06 2317 50149224
Current balance	\$86,733.27
Investment term	1 month
At an interest rate of	0.45% p.a.
Invested on	21 January 2020
To mature on	21 February 2020
Interest option	Compound Six Monthly

**Review your Term Deposit before it matures**

Your Term Deposit is due to mature on 21 February 2020 at which point you can provide us with alternative instructions. As at the date of printing this notice, you will be automatically renewed for a term of 1 month.

Account name	DICA NO 1 ENTERPRISES PTY LTD AS TRUSTEE S FOR DICA FAMILY SUPERANNUATION FUND NO 1
Interest paid this financial year	\$405.25
Interest payable by maturity date if your funds remain invested until maturity	\$33.15

**What do you need to do?**  
 Review your Term Deposit and update your instructions if you want to make a change to these. You can do this at any point prior to maturity, or during the grace period. Prior to maturity, interest rates are indicative only, and may change before your maturity date.

As a guide if you chose to renew, based on your current term and balance as at the date of this notice (including any headline or special offers), the interest rate for the new term would be 0.45% p.a. This may change significantly by the time your Term Deposit matures. To confirm what the interest rate applied to the new term will be, contact us during the grace period so you can make changes if needed.

<b>What are your maturity options?</b>	You can: <ul style="list-style-type: none"> <li>• <b>Renew</b> your Term Deposit, with a wide variety of investment terms and the ability to add or withdraw funds</li> <li>• <b>Withdraw</b> your funds in full and close your Term Deposit account</li> <li>• <b>Temporarily</b> place your funds in a holding facility, a feature where you can renew or withdraw your funds without penalty until you decide your next move.</li> </ul> For the latest indicative interest rates, including rates for holding facility, go to <a href="http://www.commbank.com.au/tdrates">www.commbank.com.au/tdrates</a>
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<b>How to give us instructions</b>	Log on to NetBank to provide instructions online, visit any CommBank branch, contact your Relationship Manager or Adviser or call <b>13 2221</b> .
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If you forget to provide instructions before maturity, or just change your mind, don't worry - you have the **7 day grace period** from 21 February 2020 to 27 February 2020 to provide alternative renewal or withdrawal instructions without notice or penalty. This will take effect from 21 February 2020.



\*# 9505.9505.1.1 ZZ76A 010610 CH.I.TD.S101.D038.L.V05.01.27

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### What else do I need to know?

Here are some things you should know when investing in a Term Deposit:

- 1. Instructions are valid for one term only** - Any instruction you provide for a Term Deposit will apply for one term only. If you do not provide any instructions for the next term, we'll automatically place your money into a holding facility when your Term Deposit matures. While interest rates may be lower than the rates offered for a renewed term, funds in the holding facility can be withdrawn at any time without penalty.
- 2. Your renewal interest rate** - Because we change our best rates from time to time, your new rate may be significantly higher or lower than for your previous term, and higher interest rates may be available from another account with a comparable term. We recommend that you check the interest rate applied to your renewed Term Deposit on the maturity date to ensure it meets your needs, as you can still use your 7 day grace period to make changes.
- 3. 31 days' notice for early withdrawal** - Once your term is locked in after the grace period, you'll need to give us 31 days' notice for any early withdrawals. A prepayment interest adjustment and administration fee will also apply. If you need immediate access to your funds, other savings products may be more suitable.

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### We're here to help

If you renew, or if your funds are placed in the holding facility, your account will be subject to the current Term Deposit Terms and Conditions as at the date of renewal. This can be found at [commbank.com.au](http://commbank.com.au).

For any questions, you can drop into your nearest branch, contact your Relationship Manager or call **13 2221**.

3



008

THE DIRECTOR  
 PO BOX V3124  
 MOUNT DRUITT VILLAGE NSW 2770

Date printed	21 January 2020
Term Deposit number	06 2317 50149224
Investment balance	\$86,733.27
Investment term	1 month
At an interest rate of	0.45% p.a.
Reinvested on	21 January 2020
To mature on	21 February 2020
Interest option	Compound Six Monthly

## Your Term Deposit has been reinvested

Your Term Deposit was reinvested on 21 January 2020 for 1 month with an interest rate of 0.45%p.a.

This notice has been issued as confirmation of your new Term Deposit details before any changes made during grace period. If you want to make any changes to your account, you'll need to do so before your grace period ends on 27 January 2020.

Account name	DICA NO 1 ENTERPRISES PTY LTD AS TRUSTEE S FOR DICA FAMILY SUPERANNUATION FUND NO 1
Interest payment instructions	Interest will be added to your Term Deposit every six months or at maturity.
Interest paid this financial year	\$405.25

### What do you need to do?

1. You have a 7 day grace period commencing 21 January 2020 and ending 27 January 2020 during which you may make changes to your Term Deposit or withdraw your funds in full without notice or penalty. You can find our latest interest rates at [www.commbank.com.au/tdrates](http://www.commbank.com.au/tdrates).
2. If you request changes to your account within the grace period (or have requested already), we'll send you further confirmation – otherwise, this is the only confirmation of your new investment details that you'll receive from us.

After your grace period ends and your investment has been locked-in, you'll need to give us 31 days' notice if you want to take money out of your Term Deposit before it matures. A prepayment interest adjustment and administration fee will also apply for not fulfilling the term.

You may want to consider other deposit products we offer that may be more suitable for you, For instance, you might prefer an option that allows immediate access to funds or may offer higher interest rates for a comparable term. Please contact us to discuss your options.

### We're here to help

Visit [commbank.com.au](http://commbank.com.au) to view our latest Terms and Conditions, applicable to your renewed account as at the date of renewal.

For any questions, you can drop into your nearest branch, contact your Relationship Manager or Adviser, or call **13 2221**.



\*# 11576.11576.1.1 ZZ175 1102 CH.TD.S101.D021.L.V05.01.27







008

THE DIRECTOR  
 PO BOX V3124  
 MOUNT DRUITT VILLAGE NSW 2770

Date printed	31 December 2019
Term Deposit number	06 2317 50149224
Investment balance	\$86,700.13
Investment term	1 month
At an interest rate of	0.45% p.a.
Invested on	21 December 2019
To mature on	21 January 2020
Interest option	Compound Six Monthly

## Account statement for your Term Deposit

For your records this is your account statement for the period from 1 July to 31 December 2019.

### Things you should know

This Transaction Notice provides Term Deposit transactions for the first six months of the financial year from 1 July 2019 to 31 December 2019.

For taxation purposes the End of Financial Year Notice displays all Term Deposit transactions for the full financial year from 1 July 2019 to 30 June 2020.

### We're here to help

If you want to view our latest Terms and Conditions or have any questions, you can visit [commbank.com.au](http://commbank.com.au), drop into your nearest branch, contact your Relationship Manager or Adviser, or call **13 2221**.

### Important information for Term Deposits opened after 1 July

The opening balance of this Term Deposit will display as 'Nil' on this account statement. The opening deposit will be listed as a separate transaction on the date that the Term Deposit was opened or the value date specified for the Term Deposit.

**Account name** DICA NO 1 ENTERPRISES PTY LTD AS TRUSTEE S FOR DICA FAMILY SUPERANNUATION FUND NO 1

Date	Transaction	Debit	Credit	Balance
01 Jul	OPENING BALANCE			\$86,328.02
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2019 is \$1,178.33			
21 Jul	Credit Interest		\$88.69	\$86,416.71 CR
21 Aug	Credit Interest		\$73.40	\$86,490.11 CR
21 Sep	Credit Interest		\$73.46	\$86,563.57 CR
21 Oct	Credit Interest		\$60.48	\$86,624.05 CR
21 Nov	Credit Interest		\$40.46	\$86,664.51 CR
21 Dec	Credit Interest		\$35.62	\$86,700.13 CR
31 Dec	CLOSING BALANCE			\$86,700.13

# 42641.42763.1.1 ZZ175 1102 CH.YT.S143.D365.LV05.01.27







008

THE DIRECTOR  
PO BOX V3124  
MOUNT DRUITT VILLAGE NSW 2770

Date printed	21 December 2019
Term Deposit number	06 2317 50149224
Investment balance	\$86,700.13
Investment term	1 month
At an interest rate of	0.45% p.a.
Reinvested on	21 December 2019
To mature on	21 January 2020
Interest option	Compound Six Monthly

## Your Term Deposit has been reinvested

Your Term Deposit was reinvested on 21 December 2019 for 1 month with an interest rate of 0.45%p.a.

This notice has been issued as confirmation of your new Term Deposit details before any changes made during grace period. If you want to make any changes to your account, you'll need to do so before your grace period ends on 27 December 2019.

Account name	DICA NO 1 ENTERPRISES PTY LTD AS TRUSTEE S FOR DICA FAMILY SUPERANNUATION FUND NO 1
Interest payment instructions	Interest will be added to your Term Deposit every six months or at maturity.
Interest paid this financial year	\$372.11

### What do you need to do?

1. You have a 7 day grace period commencing 21 December 2019 and ending 27 December 2019 during which you may make changes to your Term Deposit or withdraw your funds in full without notice or penalty. You can find our latest interest rates at [www.commbank.com.au/tdrates](http://www.commbank.com.au/tdrates).
2. If you request changes to your account within the grace period (or have requested already), we'll send you further confirmation – otherwise, this is the only confirmation of your new investment details that you'll receive from us.

After your grace period ends and your investment has been locked-in, you'll need to give us 31 days' notice if you want to take money out of your Term Deposit before it matures. A prepayment interest adjustment and administration fee will also apply for not fulfilling the term.

You may want to consider other deposit products we offer that may be more suitable for you. For instance, you might prefer an option that allows immediate access to funds or may offer higher interest rates for a comparable term. Please contact us to discuss your options.

### We're here to help

Visit [commbank.com.au](http://commbank.com.au) to view our latest Terms and Conditions, applicable to your renewed account as at the date of renewal.

For any questions, you can drop into your nearest branch, contact your Relationship Manager or Adviser, or call **13 2221**.







008

THE DIRECTOR  
 PO BOX V3124  
 MOUNT DRUITT VILLAGE NSW 2770

Date printed	8 January 2020
Term Deposit number	06 2817 50149224
Current balance	\$86,700.13
Investment term	1 month
At an interest rate of	0.45% p.a.
Invested on	21 December 2019
To mature on	21 January 2020
Interest option	Compound Six Monthly

## Review your Term Deposit before it matures

Your Term Deposit is due to mature on 21 January 2020 at which point you can provide us with alternative instructions. As at the date of printing this notice, you will be automatically renewed for a term of 1 month.

Account name	DICA NO 1 ENTERPRISES PTY LTD AS TRUSTEE S FOR DICA FAMILY SUPERANNUATION FUND NO 1
Interest paid this financial year	\$372.11
Interest payable by maturity date if your funds remain invested until maturity	\$33.14

### What do you need to do?

Review your Term Deposit and update your instructions if you want to make a change to these. You can do this at any point prior to maturity, or during the grace period. Prior to maturity, interest rates are indicative only, and may change before your maturity date.

As a guide if you chose to renew, based on your current term and balance as at the date of this notice (including any headline or special offers), the interest rate for the new term would be 0.45% p.a. This may change significantly by the time your Term Deposit matures. To confirm what the interest rate applied to the new term will be, contact us during the grace period so you can make changes if needed.

### What are your maturity options?

You can:

- **Renew** your Term Deposit, with a wide variety of investment terms and the ability to add or withdraw funds
- **Withdraw** your funds in full and close your Term Deposit account
- **Temporarily** place your funds in a holding facility, a feature where you can renew or withdraw your funds without penalty until you decide your next move.

For the latest indicative interest rates, including rates for holding facility, go to [www.commbank.com.au/tdrates](http://www.commbank.com.au/tdrates)

### How to give us instructions

Log on to NetBank to provide instructions online, visit any CommBank branch, contact your Relationship Manager or Adviser or call **13 2221**.

If you forget to provide instructions before maturity, or just change your mind, don't worry - you have the **7 day grace period** from 21 January 2020 to 27 January 2020 to provide alternative renewal or withdrawal instructions without notice or penalty. This will take effect from 21 January 2020.



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### What else do I need to know?

Here are some things you should know when investing in a Term Deposit:

- 1. Instructions are valid for one term only** - Any instruction you provide for a Term Deposit will apply for one term only. If you do not provide any instructions for the next term, we'll automatically place your money into a holding facility when your Term Deposit matures. While interest rates may be lower than the rates offered for a renewed term, funds in the holding facility can be withdrawn at any time without penalty.
- 2. Your renewal interest rate** - Because we change our best rates from time to time, your new rate may be significantly higher or lower than for your previous term, and higher interest rates may be available from another account with a comparable term. We recommend that you check the interest rate applied to your renewed Term Deposit on the maturity date to ensure it meets your needs, as you can still use your 7 day grace period to make changes.
- 3. 31 days' notice for early withdrawal** - Once your term is locked in after the grace period, you'll need to give us 31 days' notice for any early withdrawals. A prepayment interest adjustment and administration fee will also apply. If you need immediate access to your funds, other savings products may be more suitable.

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### We're here to help

If you renew, or if your funds are placed in the holding facility, your account will be subject to the current Term Deposit Terms and Conditions as at the date of renewal. This can be found at [commbank.com.au](http://commbank.com.au).

For any questions, you can drop into your nearest branch, contact your Relationship Manager or call **13 2221**.



008

THE DIRECTOR  
PO BOX V3124  
MOUNT DRUITT VILLAGE NSW 2770

Date printed	21 November 2019
Term Deposit number	06 2317 50149224
Investment balance	\$86,664.51
Investment term	1 month
At an interest rate of	0.50% p.a.
Reinvested on	21 November 2019
To mature on	21 December 2019
Interest option	Compound Six Monthly

## Your Term Deposit has been reinvested

Your Term Deposit was reinvested on 21 November 2019 for 1 month with an interest rate of 0.50%p.a.

This notice has been issued as confirmation of your new Term Deposit details before any changes made during grace period. If you want to make any changes to your account, you'll need to do so before your grace period ends on 27 November 2019.

Account name	DICA NO 1 ENTERPRISES PTY LTD AS TRUSTEE S FOR DICA FAMILY SUPERANNUATION FUND NO 1
Interest payment instructions	Interest will be added to your Term Deposit every six months or at maturity.
Interest paid this financial year	\$336.49

### What do you need to do?

1. You have a 7 day grace period commencing 21 November 2019 and ending 27 November 2019 during which you may make changes to your Term Deposit or withdraw your funds in full without notice or penalty. You can find our latest interest rates at [www.commbank.com.au/tdrates](http://www.commbank.com.au/tdrates).
2. If you request changes to your account within the grace period (or have requested already), we'll send you further confirmation – otherwise, this is the only confirmation of your new investment details that you'll receive from us.

After your grace period ends and your investment has been locked-in, you'll need to give us 31 days' notice if you want to take money out of your Term Deposit before it matures. A prepayment interest adjustment and administration fee will also apply for not fulfilling the term.

You may want to consider other deposit products we offer that may be more suitable for you. For instance, you might prefer an option that allows immediate access to funds or may offer higher interest rates for a comparable term. Please contact us to discuss your options.

### We're here to help

Visit [commbank.com.au](http://commbank.com.au) to view our latest Terms and Conditions, applicable to your renewed account as at the date of renewal.

For any questions, you can drop into your nearest branch, contact your Relationship Manager or Adviser, or call **13 2221**.









008

THE DIRECTOR  
 PO BOX V3124  
 MOUNT DRUITT VILLAGE NSW 2770

Date printed	8 December 2019
Term Deposit number	06 2317 50149224
Current balance	\$86,664.51
Investment term	1 month
At an interest rate of	0.50% p.a.
Invested on	21 November 2019
To mature on	21 December 2019
Interest option	Compound Six Monthly

**Review your Term Deposit before it matures**

Your Term Deposit is due to mature on 21 December 2019 at which point you can provide us with alternative instructions. As at the date of printing this notice, you will be automatically renewed for a term of 1 month.

Account name	DICA NO 1 ENTERPRISES PTY LTD AS TRUSTEE S FOR DICA FAMILY SUPERANNUATION FUND NO 1
Interest paid this financial year	\$336.49
Interest payable by maturity date if your funds remain invested until maturity	\$35.62

**What do you need to do?**

Review your Term Deposit and update your instructions if you want to make a change to these. You can do this at any point prior to maturity, or during the grace period. Prior to maturity, interest rates are indicative only, and may change before your maturity date.

As a guide if you chose to renew, based on your current term and balance as at the date of this notice (including any headline or special offers), the interest rate for the new term would be 0.45% p.a. This may change significantly by the time your Term Deposit matures. To confirm what the interest rate applied to the new term will be, contact us during the grace period so you can make changes if needed.

**What are your maturity options?**

You can:

- **Renew** your Term Deposit, with a wide variety of investment terms and the ability to add or withdraw funds
- **Withdraw** your funds in full and close your Term Deposit account
- **Temporarily** place your funds in a holding facility, a feature where you can renew or withdraw your funds without penalty until you decide your next move.

For the latest indicative interest rates, including rates for holding facility, go to [www.commbank.com.au/tdrates](http://www.commbank.com.au/tdrates)

**How to give us instructions**

Log on to NetBank to provide instructions online, visit any CommBank branch, contact your Relationship Manager or Adviser or call **13 2221**.

If you forget to provide instructions before maturity, or just change your mind, don't worry - you have the **7 day grace period** from 21 December 2019 to 27 December 2019 to provide alternative renewal or withdrawal instructions without notice or penalty. This will take effect from 21 December 2019.



\*# 25427.25427.1.1.ZZ76A 010610.CH1.TD.S101.D343.L.V05.01.27

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### What else do I need to know?

Here are some things you should know when investing in a Term Deposit:

1. **Instructions are valid for one term only** - Any instruction you provide for a Term Deposit will apply for one term only. If you do not provide any instructions for the next term, we'll automatically place your money into a holding facility when your Term Deposit matures. While interest rates may be lower than the rates offered for a renewed term, funds in the holding facility can be withdrawn at any time without penalty.
2. **Your renewal interest rate** - Because we change our best rates from time to time, your new rate may be significantly higher or lower than for your previous term, and higher interest rates may be available from another account with a comparable term. We recommend that you check the interest rate applied to your renewed Term Deposit on the maturity date to ensure it meets your needs, as you can still use your 7 day grace period to make changes.
3. **31 days' notice for early withdrawal** - Once your term is locked in after the grace period, you'll need to give us 31 days' notice for any early withdrawals. A prepayment interest adjustment and administration fee will also apply. If you need immediate access to your funds, other savings products may be more suitable.

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### We're here to help

If you renew, or if your funds are placed in the holding facility, your account will be subject to the current Term Deposit Terms and Conditions as at the date of renewal. This can be found at [commbank.com.au](http://commbank.com.au).

For any questions, you can drop into your nearest branch, contact your Relationship Manager or call **13 2221**.



008

THE DIRECTOR  
 PO BOX V3124  
 MOUNT DRUITT VILLAGE NSW 2770

Date printed	21 October 2019
Term Deposit number	06 2317 50149224
Investment balance	\$86,624.05
Investment term	1 month
At an interest rate of	0.55% p.a.
Reinvested on	21 October 2019
To mature on	21 November 2019
Interest option	Compound Six Monthly

## Your Term Deposit has been reinvested

Your Term Deposit was reinvested on 21 October 2019 for 1 month with an interest rate of 0.55%p.a.

This notice has been issued as confirmation of your new Term Deposit details before any changes made during grace period. If you want to make any changes to your account, you'll need to do so before your grace period ends on 27 October 2019.

Account name	DICA NO 1 ENTERPRISES PTY LTD AS TRUSTEE S FOR DICA FAMILY SUPERANNUATION FUND NO 1
Interest payment instructions	Interest will be added to your Term Deposit every six months or at maturity.
Interest paid this financial year	\$296.03

### What do you need to do?

1. You have a 7 day grace period commencing 21 October 2019 and ending 27 October 2019 during which you may make changes to your Term Deposit or withdraw your funds in full without notice or penalty. You can find our latest interest rates at [www.commbank.com.au/tdrates](http://www.commbank.com.au/tdrates).
2. If you request changes to your account within the grace period (or have requested already), we'll send you further confirmation – otherwise, this is the only confirmation of your new investment details that you'll receive from us.

After your grace period ends and your investment has been locked-in, you'll need to give us 31 days' notice if you want to take money out of your Term Deposit before it matures. A prepayment interest adjustment and administration fee will also apply for not fulfilling the term.

You may want to consider other deposit products we offer that may be more suitable for you. For instance, you might prefer an option that allows immediate access to funds or may offer higher interest rates for a comparable term. Please contact us to discuss your options.

### We're here to help

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For any questions, you can drop into your nearest branch, contact your Relationship Manager or Adviser, or call **13 2221**.



# 35837.35877.1.1 ZZ175 1102 CH.TD.S101.D294.L.V05.01.25





008

THE DIRECTOR  
 PO BOX V3124  
 MOUNT DRUITT VILLAGE NSW 2770

Date printed	8 November 2019
Term Deposit number	06 2317 50149224
Current balance	\$86,624.05
Investment term	1 month
At an interest rate of	0.55% p.a.
Invested on	21 October 2019
To mature on	21 November 2019
Interest option	Compound Six Monthly

## Review your Term Deposit before it matures

Your Term Deposit is due to mature on 21 November 2019 at which point you can provide us with alternative instructions. As at the date of printing this notice, you will be automatically renewed for a term of 1 month.

Account name	DICA NO 1 ENTERPRISES PTY LTD AS TRUSTEE S FOR DICA FAMILY SUPERANNUATION FUND NO 1
Interest paid this financial year	\$296.03
Interest payable by maturity date if your funds remain invested until maturity	\$40.46

### What do you need to do?

Review your Term Deposit and update your instructions if you want to make a change to these. You can do this at any point prior to maturity, or during the grace period. Prior to maturity, interest rates are indicative only, and may change before your maturity date.

As a guide if you chose to renew, based on your current term and balance as at the date of this notice (including any headline or special offers), the interest rate for the new term would be 0.50% p.a. This may change significantly by the time your Term Deposit matures. To confirm what the interest rate applied to the new term will be, contact us during the grace period so you can make changes if needed.

### What are your maturity options?

You can:

- **Renew** your Term Deposit, with a wide variety of investment terms and the ability to add or withdraw funds
- **Withdraw** your funds in full and close your Term Deposit account
- **Temporarily** place your funds in a holding facility, a feature where you can renew or withdraw your funds without penalty until you decide your next move.

For the latest indicative interest rates, including rates for holding facility, go to [www.commbank.com.au/tldrates](http://www.commbank.com.au/tldrates)

### How to give us instructions

Log on to NetBank to provide instructions online, visit any CommBank branch, contact your Relationship Manager or Adviser or call **13 2221**.

If you forget to provide instructions before maturity, or just change your mind, don't worry - you have the **7 day grace period** from 21 November 2019 to 27 November 2019 to provide alternative renewal or withdrawal instructions without notice or penalty. This will take effect from 21 November 2019.



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### What else do I need to know?

Here are some things you should know when investing in a Term Deposit:

- 1. Instructions are valid for one term only** - Any instruction you provide for a Term Deposit will apply for one term only. If you do not provide any instructions for the next term, we'll automatically place your money into a holding facility when your Term Deposit matures. While interest rates may be lower than the rates offered for a renewed term, funds in the holding facility can be withdrawn at any time without penalty.
- 2. Your renewal interest rate** - Because we change our best rates from time to time, your new rate may be significantly higher or lower than for your previous term, and higher interest rates may be available from another account with a comparable term. We recommend that you check the interest rate applied to your renewed Term Deposit on the maturity date to ensure it meets your needs, as you can still use your 7 day grace period to make changes.
- 3. 31 days' notice for early withdrawal** - Once your term is locked in after the grace period, you'll need to give us 31 days' notice for any early withdrawals. A prepayment interest adjustment and administration fee will also apply. If you need immediate access to your funds, other savings products may be more suitable.

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008

THE DIRECTOR  
PO BOX V3124  
MOUNT DRUITT VILLAGE NSW 2770

Date printed	21 September 2019
Term Deposit number	06 2317 50149224
Investment balance	\$86,563.57
Investment term	1 month
At an interest rate of	0.85% p.a.
Reinvested on	21 September 2019
To mature on	21 October 2019
Interest option	Compound Six Monthly

## Your Term Deposit has been reinvested

Your Term Deposit was reinvested on 21 September 2019 for 1 month with an interest rate of 0.85%p.a.

This notice has been issued as confirmation of your new Term Deposit details before any changes made during grace period. If you want to make any changes to your account, you'll need to do so before your grace period ends on 27 September 2019.

Account name	DICA NO 1 ENTERPRISES PTY LTD AS TRUSTEE S FOR DICA FAMILY SUPERANNUATION FUND NO 1
Interest payment instructions	Interest will be added to your Term Deposit every six months or at maturity.
Interest paid this financial year	\$235.55

### What do you need to do?

1. You have a 7 day grace period commencing 21 September 2019 and ending 27 September 2019 during which you may make changes to your Term Deposit or withdraw your funds in full without notice or penalty. You can find our latest interest rates at [www.commbank.com.au/tdrates](http://www.commbank.com.au/tdrates).
2. If you request changes to your account within the grace period (or have requested already), we'll send you further confirmation – otherwise, this is the only confirmation of your new investment details that you'll receive from us.

After your grace period ends and your investment has been locked-in, you'll need to give us 31 days' notice if you want to take money out of your Term Deposit before it matures. A prepayment interest adjustment and administration fee will also apply for not fulfilling the term.

You may want to consider other deposit products we offer that may be more suitable for you. For instance, you might prefer an option that allows immediate access to funds or may offer higher interest rates for a comparable term. Please contact us to discuss your options.

### We're here to help

Visit [commbank.com.au](http://commbank.com.au) to view our latest Terms and Conditions, applicable to your renewed account as at the date of renewal.

For any questions, you can drop into your nearest branch, contact your Relationship Manager or Adviser, or call **13 2221**.









008

THE DIRECTOR  
 PO BOX V3124  
 MOUNT DRUITT VILLAGE NSW 2770

Date printed	8 October 2019
Term Deposit number	06 2317 50149224
Current balance	\$86,563.57
Investment term	1 month
At an interest rate of	0.85% p.a.
Invested on	21 September 2019
To mature on	21 October 2019
Interest option	Compound Six Monthly

**Review your Term Deposit before it matures**

Your Term Deposit is due to mature on 21 October 2019 at which point you can provide us with alternative instructions. As at the date of printing this notice, you will be automatically renewed for a term of 1 month.

Account name	DICA NO 1 ENTERPRISES PTY LTD AS TRUSTEE S FOR DICA FAMILY SUPERANNUATION FUND NO 1
Interest paid this financial year	\$235.55
Interest payable by maturity date if your funds remain invested until maturity	\$60.48

**What do you need to do?**

Review your Term Deposit and update your instructions if you want to make a change to these. You can do this at any point prior to maturity, or during the grace period. Prior to maturity, interest rates are indicative only, and may change before your maturity date.

As a guide if you chose to renew, based on your current term and balance as at the date of this notice (including any headline or special offers), the interest rate for the new term would be 0.85% p.a. This may change significantly by the time your Term Deposit matures. To confirm what the interest rate applied to the new term will be, contact us during the grace period so you can make changes if needed.

**What are your maturity options?**

You can:

- **Renew** your Term Deposit, with a wide variety of investment terms and the ability to add or withdraw funds
- **Withdraw** your funds in full and close your Term Deposit account
- **Temporarily** place your funds in a holding facility, a feature where you can renew or withdraw your funds without penalty until you decide your next move.

For the latest indicative interest rates, including rates for holding facility, go to [www.commbank.com.au/tdrates](http://www.commbank.com.au/tdrates)

**How to give us instructions**

Log on to NetBank to provide instructions online, visit any CommBank branch, contact your Relationship Manager or Adviser or call **13 2221**.

If you forget to provide instructions before maturity, or just change your mind, don't worry - you have the **7 day grace period** from 21 October 2019 to 27 October 2019 to provide alternative renewal or withdrawal instructions without notice or penalty. This will take effect from 21 October 2019.



\*# 44922.44968.1.1 ZZ76A.010610.CH.TD.S101.D280.L.V05.01.25

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### What else do I need to know?

Here are some things you should know when investing in a Term Deposit:

- 1. Instructions are valid for one term only** - Any instruction you provide for a Term Deposit will apply for one term only. If you do not provide any instructions for the next term, we'll automatically place your money into a holding facility when your Term Deposit matures. While interest rates may be lower than the rates offered for a renewed term, funds in the holding facility can be withdrawn at any time without penalty.
- 2. Your renewal interest rate** - Because we change our best rates from time to time, your new rate may be significantly higher or lower than for your previous term, and higher interest rates may be available from another account with a comparable term. We recommend that you check the interest rate applied to your renewed Term Deposit on the maturity date to ensure it meets your needs, as you can still use your 7 day grace period to make changes.
- 3. 31 days' notice for early withdrawal** - Once your term is locked in after the grace period, you'll need to give us 31 days' notice for any early withdrawals. A prepayment interest adjustment and administration fee will also apply. If you need immediate access to your funds, other savings products may be more suitable.

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### We're here to help

If you renew, or if your funds are placed in the holding facility, your account will be subject to the current Term Deposit Terms and Conditions as at the date of renewal. This can be found at [commbank.com.au](http://commbank.com.au).

For any questions, you can drop into your nearest branch, contact your Relationship Manager or call **13 2221**.



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THE DIRECTOR  
 PO BOX V3124  
 MOUNT DRUITT VILLAGE NSW 2770

Date printed	21 August 2019
Term Deposit number	06 2317 50149224
Investment balance	\$86,490.11
Investment term	1 month
At an interest rate of	1.00% p.a.
Reinvested on	21 August 2019
To mature on	21 September 2019
Interest option	Compound Six Monthly

## Your Term Deposit has been reinvested

Your Term Deposit was reinvested on 21 August 2019 for 1 month with an interest rate of 1.00%p.a.

This notice has been issued as confirmation of your new Term Deposit details before any changes made during grace period. If you want to make any changes to your account, you'll need to do so before your grace period ends on 27 August 2019.

<b>Account name</b>	DICA NO 1 ENTERPRISES PTY LTD AS TRUSTEE S FOR DICA FAMILY SUPERANNUATION FUND NO 1
<b>Interest payment instructions</b>	Interest will be added to your Term Deposit every six months or at maturity.
<b>Interest paid this financial year</b>	\$162.09

### What do you need to do?

1. You have a 7 day grace period commencing 21 August 2019 and ending 27 August 2019 during which you may make changes to your Term Deposit or withdraw your funds in full without notice or penalty. You can find our latest interest rates at [www.commbank.com.au/tdrates](http://www.commbank.com.au/tdrates).
2. If you request changes to your account within the grace period (or have requested already), we'll send you further confirmation – otherwise, this is the only confirmation of your new investment details that you'll receive from us.

After your grace period ends and your investment has been locked-in, you'll need to give us 31 days' notice if you want to take money out of your Term Deposit before it matures. A prepayment interest adjustment and administration fee will also apply for not fulfilling the term.

You may want to consider other deposit products we offer that may be more suitable for you, For instance, you might prefer an option that allows immediate access to funds or may offer higher interest rates for a comparable term. Please contact us to discuss your options.

### We're here to help

Visit [commbank.com.au](http://commbank.com.au) to view our latest Terms and Conditions, applicable to your renewed account as at the date of renewal.

For any questions, you can drop into your nearest branch, contact your Relationship Manager or Adviser, or call **13 2221**.



#\* 1259 1 12643.1.1 ZZ175 1102 CH.TD.S101.D233.L V05.01.24





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THE DIRECTOR  
 PO BOX V3124  
 MOUNT DRUITT VILLAGE NSW 2770

Date printed	8 September 2019
Term Deposit number	06 2317 50149224
Current balance	\$86,490.11
Investment term	1 month
At an interest rate of	1.00% p.a.
Invested on	21 August 2019
To mature on	21 September 2019
Interest option	Compound Six Monthly

**Review your Term Deposit before it matures**

Your Term Deposit is due to mature on 21 September 2019 at which point you can provide us with alternative instructions. As at the date of printing this notice, you will be automatically renewed for a term of 1 month.

Account name	DICA NO 1 ENTERPRISES PTY LTD AS TRUSTEE S FOR DICA FAMILY SUPERANNUATION FUND NO 1
Interest paid this financial year	\$162.09
Interest payable by maturity date if your funds remain invested until maturity	\$73.46

**What do you need to do?**

Review your Term Deposit and update your instructions if you want to make a change to these. You can do this at any point prior to maturity, or during the grace period. Prior to maturity, interest rates are indicative only, and may change before your maturity date.

As a guide if you chose to renew, based on your current term and balance as at the date of this notice (including any headline or special offers), the interest rate for the new term would be 0.85% p.a. This may change significantly by the time your Term Deposit matures. To confirm what the interest rate applied to the new term will be, contact us during the grace period so you can make changes if needed.

**What are your maturity options?**

You can:

- **Renew** your Term Deposit, with a wide variety of investment terms and the ability to add or withdraw funds
- **Withdraw** your funds in full and close your Term Deposit account
- **Temporarily** place your funds in a holding facility, a feature where you can renew or withdraw your funds without penalty until you decide your next move.

For the latest indicative interest rates, including rates for holding facility, go to [www.commbank.com.au/tdrates](http://www.commbank.com.au/tdrates)

**How to give us instructions**

Log on to NetBank to provide instructions online, visit any CommBank branch, contact your Relationship Manager or Adviser or call **13 2221**.

If you forget to provide instructions before maturity, or just change your mind, don't worry - you have the **7 day grace period** from 21 September 2019 to 27 September 2019 to provide alternative renewal or withdrawal instructions without notice or penalty. This will take effect from 21 September 2019.



\*# 28560.28502.1.1 ZZ76A 010610 CH.TD.ST01.D252.L V05.01.25

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### What else do I need to know?

Here are some things you should know when investing in a Term Deposit:

- 1. Instructions are valid for one term only** - Any instruction you provide for a Term Deposit will apply for one term only. If you do not provide any instructions for the next term, we'll automatically place your money into a holding facility when your Term Deposit matures. While interest rates may be lower than the rates offered for a renewed term, funds in the holding facility can be withdrawn at any time without penalty.
- 2. Your renewal interest rate** - Because we change our best rates from time to time, your new rate may be significantly higher or lower than for your previous term, and higher interest rates may be available from another account with a comparable term. We recommend that you check the interest rate applied to your renewed Term Deposit on the maturity date to ensure it meets your needs, as you can still use your 7 day grace period to make changes.
- 3. 31 days' notice for early withdrawal** - Once your term is locked in after the grace period, you'll need to give us 31 days' notice for any early withdrawals. A prepayment interest adjustment and administration fee will also apply. If you need immediate access to your funds, other savings products may be more suitable.

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### We're here to help

If you renew, or if your funds are placed in the holding facility, your account will be subject to the current Term Deposit Terms and Conditions as at the date of renewal. This can be found at [commbank.com.au](http://commbank.com.au).

For any questions, you can drop into your nearest branch, contact your Relationship Manager or call **13 2221**.



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 PO BOX V3124  
 MOUNT DRUITT VILLAGE NSW 2770

Date printed	8 August 2019
Term Deposit number	06 2317 50149224
Current balance	\$86,416.71
Investment term	1 month
At an interest rate of	1.00% p.a.
Invested on	21 July 2019
To mature on	21 August 2019
Interest option	Compound Six Monthly

## Review your Term Deposit before it matures

Your Term Deposit is due to mature on 21 August 2019 at which point you can provide us with alternative instructions. As at the date of printing this notice, you will be automatically renewed for a term of 1 month.

Account name	DICA NO 1 ENTERPRISES PTY LTD AS TRUSTEE S FOR DICA FAMILY SUPERANNUATION FUND NO 1
Interest paid this financial year	\$88.69
Interest payable by maturity date if your funds remain invested until maturity	\$73.40

### What do you need to do?

Review your Term Deposit and update your instructions if you want to make a change to these. You can do this at any point prior to maturity, or during the grace period. Prior to maturity, interest rates are indicative only, and may change before your maturity date.

As a guide if you chose to renew, based on your current term and balance as at the date of this notice (including any headline or special offers), the interest rate for the new term would be 1.00% p.a. This may change significantly by the time your Term Deposit matures. To confirm what the interest rate applied to the new term will be, contact us during the grace period so you can make changes if needed.

### What are your maturity options?

You can:

- **Renew** your Term Deposit, with a wide variety of investment terms and the ability to add or withdraw funds
- **Withdraw** your funds in full and close your Term Deposit account
- **Temporarily** place your funds in a holding facility, a feature where you can renew or withdraw your funds without penalty until you decide your next move.

For the latest indicative interest rates, including rates for holding facility, go to [www.commbank.com.au/tdrates](http://www.commbank.com.au/tdrates)

### How to give us instructions

Log on to NetBank to provide instructions online, visit any CommBank branch, contact your Relationship Manager or Adviser or call **13 2221**.

If you forget to provide instructions before maturity, or just change your mind, don't worry - you have the **7 day grace period** from 21 August 2019 to 27 August 2019 to provide alternative renewal or withdrawal instructions without notice or penalty. This will take effect from 21 August 2019.



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### What else do I need to know?

Here are some things you should know when investing in a Term Deposit:

- 1. Instructions are valid for one term only** - Any instruction you provide for a Term Deposit will apply for one term only. If you do not provide any instructions for the next term, we'll automatically place your money into a holding facility when your Term Deposit matures. While interest rates may be lower than the rates offered for a renewed term, funds in the holding facility can be withdrawn at any time without penalty.
- 2. Your renewal interest rate** - Because we change our best rates from time to time, your new rate may be significantly higher or lower than for your previous term, and higher interest rates may be available from another account with a comparable term. We recommend that you check the interest rate applied to your renewed Term Deposit on the maturity date to ensure it meets your needs, as you can still use your 7 day grace period to make changes.
- 3. 31 days' notice for early withdrawal** - Once your term is locked in after the grace period, you'll need to give us 31 days' notice for any early withdrawals. A prepayment interest adjustment and administration fee will also apply. If you need immediate access to your funds, other savings products may be more suitable.

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### We're here to help

If you renew, or if your funds are placed in the holding facility, your account will be subject to the current Term Deposit Terms and Conditions as at the date of renewal. This can be found at [commbank.com.au](http://commbank.com.au).

For any questions, you can drop into your nearest branch, contact your Relationship Manager or call **13 2221**.





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THE DIRECTOR  
 PO BOX V3124  
 MOUNT DRUITT VILLAGE NSW 2770

Date printed	21 July 2019
Term Deposit number	06 2317 50149224
Investment balance	\$86,416.71
Investment term	1 month
At an interest rate of	1.00% p.a.
Reinvested on	21 July 2019
To mature on	21 August 2019
Interest option	Compound Six Monthly

**Your Term Deposit has been reinvested**

Your Term Deposit was reinvested on 21 July 2019 for 1 month with an interest rate of 1.00%p.a.

This notice has been issued as confirmation of your new Term Deposit details before any changes made during grace period. If you want to make any changes to your account, you'll need to do so before your grace period ends on 27 July 2019.

Account name	DICA NO 1 ENTERPRISES PTY LTD AS TRUSTEE S FOR DICA FAMILY SUPERANNUATION FUND NO 1
Interest payment instructions	Interest will be added to your Term Deposit every six months or at maturity.
Interest paid this financial year	\$88.69

**What do you need to do?**

1. You have a 7 day grace period commencing 21 July 2019 and ending 27 July 2019 during which you may make changes to your Term Deposit or withdraw your funds in full without notice or penalty. You can find our latest interest rates at [www.commbank.com.au/tdrates](http://www.commbank.com.au/tdrates).
2. If you request changes to your account within the grace period (or have requested already), we'll send you further confirmation – otherwise, this is the only confirmation of your new investment details that you'll receive from us.

After your grace period ends and your investment has been locked-in, you'll need to give us 31 days' notice if you want to take money out of your Term Deposit before it matures. A prepayment interest adjustment and administration fee will also apply for not fulfilling the term.

You may want to consider other deposit products we offer that may be more suitable for you, For instance, you might prefer an option that allows immediate access to funds or may offer higher interest rates for a comparable term. Please contact us to discuss your options.

**We're here to help**

Visit [commbank.com.au](http://commbank.com.au) to view our latest Terms and Conditions, applicable to your renewed account as at the date of renewal.

For any questions, you can drop into your nearest branch, contact your Relationship Manager or Adviser, or call **13 2221**.



# 29616.29704.1.1 ZZ175 1102 CH.TD.S101.D203.L V05.01.24





008

THE DIRECTOR  
 PO BOX V3124  
 MOUNT DRUITT VILLAGE NSW 2770

Date printed	8 July 2019
Term Deposit number	06 2317 50149224
Current balance	\$86,328.02
Investment term	1 month
At an interest rate of	1.25% p.a.
Invested on	21 June 2019
To mature on	21 July 2019
Interest option	Compound Six Monthly

**Review your Term Deposit before it matures**

Your Term Deposit is due to mature on 21 July 2019 and as at the date of printing this notice, you will be automatically renewed for a term of 1 month unless you tell us what to do next.

Account name	DICA NO 1 ENTERPRISES PTY LTD AS TRUSTEE S FOR DICA FAMILY SUPERANNUATION FUND NO 1
Interest paid this financial year	\$0.00
Interest payable by maturity date if your funds remain invested until maturity	\$88.69

**What do you need to do?**

Review your Term Deposit and let us know if you'd like to update your instructions at least one day before 21 July 2019. We'll confirm your new details in writing once your instructions have been applied.

As a guide, based on your current term and balance, the interest rate would be 1.00% p.a. – although this may change by the time your Term Deposit matures.

**What are your maturity options?**

You can:

- **Renew** your Term Deposit, with a wide variety of investment terms and the ability to add or withdraw funds
- **Withdraw** your funds in full and close your Term Deposit account
- **Temporarily** place your funds in a holding facility, a feature where you can renew or withdraw your funds without penalty until you decide your next move.

For the latest indicative interest rates, including rates for holding facility, go to [www.commbank.com.au/tdrates](http://www.commbank.com.au/tdrates)

**How to give us instructions**

Log on to NetBank to provide instructions online, visit any CommBank branch, contact your Relationship Manager or Adviser or call **13 2221**.

If you forget to provide instructions in time, or just change your mind, don't worry - you can also provide alternative instructions during your **7 day grace period** from 21 July 2019 to 27 July 2019 without notice or penalty, including if you want to fully withdraw your funds. This will take effect from 21 July 2019.



\*# 23493.23576.1.1.ZZ76A.010610.CH.TD.S101.D189.L.V05.01.23

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### What else do I need to know?

Here are some things you should know when investing in a Term Deposit:

1. **Instructions are valid for one term only** - Any instruction you provide for a Term Deposit will apply for one term only. If you do not provide any instructions for the next term, we'll automatically place your money into a holding facility when your Term Deposit matures. While interest rates may be lower than the rates offered for a renewed term, funds in the holding facility can be withdrawn at any time without penalty.
2. **Your renewal interest rate** - Because we change our best rates from time to time, your new rate may be significantly higher or lower than for your previous term, and higher interest rates may be available from another account with a comparable term. We recommend that you check the interest rate applied to your renewed Term Deposit on the maturity date to ensure it meets your needs, as you can still use your 7 day grace period to make changes.
3. **31 days' notice for early withdrawal** - Once your term is locked in after the grace period, you'll need to give us 31 days' notice for any early withdrawals. A prepayment interest adjustment and administration fee will also apply. If you need immediate access to your funds, other savings products may be more suitable.

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### We're here to help

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For any questions, you can drop into your nearest branch, contact your Relationship Manager or call **13 2221**.