



Account Balances

PAN: 61479882

Your accounts as at Friday, 20/05/2022 07:03:30 WST.

account name	account number	balance	credit limit	uncleared funds	available balance
HERO SAVER /bing	303-092 7962915	\$658.45	\$0.00	\$0.00	\$658.45
smsf	303-500 0097766	\$20,000.00	\$0.00	\$0.00	\$0.00
RETIREMENT ADVANTAGE ACCOUNT	303-829 0187808	\$639.33	\$0.00	\$0.00	\$639.33
BANKWEST TELENET SAVER	303-829 0187816	\$36.41	\$0.00	\$0.00	\$36.41
smsf	303-829 0190647	\$100,000.00	\$0.00	\$0.00	\$0.00
RETIREMENT ADVANTAGE ACCOUNT	303-829 0190752	\$1,195.34	\$0.00	\$0.00	\$1,195.34
BANKWEST TELENET SAVER	303-829 0190760	\$28.34	\$0.00	\$0.00	\$28.34
smsf	303-829 0192534	\$100,000.00	\$0.00	\$0.00	\$0.00
smsf	303-829 0197542	\$30,000.00	\$0.00	\$0.00	\$0.00
bing	306-199 0055959	\$40,000.00	\$0.00	\$0.00	\$0.00
total balance:					\$292,557.87
total available balance:					\$2,557.87

Note:

SMSF deposits highlighted on both pages show that the deposits stayed with the Bank between 20/05/22 and 11/09/22.



Account Balances

PAN: 61479882

Your accounts as at Sunday, 11/09/2022 06:51:41 WST.

account name	account number	balance	credit limit	uncleared funds	available balance	% int Matur
HERO SAVER /bing	303-092 7962915	\$1,462.71	\$0.00	\$0.00	\$1,462.71	
smsf	303-500 0097766	\$20,000.00	\$0.00	\$0.00	\$0.00	0.4% 20/03/
RETIREMENT ADVANTAGE ACCOUNT	303-829 0187808	\$339.39	\$0.00	\$0.00	\$339.39	
BANKWEST TELENET SAVER	303-829 0187816	\$36.43	\$0.00	\$0.00	\$36.43	
smsf	303-829 0190647	\$100,000.00	\$0.00	\$0.00	\$0.00	1.5% 05/12/
RETIREMENT ADVANTAGE ACCOUNT	303-829 0190752	\$1,195.43	\$0.00	\$0.00	\$1,195.43	
BANKWEST TELENET SAVER	303-829 0190760	\$28.35	\$0.00	\$0.00	\$28.35	
smsf	303-829 0192534	\$100,000.00	\$0.00	\$0.00	\$0.00	1.4% 03/03/
smsf	303-829 0197542	\$30,000.00	\$0.00	\$0.00	\$0.00	0.4% 07/10/
bing	306-199 0055959	\$40,000.00	\$0.00	\$0.00	\$0.00	0.4% 06/10/
total balance:					\$293,062.31	
total available balance:					\$3,062.31	

GOLD TERM DEPOSIT STATEMENT

3 September 2021

For enquiries, message us on the Bankwest App or
Bankwest Online Banking, or call on 13 17 19
If you're a business customer, call 13 7000

Account Number	829-019253-4
Period	4 Mar 21 - 3 Sep 21
Page 1 of 2	Statement Number 4



BT2463A 000607 (028R)
THE TRUSTEE
BING CHOO SUPER FUND
35 FOSTER CRESCENT
KNOXFIELD VIC 3180

Name	PAN
Bing Lee	61479882
Hong Choo Si	61479785

Account of: **BING LEE**
HONG CHOO SI

15

Your term deposit details

It's best to keep this statement of account for your records. Make sure you check that we've got everything right.

Account number	829-019253-4
Account type	GOLD TERM DEPOSIT
Deposit Amount	100,000.00
Term	36 months
Interest rate	1.40% per annum
Start of term (commencement date)	3 March 2020
End of term (maturity date)	3 March 2023
Next interest payment date	3 March 2022
Interest payment method	Transfer to Account 0829-0187808

We've included your transaction details on the next page.

Important info

If you invest for 6 months or longer, we'll send you a statement like this every 6 months, which will detail any transactions on your account.

We've provided the Product Disclosure Statement to you before, but if you'd like another copy you can find it on our website. Or, call us so we can send you a copy.

If you have any questions, you can message us 24/7 in Bankwest Online Banking or our app, or call us.

Thanks,
Bankwest

Note Interest paid = 1.40%
on 3/3/22 = \$1400

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GOLD TERM DEPOSIT STATEMENT

For enquiries, message us on the Bankwest App or Bankwest Online Banking, or call on 13 17 19. If you're a business customer, call 13 7000

3 December 2021

Account Number	829-019064-7
Period	5 Jun 21 - 3 Dec 21
Page 1 of 2	Statement Number 5



BT3373A 001010 (026R)
THE TRUSTEES
BING CHOO SUPER FUND
35 FOSTER CRESCENT
KNOXFIELD VIC 3180

Name	PAN
Bing Lee	61479882
Hong Choo Si	61479785



Account of: BING LEE
HONG CHOO SI

Your term deposit details

It's best to keep this statement of account for your records. Make sure you check that we've got everything right.

Account number	829-019064-7
Account type	GOLD TERM DEPOSIT
Deposit Amount	100,000.00
Term	36 months
Interest rate	1.50% per annum
Start of term (commencement date)	5 December 2019
End of term (maturity date)	5 December 2022
Next interest payment date	7 December 2021
Interest payment method	Transfer to Account 0829-0187808

We've included your transaction details on the next page.

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If you have any questions, you can message us 24/7 in Bankwest Online Banking or our app, or call us.

Thanks,

Bankwest

Note Interest paid = 1.50% on 7/12/21 = \$1499 ✓ (P)

BT3373A / 001010 / 0002021

Make sure you check the entries on this statement carefully. If you see something that doesn't seem right, call us on 13 17 19. For more information about your account, and for details of the dispute resolution mechanism that covers disputed transactions and complaints (including how to access the mechanism and to make a complaint - including to the external dispute resolution body - the Australian Financial Complaints Authority), please see the Product Disclosure Statement for this product (available at our website and branches), or call/visit us. Bankwest, a division of Commonwealth Bank of Australia ABN 48 123 123 124 AFSL / Australian Credit Licence 234945. If you don't want to receive promotional information from us, let us know by calling us on 13 17 19.

Customer Number 1845631
 BSB Number 313-140
 Statement Number 34
 Statement Date 30 June 2022
 Shares NIL
 Page 1 of 3



000645 028 - 3180

Mrs H Si
 35 Foster Crescent
 KNOXFIELD VIC 3180

Call 132 888
 Visit bankaust.com.au

Payment Summary for Withholding Tax 1/7/21 - 30/6/22

To be retained by Payee for taxation purposes. Authorised by L. O'Brien

Account Number	Account	Interest Earned	Resident Withholding Tax	Non-resident Withholding Tax
138379552	Term Deposit 3 years	0.00	0.00	0.00
138380410	Term Deposit 3 years	0.00	0.00	0.00
138377598	Term Deposit 12 months 11	1,914.24 ✓	0.00	0.00
138377845	Term Deposit 12 months 10	1,157.39 ✓	0.00	0.00
12198438	Commercial Saver	0.00	0.00	0.00

Account summary

Account Number	Account	Opening Balance	Total Debits	Total Credits	Closing Balance
12198438	Commercial Saver	9.46	0.00	0.00	9.46
138379552	Term Deposit 3 years 12	119,330.00	0.00	0.00	119,330.00 ✓
138380410	Term Deposit 3 years 13	100,000.00	0.00	0.00	100,000.00 ✓
138377598	Term Deposit 12 months 11	25,000.00	0.00	1,914.24	26,914.24 ✓
138377845	Term Deposit 12 months 10	15,000.00	16,157.39	1,157.39	0.00 ✓

transferred to new SMSF in same bank acct 138389803 (16)

Most don't read this until it's too late

Anyone can be tricked by a scammer. If you think you're involved in a scam, please contact us right away. We're here to help.

Learn how to protect yourself at bankaust.com.au/scams



Please check the transactions on your statement to make sure they're correct. If you don't recognise a transaction and you'd like to dispute it, please contact us. You can also refer to our 'Account & Access Facility Conditions of Use' on our website for account or dispute resolution details. Please retain this statement for taxation purposes.

Call **132 888**
 Visit **bankaust.com.au**

Account: 12198438 Commercial Saver TFN Quoted

Account Name: Bing Lee & Hong Choo Si ATF Bing Choo Su					
Effective	Posted	Description	Debit	Credit	Balance
	1 Jun	Opening Balance			9.46
	30 Jun	Closing Balance			9.46

Account: 13837952 Term Deposit 3 years TFN Quoted
Interest Calculated at 1.80% P.A. Matures 19 September 2022

Account Name: Bing Lee & Hong Choo Si ATF Bing Choo Su					
Effective	Posted	Description	Debit	Credit	Balance
	1 Jun	Opening Balance			119,330.00
	30 Jun	Closing Balance			119,330.00

Account: 138380410 Term Deposit 3 years TFN Quoted
Interest Calculated at 1.50% P.A. Matures 04 December 2022

Account Name: Bing Lee & Hong Choo Si ATF Bing Choo Su					
Effective	Posted	Description	Debit	Credit	Balance
	1 Jun	Opening Balance			100,000.00
	30 Jun	Closing Balance			100,000.00

Account: 138377598 Term Deposit 12 months TFN Quoted
Interest Calculated at 2.50% P.A. Matures 04 June 2023

Account Name: Bing Lee & Hong Choo Si ATF Bing Choo Su					
Effective	Posted	Description	Debit	Credit	Balance
	1 Jun	Opening Balance			25,000.00
4 Jun	3 Jun	Interest Credit		1,914.24	26,914.24
	30 Jun	Closing Balance			26,914.24

Account: 138377845 Term Deposit 12 months TFN Quoted
Interest Calculated at 3.00% P.A. Matures 19 June 2023

Account Name: Bing Lee & Hong Choo Si ATF Bing Choo Su					
Effective	Posted	Description	Debit	Credit	Balance
	1 Jun	Opening Balance			15,000.00
19 Jun	18 Jun	Interest Credit		1,148.54	16,148.54
27 Jun	27 Jun	Interest Credit		8.85	16,157.39
27 Jun	27 Jun	Closing Withdrawal/Redemption - Transfer	16,157.39		0.00

Accts dated 11th Sept '22



Bank Australia

RESPONSIBLE BANKING

Re-order accounts



Share Account

Acc 136264380

Available \$0.00

Current \$0.00



Commercial Saver

Acc 12198438

Available \$9.46

Current \$9.46



Online Saver

Acc 12200943

Available \$1,577.17

Current \$1,577.17



Term Deposit 12 months

Acc 138377598

Available \$26,914.24

SMCF 2.5% maturing 04/06/23



Term Deposit 12 months (NEW)

Acc 138389803

Available \$16,157.39

SMCF 3% maturing 27/06/23



Term Deposit 12 months

Acc 138389806

Available \$103,056.44

SMCF 3% maturing 27/06/23



Term Deposit 3 years

Acc 138379552

Available \$119,330.00

SMCF 1.8% maturing 19/11



Term Deposit 3 years

Acc 138380410

Available \$100,000.00

SMCF 1.5% maturing 04/12

Account Balances for Bing Lee, 1845630

Date: 11/09/2022

Handwritten notes:
At the end of the month...
about 19/09/22
transferred to...
at 2.5% (1.5% + 1.0%)

Customer Number	1845631
Statement Number	34
Page	2 of 3

Call 132 888
Visit bankaust.com.au

ACCOUNT 12198438 (1103)

Account: 12198438 Commercial Saver TFN Quoted

Account Name: Bing Lee & Hong Choo Si ATF Bing Choo Su

Effective	Posted	Description	Debit	Credit	Balance
	1 Jun	Opening Balance			9.46
	30 Jun	Closing Balance			9.46

Account: 13837952 Term Deposit 3 years TFN Quoted 12

Interest Calculated at 1.80% P.A. Matures 19 September 2022

Account Name: Bing Lee & Hong Choo Si ATF Bing Choo Su

Effective	Posted	Description	Debit	Credit	Balance
	1 Jun	Opening Balance			119,330.00
	30 Jun	Closing Balance			119,330.00 ✓

Account: 138380410 Term Deposit 3 years TFN Quoted 13

Interest Calculated at 1.50% P.A. Matures 04 December 2022

Account Name: Bing Lee & Hong Choo Si ATF Bing Choo Su

Effective	Posted	Description	Debit	Credit	Balance
	1 Jun	Opening Balance			100,000.00
	30 Jun	Closing Balance			100,000.00 ✓

Account: 138377598 Term Deposit 12 months TFN Quoted 11

Interest Calculated at 2.50% P.A. Matures 04 June 2023

Account Name: Bing Lee & Hong Choo Si ATF Bing Choo Su

Effective	Posted	Description	Debit	Credit	Balance
	1 Jun	Opening Balance			25,000.00
4 Jun	3 Jun	Interest Credit		1,914.24 ✓	26,914.24
	30 Jun	Closing Balance			26,914.24 ✓

Account: 138377845 Term Deposit 12 months TFN Quoted 10

Interest Calculated at 3.00% P.A. Matures 19 June 2023

Account Name: Bing Lee & Hong Choo Si ATF Bing Choo Su

Effective	Posted	Description	Debit	Credit	Balance
	1 Jun	Opening Balance			15,000.00
19 Jun	18 Jun	Interest Credit		1,148.54	16,148.54
27 Jun	27 Jun	Interest Credit		8.85	16,157.39
27 Jun	27 Jun	Closing Withdrawal/Redemption - Transfer	16,157.39		0.00 ✓

GOLD TERM DEPOSIT STATEMENT

17 September 2

For enquiries, message us on the Bankwest App or
Bankwest Online Banking, or call on 13 17 19
If you're a business customer, call 13 7000

Account Number	500-009776-6
Period	19 Mar 21 - 17 Sep 21
Page 1 of 2	Statement Number 17



BT2603A 000648 (028R)
THE TRUSTEE
BING CHOO SUPER FUND
35 FOSTER CRESCENT
KNOXFIELD VIC 3180

Name	PA
Bing Lee	614798
Hong Choo Si	614797



Account of: **BING LEE**
HONG CHOO SI

9.

Your term deposit details

It's best to keep this statement of account for your records. Make sure you check that we've got everything right

Account number	500-009776-6
Account type	GOLD TERM DEPOSIT
Deposit Amount	20,000.00
Term	12 months
Interest rate	0.55% per annum
Start of term (commencement date)	18 March 2021
End of term (maturity date)	18 March 2022
Next interest payment date	18 March 2022
Interest payment method	Transfer to CBA Account 119-10006174

We've included your transaction details on the next page.

Important info

If you invest for 6 months or longer, we'll send you a statement like this every 6 months, which will detail any transactions on your account.

We've provided the Product Disclosure Statement to you before, but if you'd like another copy you can find it on website. Or, call us so we can send you a copy.

If you have any questions, you can message us 24/7 in Bankwest Online Banking or our app, or call us.

Thanks,

Bankwest

Note: Interest paid
0.55% on 18
= \$110 ✓



GOLD TERM DEPOSIT STATEMENT

For enquiries, message us on the Bankwest App or Bankwest Online Banking, or call on 13 17 19
If you're a business customer, call 13 7000

11 April 2022

Account Number	829-019754-2
Period	8 Apr 22 - 11 Apr 22
Page 1 of 2	Statement Number 5



BT1013A 001064 (028R)
**THE TRUSTEES
BING CHOO SUPER FUND
35 FOSTER CRESCENT
KNOXFIELD VIC 3180**

Name	PAN
Bing Lee	61479882
Hong Choo Si	61479785

Account of: **BING LEE
HONG CHOO SI**

Your term deposit is ready to go for another term.

Here are your details

8

Account number	829-019754-2
Account type	GOLD TERM DEPOSIT
Deposit Amount	30,000.00 ✓
Term	6 months
Interest rate	0.40% per annum
Start of term (commencement date)	7 April 2022
End of term (maturity date)	7 October 2022 ✓
Next interest payment date	7 October 2022
Interest payment method	Transfer to Account 0829-0187808

If you'd like an extra copy of the Product Disclosure Statement for your account, you can find it on our website. Or you can call us on 13 17 19 (13 7000 if you're a business customer) to have one posted to you.

If you have any questions, you can message us 24/7 in our app or Bankwest Online Banking or call us.

Thanks,

Bankwest



GOLD TERM DEPOSIT STATEMENT

For enquiries, message us on the Bankwest App or
Bankwest Online Banking, or call on 13 17 19
If you're a business customer, call 13 7000

7 October 2021

Account Number	829-019754-2
Period	8 Apr 21 - 7 Oct 21
Page 1 of 2	Statement Number 2



BT2803A 000614 (028R)

**THE TRUSTEES
BING CHOO SUPER FUND
35 FOSTER CRESCENT
KNOXFIELD VIC 3180**

Name	PAN
Bing Lee	61479882
Hong Choo Si	61479785

Account of: **BING LEE
HONG CHOO SI**

8

Your term deposit details

It's best to keep this statement of account for your records. Make sure you check that we've got everything right.

Account number	829-019754-2
Account type	GOLD TERM DEPOSIT
Deposit Amount	40,000.00
Term	12 months
Interest rate	0.55% per annum
Start of term (commencement date)	7 April 2021
End of term (maturity date)	7 April 2022
Next interest payment date	7 April 2022
Interest payment method	Transfer to Account 0829-0187808

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Thanks,

Bankwest

On maturity, total principal became 40,220 (40,000 + 220) ✓ of this, 30,000 retained with BW SMSF and the balance of 10,220 was paid out as dividend. ✓

BT 2803A / 000614 / 0001221

GOLD TERM DEPOSIT STATEMENT

7 October 2021

For enquiries, message us on the Bankwest App or Bankwest Online Banking, or call on 13 17 19
If you're a business customer, call 13 7000

Account Number	829-019754-2
Period	8 Apr 21 - 7 Oct 21
Page 1 of 2	Statement Number 2



BT2803A 000614 (028R)
THE TRUSTEES
BING CHOO SUPER FUND
35 FOSTER CRESCENT
KNOXFIELD VIC 3180

Name	PAN
Bing Lee	61479882
Hong Choo Si	61479785



Account of: **BING LEE**
HONG CHOO SI

8

Your term deposit details

It's best to keep this statement of account for your records. Make sure you check that we've got everything right.

Account number	829-019754-2
Account type	GOLD TERM DEPOSIT
Deposit Amount	40,000.00
Term	12 months
Interest rate	0.55% per annum
Start of term (commencement date)	7 April 2021
End of term (maturity date)	7 April 2022
Next interest payment date	7 April 2022
Interest payment method	Transfer to Account 0829-0187808

We've included your transaction details on the next page.

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Thanks,

Bankwest

Note Interest paid: 0.55%
on 7/4/22 = \$220

BT2803A / 000614 / 0001227



MR BING LEE & MRS HONG-CHOO SI
 35 FOSTER CRES
 KNOXFIELD VIC 3180

VERMONT SOUTH
 SHOP 20 495 BURWOOD HIGHWAY
 VERMONT SOUTH VIC 3133

29 November 2021

Your account maturity notification.

Term Deposit account number: 033-127 48-0946

Customer ID: 8392 9476 BING LEE
 Customer ID: 8392 9480 HONG-CHOO SI

6

Dear MR BING LEE & MRS HONG-CHOO SI,
 ATF BING CHOO SUPER FUND

Thank you for choosing Westpac for your Term Deposit.

Currently we are not holding any renewal instructions for this Term Deposit.



Your current Term Deposit details			
Principal amount	\$20,000.00	Term	12 Months
Open date	01 December 2020	Gross interest	+ \$92.00
Maturity date	01 December 2021	Withholding tax	- \$0.00
Interest rate	0.46% p.a.	Government tax	- \$0.00
Interest payment frequency	At Maturity	Net interest	+ \$92.00 <i>interest earned ✓</i>
Variation Period start date	01 December 2021	Variation Period end date	08 December 2021

What happens next?

Sign in to Online Banking, visit your nearest Westpac branch or call us on 132 032 (+61 2 9293 9270 if overseas) and provide your maturity instructions.

You will have 6 business days (called the Variation Period) to withdraw or transfer the funds of your Term Deposit without incurring a fee or a reduction in your interest return. Your Variation Period starts on 01/12/2021 and ends on 08/12/2021. During this time you can make changes to your new Term Deposit once.

5001

365 775

opleschoice.com.au

Choice

Banking for life

30 June 2022

Member number(s): 600095030



003269 028 - 3180

BING CHOO SUPER FUND
35 FOSTER CRES
KNOXFIELD VIC 3180

Statement number: 92
Shares held: 1
BSB: 805 050

Statement enquiries Tel 13 11 82
Lost or stolen card hotline 1800 648 027

4

Page 1 of 4

Account Summary

STATEMENT PERIOD ENDING 30/06/2022

ACCOUNT NO	ACCOUNT	OPENING BALANCE	CLOSING BALANCE	MIN PAYMENT DUE
100154447	Business Access	\$0.00	\$0.00	
100154456	Term Investment	\$204,190.91	\$204,190.91	

Account Details

ACCOUNT NO	ACCOUNT	DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
100154447	Business Access	01JUN22		OPENING BALANCE			\$0.00
		30JUN22		CURRENT BALANCE			\$0.00
100154456	Term Investment	01JUN22		OPENING BALANCE			\$204,190.91
		30JUN22		CURRENT BALANCE			\$204,190.91 ✓
				Matures on 2/11/22 Interest rate .70% p.a.			



Elect to receive Annual Report

Our Annual Report is published each year on the People's Choice website
www.peopleschoice.com.au/about-us/corporate-governance/annual-reports/

You can tell us if you want to be notified by email when the Annual Report is available on the People's Choice website or if you wish to receive a paper copy each year free of charge.

You don't have to elect to receive the Annual Report and if you do not elect to receive it, we are not required to send it to you. You can change your choice at any time by notifying us.

To elect to receive the Annual Report please visit the People's Choice website at the above link or contact us on 13 11 82.

Term Investment Certificate

4

Thank you for choosing to invest with People's Choice Credit Union – we like seeing your money work for you!

Details of your Term investment are set out below:

Member Number	600095030
Account Number	100154456
Investment Amount	\$202,771.51
Term of Investment	23 months
Interest Rate	0.70%
Maturity Date	02/11/2022
Interest Frequency	12 Months
Interest Payment Instructions	Capitalise

Note Interest paid = 0.7%
on 2/11/21 = \$14.19

Please keep this certificate as confirmation of your investment with People's Choice Credit Union. This certificate is not a document of title and does not need to be returned to us at maturity.

This certificate is confirmation that you agree to be bound by the Terms and Conditions of People's Choice Credit Union's Term Investments.

P7a

Maria-Ann Camilleri
Chief Member Officer

Yours sincerely,

local branch.

If you have any questions feel free to contact our National Contact Centre on 13 11 82 or visit your

If you do ask us to withdraw or transfer funds from your Term Investment without giving us 31 days prior notice, we may delay the withdrawal or transfer of the funds until the end of the notice period (but not beyond your new maturity date).

If you want to withdraw or transfer funds from your Term Investment before the end of your new term, a 31-day notice period applies. You may also incur a fee or a reduction in the interest earned as a result of the redemption. Please refer to the Term Investment Accounts Terms & Conditions and Fees & Charges disclosure document for more details.

At the end of this new term you will have the benefit of a 7-day grace period beginning on 02/11/2022 and ending on 08/11/2022. During this time you can make a full or partial withdrawal of funds from your Term Investment without incurring any fees or charges. No interest will be payable from that maturity date on any funds withdrawn during this grace period.

The interest rate that will apply to the further term is 0.70% p.a.

Your money's been working hard for you since you locked it away - we're writing to confirm your Term investment maturity instructions. Your Term Investment has been reinvested for a term of 23 months. Attached is your Investment Certificate for the further term.

Member Name Bing Choo Super Fund
Account Number 100154456

Rollover of existing Term Investment - Confirmation of your maturity instructions

Dear Member,

2 December 2020
Member number: 600095030

Bing Choo Super Fund
35 Foster Cres
KNOXFIELD VIC 3180

001135 028R - 3180



SHOP 2057 LEVEL 2
KNOX CITY SHOPPING CENTRE
425 BURWOOD HWY
WANTIRNA SOUTH VIC 3152
T: 13 13 12 nab.com.au
From overseas: +61 3 8641 9083
3-293



23 September 2022



028794
THE TRUSTEED
35 FOSTER CRES
KNOXFIELD VIC 3180



Hi Trustees

(2023)

3

HERE ARE THE DETAILS OF YOUR NAB TERM DEPOSIT

We are providing you with a 6-monthly statement of your NAB Term Deposit. Below are the current details of your investment.

NAB Term Deposit account 19-487-0812

Account name	Bing Choo Super Fund
Amount	\$5,000.00
Term	1 year
Interest rate p.a.	0.25%
Interest frequency	At maturity
Interest	\$12.50
Start date	24 March 2022
Maturity date	24 March 2023



What you've instructed us to do at maturity

Term Deposit \$5,000.00

To be reinvested as a new NAB Term Deposit for the same term, with the interest rate that applies at maturity and on the same terms and conditions

Interest \$12.50

To be paid to COMMONWEALTH BANK OF AUSTRALIA* account 065-119 01-000-6174

*Please allow up to 3 additional business days for funds to be credited to the non-NAB account.



Important information

If you need to withdraw part or all of your NAB Term Deposit before maturity you must give 31 days' notice and a reduction in interest will apply

We will send you a reminder letter before your NAB Term Deposit matures

At maturity you have 7 calendar days to make any changes to your new NAB Term Deposit or withdraw your money without cost

The current terms and conditions for NAB Term Deposits are available at nab.com.au/termdeposits



24 September 2021

3-293

425 Burwood Hwy
WANTIRNA SOUTH VIC 3152
T 13 13 12 nab.com.au
From overseas +61 3 8641 9083



028 / 00478

THE TRUSTEED
35 FOSTER CRESCENT
KNOXFIELD VIC 3180



Hi Trustees

3

Here are the details of your NAB Term Deposit

We are providing you with a 6-monthly statement of your NAB Term Deposit. Below are the current details of your investment.

NAB Term Deposit account 19-487-0812

Account name	Bing Choo Super Fund
Amount	\$5,000.00
Term	1 year
Interest rate p.a.	0.25%
Interest frequency	At maturity
Interest	\$13.05 <i>Interest earned</i>
Start date	24 March 2021 <i>VP</i>
Maturity date	24 March 2022



What you've instructed us to do at maturity

Term Deposit \$5,000.00
To be reinvested as a new NAB Term Deposit for the same term, with the interest rate that applies at maturity and on the same terms and conditions

Interest \$13.05
To be paid to COMMONWEALTH BANK OF AUSTRALIA* account 065-119 01-000-6174

*Please allow up to 3 additional business days for funds to be credited to the non-NAB account.

The current terms and conditions for NAB Term Deposits are available at nab.com.au/termdeposits

If you would like to make any changes to your maturity instructions or have any questions, contact your NAB Banker, give us a call on 13 13 12 or visit your nearest NAB branch.

Thanks,

Branch Manager



Important information

If you need to withdraw part or all of your NAB Term Deposit before maturity you must give 31 days' notice and a reduction in interest will apply

We will send you a reminder letter before your NAB Term Deposit matures

At maturity you have 7 calendar days to make any changes to your new NAB Term Deposit or withdraw your money without cost

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028

BING CHOO SUPER FUND
 35 FOSTER CRES
 KNOXFIELD VIC 3180

Date printed	31 December 2021
Term Deposit number	06 3245 50310987
Investment balance	\$156,193.50 ✓
Investment term	24 months
At an interest rate of	0.77% p.a.
Invested on	10 December 2020
To mature on	10 December 2022
Interest option	Compound Annually

Account statement for your Term Deposit

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For your records this is your account statement for the period from 1 July to 31 December 2021.

Things you should know

This Transaction Notice provides Term Deposit transactions for the first six months of the financial year from 1 July 2021 to 31 December 2021.

For taxation purposes the End of Financial Year Notice displays all Term Deposit transactions for the full financial year from 1 July 2021 to 30 June 2022.

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, 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 HONG CHOO SI AND BING LEE AS TRUSTEES FOR BING CHOO SUPER FUND

Date	Transaction	Debit	Credit	Balance
01 Jul	OPENING BALANCE			\$155,000.00
10 Dec	Credit Interest		\$1,193.50	\$156,193.50 CR
31 Dec	CLOSING BALANCE			\$156,193.50

Important Information:

We try to get things right the first time – but if we don't, we'll do what we can to fix it.

You can fix most problems simply by contacting us.

Write to: CBA Group Customer Relations, Reply Paid 41, Sydney NSW 2001

Tell us online: commbank.com.au/support/compliments-and-complaints.html

Call: 1800 805 605 (free call)

You can also contact the Australian Financial Complaints Authority, AFCA, an independent external dispute resolution body approved by ASIC - time limits may apply, visit AFCA, afca.org.au, website for more information.

Write to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Email: info@afca.org.au

Call: 1800 931 678, free call Monday to Friday 9am– 5pm, AEST

Note: Interest earned = 0.77% on \$155,000 = 1193.50

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028

BING CHOO SUPER FUND
35 FOSTER CRES
KNOXFIELD VIC 3180

Date printed	30 June 2022
Term Deposit number	06 3245 50242152
Investment balance	\$94,186.35
Investment term	12 months
At an interest rate of	0.57% p.a.
Invested on	1 February 2022
To mature on	1 February 2023
Interest option	Compound Annually

Interest earned on your Term Deposit

Your Term Deposit has earned interest for the financial year ending 30 June 2022. Please keep a record of this information for taxation purposes.

Account name	BING LEE AND HONG CHOO SI ITF BING CHOO SUPER FUND
Investment balance at start of the reporting period 1 July 2021	\$109,696.91
Total interest paid for the financial year ending 30 June 2022	\$1,489.44

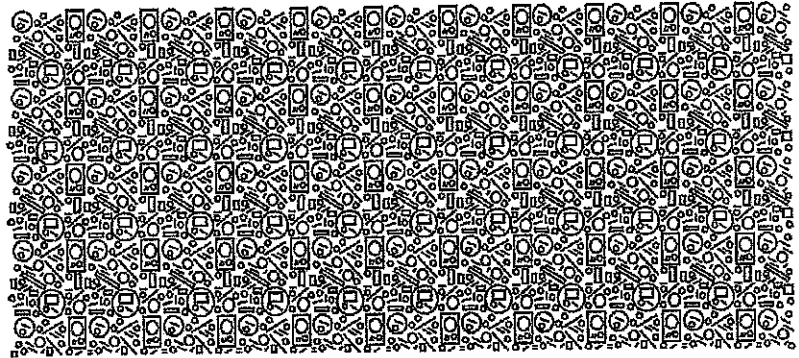
Things you should know

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, 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.**



Account statement for the financial year ending 30 June 2022

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			\$109,696.91
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2021 is \$1,089.05			
01 Aug	Credit Interest		\$987.27	\$110,684.18 CR
01 Feb	Credit Interest		\$502.17	\$111,186.35 CR
01 Feb	Transfer Out Branch KNOX CITY SHOPPING C	\$17,000.00		\$94,186.35 CR
30 Jun	CLOSING BALANCE			\$94,186.35

Important Information:

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Tell us online: commbank.com.au/support/compliments-and-complaints.html

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Email: info@afca.org.au

Call: 1800 931 678, free call Monday to Friday 9am – 5pm, AEST



028

BING CHOO SUPER FUND
35 FOSTER CRES
KNOXFIELD VIC 3180

Date printed	1 February 2022
Term Deposit number	06 3245 50242152
Investment balance	\$94,186.35
Investment term	12 months
At an interest rate of	0.57% p.a.
Reinvested on	1 February 2022
To mature on	1 February 2023
Interest option	Compound Annually

Your Term Deposit has been reinvested

Your Term Deposit was reinvested on 1 February 2022 for 12 months with an interest rate of 0.57% 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 7 February 2022.

Account name	BING LEE AND HONG CHOO SI ITF BING CHOO SUPER FUND
Interest payment instructions	Interest will be added to your Term Deposit every 12 months or at maturity.
Interest paid this financial year	\$1,489.44 ✓

What do you need to do?

1. You have a 7 day grace period commencing 1 February 2022 and ending 7 February 2022 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.
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 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.



Your account confirmation as at 01 February 2022

Thank you for banking with us. Here is a quick summary of some of the important features of your Account.

If you have any questions or need more information please go to netbank.com.au, call 13 2221 or visit any branch.

Account details

Account type	Term Deposit
Account number	324550242152
BIC/SWIFT Code	CTBAAU2S
Account holder(s)	BING LEE ANDHONG CHOO SI ITF BING CHOO SUPER FUND
Investment term	12 Months
Amount invested at start of term	\$109,696.91
Current balance	\$94,186.35
Start date	01/02/2022
Maturity date	01/02/2023
TFN/ABN/Exemption quoted	Yes
Early withdrawal	31 days' notice is required to withdraw before maturity. A prepayment interest adjustment and administration fee will apply.
Maturity instructions	Place in Holding Facility At maturity we will place your funds in the holding facility of your account, where you can choose to reinvest or withdraw your funds anytime once you decide what to do. Holding facility interest is paid every 7 days at the applicable interest rate, and may be lower than for a fixed term. Please refer to the Term Deposit General Information and Terms and Conditions for more information. If you wish to update your maturity instructions, please visit any of our branches, contact your Relationship Manager, call 13 2221 or provide your instructions on netbank.com.au before the maturity date.
Features	You can use NetBank to manage your Term Deposit online, including keeping track of your maturity date and interest payments. Contact us to get started using NetBank today.

Credit interest

Interest rate	0.57% p.a.
When is interest paid?	You have chosen to receive your interest every 12 months and/or at maturity. For terms of 12 months or less, interest is paid at maturity.
Nominated account for interest payments	Added to your Term Deposit balance.



028

BING CHOO SUPER FUND
 35 FOSTER CRES
 KNOXFIELD VIC 3180

Date printed	31 December 2021
Term Deposit number	06 3245 50242152
Investment balance	\$110,684.18
Investment term	18 months
At an interest rate of	0.90% p.a.
Invested on	1 August 2020
To mature on	1 February 2022
Interest option	Compound Annually

Account statement for your Term Deposit

For your records this is your account statement for the period from 1 July to 31 December 2021.

Things you should know

This Transaction Notice provides Term Deposit transactions for the first six months of the financial year from 1 July 2021 to 31 December 2021.

For taxation purposes the End of Financial Year Notice displays all Term Deposit transactions for the full financial year from 1 July 2021 to 30 June 2022.

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, 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 BING LEE AND HONG CHOO SI ITF BING CHOO SUPER FUND

Date	Transaction	Debit	Credit	Balance
01 Jul	OPENING BALANCE			\$109,696.91
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2021 is \$1,089.05			
01 Aug	Credit Interest		\$987.27	\$110,684.18 CR
31 Dec	CLOSING BALANCE			\$110,684.18

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