



038

JOHN ERIC LONEY & MRS L M LONEY
37-39 PINECONE PL
THORNLANDS QLD 4164

PRIVATE BANK BRISBANE
LEVEL 23 260 QUEEN ST
BRISBANE QLD 4000

13 May 2020

Your account renewal notification.

Term Deposit account number: 034-111 52-1621

Term Deposit name: MR JOHN ERIC LONEY & MRS LYNNE MARGARET LONEY

Term Deposit name: ATF THE LONEY FAMILY SUPER FUND

Customer ID: 1997 1946 LYNNE MARGARET LONEY

Customer ID: 0193 1989 JOHN ERIC LONEY

Dear JOHN ERIC LONEY & MRS L M LONEY,

Thank you for renewing your Term Deposit. The details of your account and the dates you need to be aware of are below.

Your current Term Deposit details

Principal amount	\$330,000.00
Renewal date	13 May 2020
Maturity date	17 August 2020
Interest rate	0.85 % p.a.
Interest payment frequency	At Maturity
Term	3 Months 4 Days

Other Information.

The principal of \$330,000.00 from this deposit was reinvested.

The interest of \$2,501.13 from this deposit was paid to account 034109 288808 at the WESTPAC SUNNYBANK HILLS BRANCH.

Your previous Term Deposit details

Principal amount	\$330,000.00	Term	6 Months
Open date	13 November 2019	Gross Interest	+ \$2,501.13
Maturity date	13 May 2020	Withholding tax	- \$0.00
Interest rate	1.52 % p.a.	Net interest	+ \$2,501.13
Interest payment frequency	At Maturity		

What happens next?

Unless you advise us otherwise, at maturity, the principal of \$330,000.00 and the interest from this deposit will be reinvested for 3 month(s) and 4 day(s) at the standard interest rate applicable on the day of maturity.

You will, however, have 6 business days (called the Variation Period) beginning on the maturity date to tell us what you'd like to do.

If you do let your Term Deposit automatically roll over, it may be reinvested at a **lower rate than the current interest rate**. There may be another product available with a similar term and a higher interest rate. If you contact us at maturity, we can check whether you're eligible for a special rate.

Note: You'll need to give us 31 days' notice to access the funds before maturity, except in cases of hardship as defined by us. If you withdraw the funds early, we may recalculate all interest paid or to be paid on your Term Deposit at a reduced rate, and you may lose any interest accrued.

Managing your Term Deposit online is easier than ever.

Just sign in to get started – no need to call or visit a branch.



Have complete control.

No need to wait until maturity, you can check or change maturity instructions online during the life of your Term Deposit.



Manage it all on the go.

View and control all your account details wherever you are, whenever you need.



Bank confidently.

Rest assured with Westpac's Online Banking Security guarantee.

Find out more at westpac.com.au/renew.

Not yet registered for Online Banking?

It only takes a few minutes. Ask us in branch today or call **1300 655 505** or register online. Read the Online Banking Terms and Conditions available at westpac.com.au before deciding.