

## Term Deposit Maturity Notification



THE SECRETARY  
YOONG SMSF PTY LTD  
58 FARNHAM RD  
ASHFORD SA 5035

*Branch Name and Address*  
**UNLEY**  
**155 UNLEY ROAD**  
**UNLEY SA 5061**

*13 April 2018*

*BSB and Account Number*  
**035-213 38-1492**

For the attention of: YOONG SMSF PTY LTD,  
AS T/F YOONG SUPERANNUATION FUND

*Customer ID*  
**4809 1473 Yoong Smsf Pty Ltd**

Thank you for choosing to invest with Westpac. Details of your Term Deposit (035-213 38-1492) investment are summarised below:

<b>Amount:</b>	<b>\$52,487.44</b>	<b>Term:</b>	<b>6 Months</b>
<b>Lodgement Date:</b>	<b>17 October 2017</b>	<b>Gross Interest:</b>	<b>+ \$615.04</b>
<b>Maturity Date:</b>	<b>17 April 2018</b>	<b>Withholding Tax:</b>	<b>- \$0.00</b>
<b>Interest Rate:</b>	<b>2.35% pa</b>	<b>Government Tax:</b>	<b>- \$0.00</b>
<b>Interest Frequency:</b>	<b>At Maturity</b>	<b>Net Interest:</b>	<b>+ \$615.04</b>
<b>Variation Period Start Date: 17 April 2018</b>		<b>Variation Period End Date: 24 April 2018</b>	

### Other Information

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

**\$53,102.48**

### Manage your Term Deposit online.

Did you know you can now provide instructions for your Term Deposit once it matures via online banking?

Simply sign into Westpac Live and go to **Services & preferences > Services > Manage Term Deposits**

If you are a business customer, your Administrator can give you access to manage your term deposits on behalf of your business.

**Things you should know.**

You have given your consent to automatically rollover your deposit on the same terms (at the standard interest rate at renewal) if you don't provide other instructions. You have the benefit of a Variation Period upon maturity which begins on 17 April 2018 and will end on 24 April 2018.

During this Variation Period, you can make changes to your deposit including varying the term and changing the investment amount by withdrawing or adding funds (all of which may affect the interest rate), or close the account without penalty.

After the Variation Period, you will need to give Westpac 31 days' notice to access any of the funds in your deposit. If you have less than 31 days remaining of your term, you will be able to access funds in your deposit upon maturity. You may be able to access funds earlier if hardship applies.

If you access funds in your deposit prior to maturity, the interest rate applicable to your deposit may be reduced. We will recalculate interest paid and to be paid at the reduced rate, which will depend on the portion of the term that has been completed. If you think you will need access to funds prior to the maturity date, other products may be more suitable for you.

Interest rates apply for a single term only; subsequent terms may have a lower interest rate as rates change regularly. As a result we won't know the rate applicable for a subsequent term until the renewal date. Westpac may offer other products with a greater interest rate for a comparable term.

For further information, including how we handle or resolve any problem you may have, please refer to the Westpac Term Deposits & Farm Management Deposits Terms and Conditions which apply to your account. Current interest rate information is accessible on our website or by contacting us.

Please check all entries on this statement and promptly inform us of any possible error or unauthorised transaction.

**We're here to help.**

Please visit [westpac.com.au](http://westpac.com.au) or call us on 132 032 in case you have any questions. If you are calling from overseas, we can be reached on +61 2 9293 9270 (call charges may apply).

The Westpac Term Deposits Team

**IMPORTANT NOTICE**

Please advise Westpac if you do not wish the tax file number or exemption already quoted, to be applied to this deposit.

Collection of tax file numbers, ABNs or exemptions is authorised by law. Quotation is not compulsory but tax may be withheld from interest if you do not quote your number or exemption. For more information about tax file numbers, contact the Australian Taxation Office.

**THANK YOU FOR BANKING WITH WESTPAC**

*Your notice continues on the next page...*

## Instructions for Term Deposit at Maturity

You should complete this form and drop it in to your nearest branch if you wish to change your current instructions regarding your Term Deposit before the end of the variation period.

You can also change your current instructions at your nearest branch, by contacting us on 132 032 (8am - 8pm AEST, 7 days a week, call charges may apply) or +61 2 9293 9270 if you're calling from overseas (call charges may apply), or by contacting your relationship manager.

Account Number: 035-213 38-1492  
 Account Name: YOONG SMSF PTY LTD  
 Term Deposit Maturity Date: 17 April 2018

### 1. To add extra funds to your Term Deposit at maturity:

How much would you like to add to your Term Deposit principal? \$ . . . . .

- ☐ Please find my cheque attached to this form. (Take form plus cheque into any branch on the maturity date)
- ☐ Please debit my nominated Westpac bank account. (Fill in account details below.)

#### Bank Account Details:

Account Name: . . . . .

Name and address where account is held: . . . . .

. . . . .

BSB Number: . . . . . Account Number: . . . . .

### 2. To change the term and/or interest payment frequency at maturity:

I) Select a new term or maturity date.

- ☐ 6 months ☐ 12 months  
☐ Other . . . . . days/months/years ☐ specific maturity date: . . . . . / . . . . . / . . . . .

Note: The maximum term for deposits is 60 months.

II) Select a new interest payment frequency.

- ☐ At maturity. (For terms of one year or less.)  
☐ Yearly. (Minimum for terms of more than one year.)  
☐ Monthly.

III) Select how you want your future interest earnings to be paid.

- ☐ Reinvest the interest. (Available at maturity only.)  
☐ Transfer to my nominated bank account. (Fill in account details below.)

#### Bank Account Details:

Account Name: . . . . .

Name and address of Financial Institution where account is held: . . . . .

. . . . .

BSB Number: . . . . . Account Number: . . . . .

**3. To redeem your Term Deposit at maturity:**

Advise how much you want to redeem.

- ☐ Part redemption of \$ . . . . . and reinvest the balance  
(please complete Section 2 parts i and ii)
- ☐ Full redemption . . . . .

Funds will be transferred to your nominated bank account. (Fill in account details below.)

**Bank Account Details:**

Account Name: . . . . .

Name and address of Financial Institution where account is held: . . . . .

. . . . .

BSB Number: . . . . . Account Number: . . . . .

**Important Information:**

If your term deposit is renewed, you must provide us with at least 31 days' notice to close your Account prior to Maturity, unless hardship applies, as assessed by Westpac. If you have less than 31 days remaining on your term, the earliest you can access funds is at Maturity, if hardship doesn't apply. If you close your Account before Maturity, we may recalculate all interest (paid or to be paid) on your Account at a reduced rate. Please refer to the 'Westpac Term Deposits & Farm Management Deposits Terms and Conditions' available at [westpac.com.au](http://westpac.com.au) for further information.

**Product suitability:**

If you think you may need access to the funds in your Term Deposit or Farm Management Deposit prior to the maturity date, other deposit products may be more suitable.

**4. Signature(s):**

I/We would like the above changes made to the instructions for my/our Term Deposit.

Signature: . . . . . Signature: . . . . .

Date: . . . . . Date: . . . . .