



Date: 23rd April 2019



030 / 01712

THE DIRECTOR
K C SOO P/L
PO BOX 184
KEW VIC 3101

Your ANZ Advance Notice Term Deposit Record of Investment

Dear Customer,

Thank you for investing with us.

This letter is a reminder that your ANZ Advance Notice Term Deposit number 9975-53132 lodged on 20th January 2019 has now matured. If you have spoken to us about your ANZ Advance Notice Term Deposit since the above date, please disregard the reinvestment instructions in this letter.

Your current instructions for payment of principal and interest are set out below.

Deposit type:	ANZ Advance Notice Term Deposit		
Amount invested:	\$212,572.32	At interest rate of:	2.33% p.a.
For the investment term:	3 months	Maturing on:	20th July 2019
Instructions for payment of principal and interest:			
Principal to be:	RE-INVESTED		
Interest to be:	RE-INVESTED		
Interest frequency:	AT MATURITY		

Your reinvestment options.

- You have a seven day grace period which started on 20th April 2019 in which you can change any of the above reinvestment instructions. The grace period will end on 27th April 2019. During this time, you can change any of the above reinvestment instructions or withdraw all or part of your investment. If we don't hear from you within the seven day grace period, your ANZ Advance Notice Term Deposit will reinvest according to the instructions above.
- If you would like to change your reinvestment instructions or find out about our current interest rate offers, visit your closest branch or call us on 13 13 14.
- After the grace period, if you request the early withdrawal or transfer of all or part of your funds in an ANZ Advance Notice Term Deposit, your funds will be disbursed 31 days from the date we received your request. If the 31st day falls on a non-business day, your funds will be disbursed the next business day. If the maturity date is before the expiry of the 31 day notice period, your funds will be disbursed on the maturity date. The funds disbursed will incur an administration fee and interest rate reduction thus reducing the final payment you receive, if you withdraw or transfer all or part of your funds after the grace period. Please refer to the ANZ Saving and Transaction Products Terms and Conditions.

- The interest rate we will apply on reinvestment of your ANZ Advance Notice Term Deposit is shown above. Better interest rates may be available for other investment terms or for a different deposit with a comparable term.
- Government duties, taxes and charges (where applicable) will be deducted from interest payments.
- The information contained in this letter is accurate as of the date of issue of the letter.

Please keep this notice for taxation purposes.

Any questions?

You can ask us in person at any ANZ branch or call us on 13 13 14.



Date: 5th April 2019



030 / 02172
THE DIRECTOR
K C SOO P/L
PO BOX 184
KEW VIC 3101

ANZ Advance Notice Term Deposit Maturity Advice

Account Name: K C Soo P/L Atf
Karen Yap Superannuation Fund

Dear Customer,

Your ANZ Advance Notice Term Deposit will soon mature

Below are the current and proposed details of your ANZ Advance Notice Term Deposit, Number 9975-53132, plus the interest due at maturity.

ANZ Advance Notice Term Deposit			
Current Details		Instructions on Maturity	
Amount Invested	\$211,332.12	Principal To Be	RE-INVESTED
Current Interest Rate	2.38% p.a.		
Date Lodged	20th January 2019	Interest To Be	RE-INVESTED
Term	3 months		
Maturing On	20th April 2019	Interest Frequency	AT MATURITY
Interest Frequency	AT MATURITY	Amount To Be Reinvested	\$212,572.32
Gross Interest	\$1,240.20	Term	3 months
Less Withholding Tax at 0.00%	\$0.00	New Maturity Date	20th July 2019
Net Interest	\$1,240.20	Indicative Interest Rate	2.00% p.a. *

* This Indicative rate is subject to change. The advertised rate on the date of maturity (applicable to your term) will be applied to your new Term Deposit and you should confirm this on the date of maturity by visiting an ANZ branch, calling 131314 or at anz.com.

What this means for your investment

At maturity we will reinvest your ANZ Advance Notice Term Deposit based on the reinvestment consent you have given us and in accordance with the instructions above. The interest rate advertised on the maturity date of your ANZ Advance Notice Term Deposit for the same investment term as above, will apply to your new ANZ Advance Notice Term Deposit. This interest rate may be lower or higher than the interest rate on your maturing ANZ Advance Notice Term Deposit and better interest rates may be available for other investment terms or for a different deposit with a comparable term.

The information contained in this letter is accurate as of the date of issue of the letter.

Do you wish to change the proposed instructions?

You can maintain your term deposit term, interest disbursement and balance instructions via the following channels;

- Internet Banking via www.anz.com
- Calling us on 13 13 14 (+61 3 9683 9999 for international customers).
- Visiting an ANZ branch

You have a seven calendar day grace period from 20th April 2019 to change any of your above instructions or withdraw all or part of your investment. The grace period will end on 27th April 2019.

If you wish to withdraw or transfer all or part of your investment after the grace period, ANZ does not have to disburse the funds to you for up to 31 calendar days. If the 31st day falls on a non-business day, your funds will be disbursed the next business day. If the maturity date falls due prior to the expiry of the 31 day notice period, your funds will be disbursed on the maturity date. If you withdraw all or part of your ANZ Advance Notice Term Deposit prior to maturity, an administration fee and interest rate reduction may apply. Please refer to the ANZ Saving and Transaction Products Terms and Conditions.

We're here to help.

Please keep this notice for taxation purposes.



Can we help?

Call: 13 13 14
Fax: 03 8306 4799
Visit: www.anz.com

The Director
K C Soo P/L
PO Box 184
Kew Vic 3101

ANZ Advance Notice Term Deposit Record of Reinvestment

Date 22 Jan 2020

Dear K C Soo P/L Atf
Karen Yap Superannuation Fund

Thank you for investing with Australia and New Zealand Banking Group Limited (ANZ). This record outlines your investment details.

Deposit type:	ANZ Advance Notice Term Deposit	
Account number:	9975-53132	
Amount invested:	\$233,287.80	from 20 Jan 2020
At interest rate of:	1.4%p.a.	
Additional amount invested:	\$10,000.00	from 22 Jan 2020
At interest rate of:	1.4%p.a.	
Total amount invested:	\$243,287.80	
Maturing on:	20 Jul 2020	

Instruction for disbursement of principal and interest:

Principal to be: Credited to this account
Interest to be: Credited to this account
Interest frequency: At maturity

Please note:

- Interest is calculated based on the opening balance of your account. Interest is not compounded.
- If you request the early withdrawal or transfer of all or part of your funds in an ANZ Advance Notice Term Deposit, ANZ does not have to disburse your funds for 31 calendar days. If the 31st day falls on a non-business day, your funds will be disbursed the next business day. If the maturity date falls due prior to the expiry of the 31 day notice period, your funds will be disbursed on the maturity date if this is a business day or the next business day if the maturity date is a non-business day. An administration fee and interest rate reduction may apply. Please refer to the ANZ Saving and Transaction Products Terms and Conditions.
- If you have told us to reinvest your ANZ Advance Notice Term Deposit upon maturity, the interest rate applied upon reinvestment may be lower or higher than the interest rate on your maturing ANZ Advance Notice Term Deposit. Please contact us upon maturity to obtain details of current interest rates and any special offers.
- You must advise ANZ prior to or upon maturity if you do not require reinvestment or if you wish to vary the investment amount or term. Just remember we need to hear from you within seven days starting on 20 Jul 2020 or we won't be able to make any changes.
- Government duties, taxes and charges (where applicable) will be deducted from interest payments.
- The information contained in this letter is accurate as of the date of issue of the letter.

For further information, please visit an ANZ branch, or call us on 13 13 14.

Please keep this notice for taxation purposes.



Date: 20th January 2020



030 / 01554

THE DIRECTOR
K C SOO P/L
PO BOX 184
KEW VIC 3101

Your ANZ Advance Notice Term Deposit Record of Investment

Dear Customer,

Thank you for investing with us.

This letter is a reminder that your ANZ Advance Notice Term Deposit number 9975-53132 lodged on 20th July 2019 has now matured. If you have spoken to us about your ANZ Advance Notice Term Deposit since the above date, please disregard the reinvestment instructions in this letter.

Your current instructions for payment of principal and interest are set out below.

Deposit type:	ANZ Advance Notice Term Deposit		
Amount invested:	\$233,287.80	At interest rate of:	1.40% p.a.
For the investment term:	6 months	Maturing on:	20th July 2020
Instructions for payment of principal and interest:			
Principal to be:	RE-INVESTED		
Interest to be:	RE-INVESTED		
Interest frequency:	AT MATURITY		

Your reinvestment options.

- You have a seven day grace period which started on 20th January 2020 in which you can change any of the above reinvestment instructions. The grace period will end on 27th January 2020. During this time, you can change any of the above reinvestment instructions or withdraw all or part of your investment. If we don't hear from you within the seven day grace period, your ANZ Advance Notice Term Deposit will reinvest according to the instructions above.
- If you would like to change your reinvestment instructions or find out about our current interest rate offers, visit your closest branch or call us on 13 13 14.
- After the grace period, if you request the early withdrawal or transfer of all or part of your funds in an ANZ Advance Notice Term Deposit, your funds will be disbursed 31 days from the date we received your request. If the 31st day falls on a non-business day, your funds will be disbursed the next business day. If the maturity date is before the expiry of the 31 day notice period, your funds will be disbursed on the maturity date. The funds disbursed will incur an administration fee and interest rate reduction thus reducing the final payment you receive, if you withdraw or transfer all or part of your funds after the grace period. Please refer to the ANZ Saving and Transaction Products Terms and Conditions.

021CAP1H60X001M01/01554/003107



Date: 3rd January 2020



030 / 00926
THE DIRECTOR
K C SOO P/L
PO BOX 184
KEW VIC 3101

ANZ Advance Notice Term Deposit Maturity Advice

Account Name: K C Soo P/L Atf
Karen Yap Superannuation Fund

Dear Customer,

Your ANZ Advance Notice Term Deposit will soon mature

Below are the current and proposed details of your ANZ Advance Notice Term Deposit, Number 9975-53132, plus the interest due at maturity.

ANZ Advance Notice Term Deposit			
Current Details		Instructions on Maturity	
Amount Invested	\$231,307.16	Principal To Be	RE-INVESTED
Current Interest Rate	1.70% p.a.		
Date Lodged	20th July 2019	Interest To Be	RE-INVESTED
Term	6 months		
Maturing On	20th January 2020	Interest Frequency	AT MATURITY
Interest Frequency	AT MATURITY	Amount To Be Reinvested	\$233,287.80
Gross Interest	\$1,980.64	Term	6 months
Less Withholding Tax at 0.00%	\$0.00	New Maturity Date	20th July 2020
Net Interest	\$1,980.64	Indicative Interest Rate	1.35% p.a. *

* This indicative rate is subject to change. The advertised rate on the date of maturity (applicable to your term) will be applied to your new Term Deposit and you should confirm this on the date of maturity by visiting an ANZ branch, calling 131314 or at anz.com.

What this means for your investment

At maturity we will reinvest your ANZ Advance Notice Term Deposit based on the reinvestment consent you have given us and in accordance with the instructions above. The interest rate advertised on the maturity date of your ANZ Advance Notice Term Deposit for the same investment term as above, will apply to your new ANZ Advance Notice Term Deposit. This interest rate may be lower or higher than the interest rate on your maturing ANZ Advance Notice Term Deposit and better interest rates may be available for other investment terms or for a different deposit with a comparable term.

The information contained in this letter is accurate as of the date of issue of the letter.

Do you wish to change the proposed instructions?

You can maintain your term deposit term, interest disbursement and balance instructions via the following channels;

- Internet Banking via www.anz.com
- Calling us on 13 13 14 (+61 3 9683 9999 for international customers).
- Visiting an ANZ branch



Date: 31st December 2020



030 / 02153
THE DIRECTOR
K C SOO P/L
PO BOX 184
KEW VIC 3101

ANZ Advance Notice Term Deposit Maturity Advice

Account Name: K C Soo P/L Atf
Karen Yap Superannuation Fund

Dear Customer,

Your ANZ Advance Notice Term Deposit will soon mature

Below are the current and proposed details of your ANZ Advance Notice Term Deposit, Number 9975-53132, plus the interest due at maturity.

ANZ Advance Notice Term Deposit			
Current Details		Instructions on Maturity	
Amount Invested	\$244,985.38	Principal To Be	RE-INVESTED
Current Interest Rate	0.65% p.a.		
Date Lodged	20th July 2020	Interest To Be	RE-INVESTED
Term	6 months		
Maturing On	20th January 2021	Interest Frequency	AT MATURITY
Interest Frequency	AT MATURITY	Amount To Be Reinvested	\$245,788.12
Gross Interest	\$802.74	Term	6 months
Less Withholding Tax at 0.00%	\$0.00	New Maturity Date	20th July 2021
Net Interest	\$802.74	Indicative Interest Rate	0.30% p.a. *

* This Indicative rate is subject to change. The advertised rate on the date of maturity (applicable to your term) will be applied to your new Term Deposit and you should confirm this on the date of maturity by visiting an ANZ branch, calling 131314 or at anz.com.

What this means for your investment

At maturity we will reinvest your ANZ Advance Notice Term Deposit based on the reinvestment consent you have given us and in accordance with the instructions above. The interest rate advertised on the maturity date of your ANZ Advance Notice Term Deposit for the same investment term as above, will apply to your new ANZ Advance Notice Term Deposit. This interest rate may be lower or higher than the interest rate on your maturing ANZ Advance Notice Term Deposit and better interest rates may be available for other investment terms or for a different deposit with a comparable term.

The information contained in this letter is accurate as of the date of issue of the letter.

Do you wish to change the proposed instructions?

You can maintain your term deposit term, interest disbursement and balance instructions via the following channels;

- Internet Banking via www.anz.com
- Calling us on 13 13 14 (+61 3 9683 9999 for international customers).
- Visiting an ANZ branch

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