



050

THE TRUSTEES JG AND LA SUPERFUND
9 THORNBILL WAY
CHURCHLANDS WA 6018

Date printed	30 June 2023
Term Deposit number	06 6132 50250186
Investment balance	\$320,635.81
Investment term	3 months
At an interest rate of	3.00% p.a.
Invested on	17 May 2023
To mature on	17 August 2023
Interest option	Compound Annually

Interest earned on your Term Deposit

Your Term Deposit has earned interest for the financial year ending 30 June 2023. Please keep a record of this information for taxation purposes.

Account name	JOHN GRANT LOVEGROVE AND LYNETTE ANNE LOVEGROVE ITF JG AND LA SUPER FUND
Investment balance at start of the reporting period 1 July 2022	\$326,000.00
Total interest paid for the financial year ending 30 June 2023	\$4,635.81

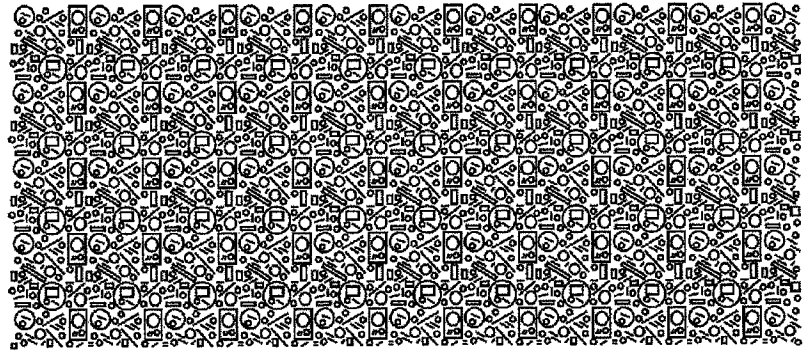
Things you should know

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 2023

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			\$326,000.00
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2022 is \$603.93			
17 Sep	Credit Interest		\$410.85	\$326,410.85 CR
17 Jan	Credit Interest		\$1,636.53	\$328,047.38 CR
17 May	Credit Interest		\$2,588.43	\$330,635.81 CR
19 May	Transfer Out Branch MIDLAND Value Date: 17/05/2023	\$10,000.00		\$320,635.81 CR
30 Jun	CLOSING BALANCE			\$320,635.81

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
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Date printed	24 May 2023
Term Deposit number	06 6132 50250186
Investment balance	\$320,635.81
Investment term	3 months
At an interest rate of	3.00% p.a.
Reinvested on	17 May 2023
To mature on	17 August 2023
Interest option	Compound Annually

Your Term Deposit has been reinvested with changes

In line with the changes you requested during your grace period, your Term Deposit was reinvested on 17 May 2023 for 3 months with an interest rate of 3.00%p.a.

Account name	JOHN GRANT LOVEGROVE AND LYNETTE ANNE LOVEGROVE ITF JG AND LA SUPER FUND
Interest payment instructions	Interest will be added to your Term Deposit every 12 months or at maturity.
Interest paid this financial year	\$4,635.81

What you need to know

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.

Please check all the details in this letter and let us know if any information is incorrect, as these are the details we now have on record. This supersedes any previously dated notice.

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.

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Date printed	17 May 2023
Term Deposit number	06 6132 50250186
Investment balance	\$330,635.81
Placed in holding facility on	17 May 2023
Current interest rate	0.25% p.a.
Interest option	Compound Weekly

Your Term Deposit has been placed into the holding facility

Your Term Deposit matured on 17 May 2023. We've placed your funds into the holding facility of your account so you can reinvest or withdraw your funds without penalty once you decide what to do.

Please ignore this notice if you have made any changes to your Term Deposit on or after the date this notice was printed. These changes will be confirmed to you in a separate notice.

Account name	JOHN GRANT LOVEGROVE AND LYNETTE ANNE LOVEGROVE ITF JG AND LA SUPER FUND
Interest payment instructions	Interest will be added to your Term Deposit.
Interest paid this financial year	\$4,635.81

What's the interest rate?

Based on your current balance, the rate that applies is 0.25% p.a.

While your money is in the holding facility, a fixed interest rate will apply for each 7-day calendar period, and interest will be paid every 7 days until you've reinvested or withdrawn the total balance. Due to market rate movements we may vary the rate for each 7 day period, at any time, without notice.

Note that if you leave your money in the holding facility over an extended period of time, you could miss out on earning interest at a higher rate - such as if you were to reinvest your Term Deposit for a renewed term.

For the latest indicative interest rates, including rates for holding facility, you can go to www.commbank.com.au/tdrates

What do you need to do?

1. If you want to withdraw all your money from the holding facility, or reinvest it for a fixed term, let us know as soon as you're ready. You can do this by:
 - visiting any CommBank branch
 - contacting your Relationship Manager or Adviser
 - calling us on **13 2221**.
2. We'll send you written confirmation once we've received your instructions.

We're here to help

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Reinvested until Aug 2023.

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Date printed	4 May 2023
Term Deposit number	06 6132 50250186
Current balance	\$328,047.38
Investment term	4 months
At an interest rate of	2.40% p.a.
Invested on	17 January 2023
To mature on	17 May 2023
Interest option	Compound Annually

\$330,635.81 Bal 18/5/23.

Review your Term Deposit before it matures

Your Term Deposit is due to mature on 17 May 2023 at which point you can provide us instructions and lock in your new rate. As at the date of this notice we have no maturity instructions recorded for your account.

Account name	JOHN GRANT LOVEGROVE AND LYNETTE ANNE LOVEGROVE ITF JG AND LA SUPER FUND
Interest paid this financial year	\$2,047.38
Interest payable by maturity date if your funds remain invested until maturity	\$2,588.43

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

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 **don't** provide us instructions, your Term Deposit will be automatically placed in the holding facility on your maturity date. Based on your current balance, the 7 day variable interest rate of 0.25% p.a. would apply. This rate may change by the time your Term Deposit matures.

If you forget to provide instructions before maturity, or just change your mind, don't worry - you have the **7 day grace period** from 17 May 2023 to 23 May 2023 to provide alternative renewal or withdrawal instructions without notice or penalty. This will take effect from 17 May 2023.

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.

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 or transfer. This can be found at commbank.com.au.

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

Important Information:

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Investment balance	\$328,047.38
Investment term	4 months
At an interest rate of	2.40% p.a.
Reinvested on	17 January 2023
To mature on	17 May 2023
Interest option	Compound Annually

Your Term Deposit has been reinvested

Your Term Deposit was reinvested on 17 January 2023 for 4 months with an interest rate of 2.40%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 23 January 2023.

Account name	JOHN GRANT LOVEGROVE AND LYNETTE ANNE LOVEGROVE ITF JG AND LA SUPER FUND
Interest payment instructions	Interest will be added to your Term Deposit every 12 months or at maturity.
Interest paid this financial year	\$2,047.38

What do you need to do?

1. You have a 7 day grace period commencing 17 January 2023 and ending 23 January 2023 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**.

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Your account confirmation as at 17 January 2023

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 contact your Relationship Executive, call **13 1998**, 24 hours a day, 7 days a week or visit any branch.

Account details

Account type	Term Deposit
Account number	613250250186
BIC/SWIFT Code	CTBAAU2S
Account holder(s)	JOHN GRANT LOVEGROVE AND LYNETTE ANNE LOVEGROVE ITF JG AND LA SUPER FUND
Investment term	4 Months
Amount invested at start of term	\$326,410.85
Current balance	\$328,047.38
Start date	17/01/2023
Maturity date	17/05/2023
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	2.40% 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.





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9 THORNBILL WAY
CHURCHLANDS WA 6018

Date printed	31 December 2022
Term Deposit number	06 6132 50250186
Investment balance	\$326,410.85
Investment term	4 months
At an interest rate of	1.50% p.a.
Invested on	17 September 2022
To mature on	17 January 2023
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 2022.

Things you should know

This Transaction Notice provides Term Deposit transactions for the first six months of the financial year from 1 July 2022 to 31 December 2022.

For taxation purposes the End of Financial Year Notice displays all Term Deposit transactions for the full financial year from 1 July 2022 to 30 June 2023.

We're here to help

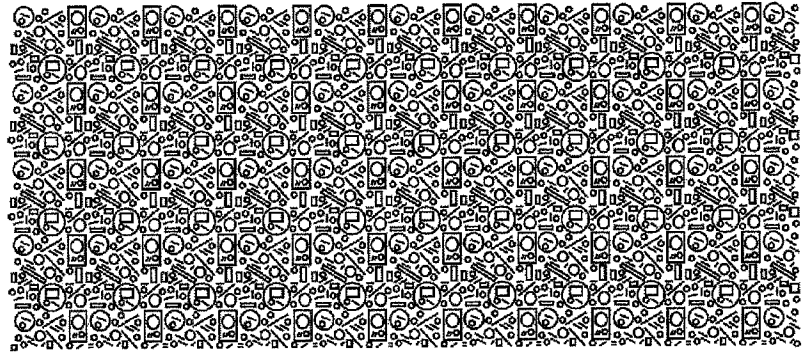
If you want to view our latest Terms and Conditions or have any questions, you can visit commbank.com.au, drop into your nearest branch, contact your Relationship Manager or Adviser, or call **13 2221**.

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 JOHN GRANT LOVEGROVE AND LYNETTE ANNE LOVEGROVE ITF JG AND LA SUPER FUND

Date	Transaction	Debit	Credit	Balance
01 Jul	OPENING BALANCE			\$326,000.00
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2022 is \$603.93			
17 Sep	Credit Interest		\$410.85	\$326,410.85 CR
31 Dec	CLOSING BALANCE			\$326,410.85



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Date printed	4 January 2023
Term Deposit number	06 6132 50250186
Current balance	\$326,410.85
Investment term	4 months
At an interest rate of	1.50% p.a.
Invested on	17 September 2022
To mature on	17 January 2023
Interest option	Compound Annually

Review your Term Deposit before it matures

Your Term Deposit is due to mature on 17 January 2023 at which point you can provide us instructions and lock in your new rate. As at the date of this notice we have no maturity instructions recorded for your account.

Account name JOHN GRANT LOVEGROVE AND LYNETTE ANNE LOVEGROVE ITF JG AND LA SUPER FUND

Interest paid this financial year \$410.85

Interest payable by maturity date if your funds remain invested until maturity \$1,636.53

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 0.15% 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

How to give us instructions

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If you **don't** provide us instructions, your Term Deposit will be automatically placed in the holding facility on your maturity date. Based on your current balance, the 7 day variable interest rate of 0.15% p.a. would apply. This rate may change by the time your Term Deposit matures.

If you forget to provide instructions before maturity, or just change your mind, don't worry - you have the **7 day grace period** from 17 January 2023 to 23 January 2023 to provide alternative renewal or withdrawal instructions without notice or penalty. This will take effect from 17 January 2023.

What else do I need to know?

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

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- 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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Investment balance	\$326,410.85
Investment term	4 months
At an interest rate of	1.50% p.a.
Reinvested on	17 September 2022
To mature on	17 January 2023
Interest option	Compound Annually

Your Term Deposit has been reinvested with changes

In line with the changes you requested during your grace period, your Term Deposit was reinvested on 17 September 2022 for 4 months with an interest rate of 1.50%p.a.

Account name	JOHN GRANT LOVEGROVE AND LYNETTE ANNE LOVEGROVE ITF JG AND LA SUPER FUND
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Interest payment instructions	Interest will be added to your Term Deposit every 12 months or at maturity.
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Interest paid this financial year	\$410.85
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What you need to know

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.

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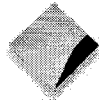
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Your account confirmation as at 19 September 2022

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

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Account details

Account type	Term Deposit
Account number	613250250186
BIC/SWIFT Code	CTBAAU2S
Account holder(s)	JOHN GRANT LOVEGROVE AND LYNETTE ANNE LOVEGROVE ITF JG AND LA SUPER FUND
Investment term	4 Months
Amount invested at start of term	\$326,000.00
Current balance	\$326,410.85
Start date	17/09/2022
Maturity date	17/01/2023
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	1.50% 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.





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CHURCHLANDS WA 6018

Date printed	30 June 2022
Term Deposit number	06 6132 50250186
Investment balance	\$326,000.00
Investment term	3 months
At an interest rate of	0.50% p.a.
Invested on	17 June 2022
To mature on	17 September 2022
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	JOHN GRANT LOVEGROVE AND LYNETTE ANNE LOVEGROVE ITF JG AND LA SUPER FUND
Investment balance at start of the reporting period 1 July 2021	\$340,000.00
Total interest paid for the financial year ending 30 June 2022	\$603.93

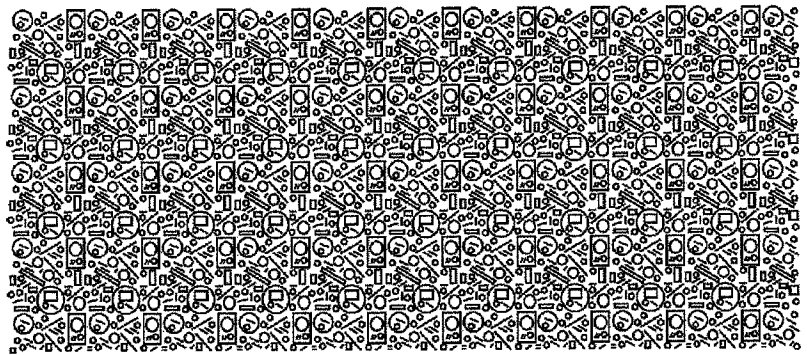
Things you should know

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			\$340,000.00
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2021 is \$3,403.59			
17 Oct	Credit Interest		\$170.47	\$340,170.47 CR
17 Feb	Credit Interest		\$343.90	\$340,514.37 CR
17 Jun	Credit Interest		\$89.56	\$340,603.93 CR
17 Jun	Transfer Out Branch FLOREAT FORUM	\$14,603.93		\$326,000.00 CR
30 Jun	CLOSING BALANCE			\$326,000.00

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



050

THE TRUSTEES JG AND LA SUPERFUND
9 THORNBILL WAY
CHURCHLANDS WA 6018

Date printed	17 September 2022
Term Deposit number	06 6132 50250186
Investment balance	\$326,410.85
Placed in holding facility on	17 September 2022
Current interest rate	0.15% p.a.
Interest option	Compound Weekly

Your Term Deposit has been placed into the holding facility

Your Term Deposit matured on 17 September 2022. We've placed your funds into the holding facility of your account so you can reinvest or withdraw your funds without penalty once you decide what to do.

Please ignore this notice if you have made any changes to your Term Deposit on or after the date this notice was printed. These changes will be confirmed to you in a separate notice.

Account name	JOHN GRANT LOVEGROVE AND LYNETTE ANNE LOVEGROVE ITF JG AND LA SUPER FUND
Interest payment instructions	Interest will be added to your Term Deposit .
Interest paid this financial year	\$410.85

What's the interest rate?

Based on your current balance, the rate that applies is 0.15% p.a.

While your money is in the holding facility, a fixed interest rate will apply for each 7-day calendar period, and interest will be paid every 7 days until you've reinvested or withdrawn the total balance. Due to market rate movements we may vary the rate for each 7 day period, at any time, without notice.

Note that if you leave your money in the holding facility over an extended period of time, you could miss out on earning interest at a higher rate - such as if you were to reinvest your Term Deposit for a renewed term.

For the latest indicative interest rates, including rates for holding facility, you can go to www.commbank.com.au/tcdrates

What do you need to do?

1. If you want to withdraw all your money from the holding facility, or reinvest it for a fixed term, let us know as soon as you're ready. You can do this by:
 - visiting any CommBank branch
 - contacting your Relationship Manager or Adviser
 - calling us on **13 2221**.
2. We'll send you written confirmation once we've received your instructions.

We're here to help

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



050

THE TRUSTEES JG AND LA SUPERFUND
9 THORNBILL WAY
CHURCHLANDS WA 6018

Date printed	17 June 2022
Term Deposit number	06 6132 50250186
Investment balance	\$326,000.00
Investment term	3 months
At an interest rate of	0.50% p.a.
Reinvested on	17 June 2022
To mature on	17 September 2022
Interest option	Compound Annually

Your Term Deposit has been reinvested

Your Term Deposit was reinvested on 17 June 2022 for 3 months 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 23 June 2022.

Account name	JOHN GRANT LOVEGROVE AND LYNETTE ANNE LOVEGROVE ITF JG AND LA SUPER FUND
Interest payment instructions	Interest will be added to your Term Deposit every 12 months or at maturity.
Interest paid this financial year	\$603.93

What do you need to do?

1. You have a 7 day grace period commencing 17 June 2022 and ending 23 June 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**.

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

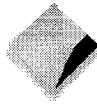
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Email: info@afca.org.au

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



Your account confirmation as at 17 June 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 contact your Relationship Executive, call **13 1998**, 24 hours a day, 7 days a week or visit any branch.

Account details

Account type	Term Deposit
Account number	613250250186
BIC/SWIFT Code	CTBAAU2S
Account holder(s)	JOHN GRANT LOVEGROVE AND LYNETTE ANNE LOVEGROVE ITF JG AND LA SUPER FUND
Investment term	3 Months
Amount invested at start of term	\$340,514.37
Current balance	\$326,000.00
Start date	17/06/2022
Maturity date	17/09/2022
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.

*\$14,000
Super Fund*

Credit interest

Interest rate	0.50% 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.

