



Term Deposit Account Statement
Statement Period 01/08/2022 - 31/01/2023

05/02/2023



014

THE TRUSTEE
NORMOYLE SUPERANNUATION FUND
61 GEORGE RD
LEPPINGTON NSW 2179



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Deposit Name:
NORMOYLE SUPER CO PTY LTD ATF NORMOYLE SUPERANNUATION FUND

Statement of your Term Deposit(s) with a term of more than 6 months.

Term Deposit Account No. 032-102 440222					
Account designator:					
Deposit date	27/07/2022	Maturity date ¹	27/07/2023	Term	12 Months
Opening balance	Interest frequency	Interest rate	Gross interest ²	Withholding tax ³	Closing balance ⁴
\$13,500,000.00	At Maturity	3.45 %	\$0.00	\$0.00	\$13,500,000.00

Things you should know.

1. The date shown is the date the term deposit matures unless it is withdrawn early.
2. Gross interest is the interest paid, excluding any withholding tax deductions, on your term deposit during this statement period. Any adjustments to interest due to an early withdrawal will be reflected in the amount shown. The net interest paid to you is the Gross interest less any withholding tax deductions on your term deposit during the statement period.
3. Withholding tax may be deducted if your Tax File Number (TFN) or Australian Business Number (ABN) has not been supplied or if you are classified as non-resident.
4. The Closing balance is the balance of your account on the last day of this statement period.

* QR Code is a registered trademark of Denso Wave Incorporated



Frank Normoyle <franknormoyle55@gmail.com>

Westpac Private Bank

1 message

Miroslava Kobyloukh <Miroslava.Kobyloukh@westpac.com.au>
To: "franknormoyle55@gmail.com" <franknormoyle55@gmail.com>
Cc: Christopher Paris <christopher.paris@westpac.com.au>

22 August 2022 at 12:09

Good afternoon Frank,

Trust this email finds you well.

Many thanks indeed for mailing Original Master Aandate for NORMOYLE SUPERANNUATION FUND

Wishing you a wonderful week and hope to talk soon.

Warm regards

Miroslava Kobyloukh

Associate Private Banker, Private Wealth, Westpac Group

M: +61 466 454 664

Miroslava.kobyloukh@westpac.com.au

Christopher Paris

Private Executive, Private Wealth, Westpac Group



Term Deposit Account Statement
Statement Period 01/02/2022 - 31/07/2022

07/08/2022



014

THE TRUSTEE
NORMOYLE SUPERANNUATION FUND
61 GEORGE RD
LEPPINGTON NSW 2179

Deposit Name:
NORMOYLE SUPER CO PTY LTD ATF NORMOYLE SUPERANNUATION FUND

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THE TRUSTEE
NORMOYLE SUPERANNUATION FUND
61 GEORGE RD
LEPPINGTON NSW 2179

PRIVATE BANK SYDNEY
TOWER 2 LVL 5 200 BARANGAROO AVE
BARANGAROO NSW 2000

27 July 2022

Your account confirmation.

Term Deposit account number: 032-102 44-0222

Term Deposit name: NORMOYLE SUPER CO PTY LTD ATF NORMOYLE SUPERANNUATION FUND

Customer ID: 3052 9104 NORMOYLE SUPER CO PTY LTD ATF NORMOYLE SUPERA..

Dear THE TRUSTEE,

Thank you for opening your Term Deposit with us.

Your current Term Deposit details

Principal amount	\$13,500,000.00
Open date	27 July 2022
Maturity date	27 July 2023
Interest rate	3.45% p.a.
Interest payment frequency	At Maturity
Term	12 months

What happens next?

Unless you advise us otherwise, at maturity, the principal of \$13,500,000.00 and the interest from this deposit will be reinvested for 12 month(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.

Important notice.

Please advise Westpac if you do not wish the tax file number/exemption or Australian Business Number 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 taken out of interest if you do not quote your number or exemption. For more information about the use of tax file numbers, contact the Australian Taxation Office.



5001042 / M000533 / 209 / CNI 1 TUP 2

Help when
it matters





Frank Normoyle <franknormoyle55@gmail.com>

Westpac Private - New Term Deposit

1 message

Miroslava Kobyloukh <Miroslava.Kobyloukh@westpac.com.au>
To: "franknormoyle55@gmail.com" <franknormoyle55@gmail.com>
Cc: Christopher Paris <christopher.paris@westpac.com.au>

16 August 2022 at 14:00

Good afternoon Frank,

It was lovely speaking with you earlier.

PS/ED 18/8/2022

Could you please kindly arrange for the following attached form to be completed and **posted as Original** to me at Private bank.

- **Master Mandate** - This document removes the need to sign additional forms each time you would like to open an additional Westpac transaction, savings or fixed investment account **under this entity**.

2x Directors to sign.

Reason for Original form: emailed Master Mandate had Thomas's signature very different to the one we hold on file hence Original required.

Please advise once mailed and I will keep an eye on our postage .

Thank you in advance.

Should you have any questions, please feel free to give Chris or myself a call.

Warm regards

Miroslava Kobyloukh

Associate Private Banker, Private Wealth, Westpac Group

M: +61 466 454 664

Miroslava.kobyloukh@westpac.com.au

-

Christopher Paris

Private Executive, Private Wealth, Westpac Group

M: +61 434 843 598

christopher.paris@westpac.com.au

Level 4, Tower Two, International Towers, Sydney
200 Barangaroo Avenue, Barangaroo NSW 2000>

The logo for Westpac Private Bank, featuring the Westpac logo (three slanted bars) followed by the text "Private Bank".

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Confidential communication

Westpac Banking Corporation (ABN 33 007 457 141, AFSL 233714)

Westpac Institutional Bank is a division of Westpac Banking Corporation

 **Master Mandate.pdf**
1003K

Master Mandate for Accounts and Banking Services.

This Master Mandate sets out the terms on which Westpac ("Bank") agrees to accept instructions to open, close and amend the method of operation of accounts by Authorised Signatories.

SECTION A.

Commencement Date

1 / 1

SECTION B.

Individual/Joint or Entity Name

NORMOYLE SUPER CO PTY LTD ATF NORMOYLE SUPERANNUATION FUND

ABN/ACN No.

49 492715

Customer No.

30529104

Postal Address

61 GEORGE ROAD LEPPINGTON NSW 2179

Email

frank@janditowing.com.au franknormoyle55@gmail.com

Please note, one (1) mandate per individual or entity, a separate mandate will be required for joint names.

SECTION C. MASTER MANDATE FOR ACCOUNTS AUTHORISATIONS.

This authorisation allows for any Bank transaction, savings or fixed investment account (Account), or other banking services to be opened by the Authorised Signatory as listed in Annexure 1.

On and from the Commencement Date of this Master Mandate, the Customer authorises those individual persons nominated as an Authorised Signatory to open, operate, and subsequently close an Account held in the Customer's name. Any changes to the method of operation require you to notify us in writing.

The Customer must ensure the Authorised Signatory operates any account in accordance with the relevant statutory requirements irrespective of the account features which may be offered on the product or service selected.

The Customer remains liable for all transactions undertaken by the Authorised Signatory.

An Authorised Signatory may request and obtain from the Bank any information relating to any account that has been opened under this Master Mandate.

Appointment of Authorised Signatories

The Customer appoints as Authorised Signatories, the persons listed in Annexure 1.

Before the Bank will act on a request by an Authorised Signatory the Customer must ensure the Authorised Signatory has completed all sections of Annexure 1 and been identified in accordance with the Bank identification

requirements either at a branch or by a Certified Identification Form or by the appointed Verifying Officer for the Customer.

Opening an account

On receipt of an authorised signatory's request, the Bank will open an account in accordance with the instructions. The Bank will provide the BSB and account number and a link to the relevant account terms and conditions to the account owner, to the email address on file. You accept the term and conditions for each account upon your first use of the said account.

Closing an account

On receipt of an authorised signatory's request to close an "Account", the Bank will close the account in accordance with the instructions and notify the Customer at the email address on file.

Warranties and undertakings

The Customer warrants and undertakes to the Bank that:

- Each person nominated as an Authorised Signatory has been duly appointed by the Customer and has the authority to bind the Customer.

- b) The Customer agrees to ensure that each Authorised Signatory and each person who signs this Master Mandate for the Customer:
 - i. Consents to the Bank collection, use and disclosure of personal information in accordance with the privacy statement; and
 - ii. Where they have provided information about another individual, declares to the Bank that the individual has been made aware of that fact and the contents of the privacy statement.
- c) The Customer agrees to ensure that each Authorised Signatory complies with the terms and conditions of each account;
- d) The Customer accepts that the terms of the Release and Indemnity Instructions for Electronic Instructions apply to requests and other communications under this Master Mandate which are provided to us by any Electronic form of transmission; and
- e) The Customer accepts that each account is established by the Bank under the terms of this Master Mandate on condition that the Bank is released, by the Customer, from all liability for loss or damage except for loss or damage arising from fraudulent conduct by the Banks agents or employees.

Indemnity

The Customer indemnifies the Bank and agrees to keep the Bank indemnified against any loss, damage, costs, claims, proceedings and expenses suffered by the Bank, its officers, employees, agents and contractors in connection with a breach of any of the warranties and undertakings contained in this Master Mandate. This indemnity survives termination of this Master Mandate.

Provision of information

The Customer acknowledges that the Bank from time to time requires further information from the Customer to comply with its obligations under applicable legislation or its policies and procedures, and the Customer agrees to promptly procure the provision of such information to the Bank. Unless and until the further information is provided following such a request, the Bank may refuse to accept any or further request or act on any other communications given to it under this Master Mandate.

Variations

The Bank may vary the terms of this Master Mandate where it believes it is necessary or convenient to do so to comply with any applicable legislation or its internal policies or procedures. The Bank will notify the Customer in writing of any such variations.

Termination

Either party may terminate this Master Mandate by written notice to the other. If the Customer terminates this Master Mandate in writing the Customer acknowledges that termination will not be effective until the Bank confirms receipt of the notice in writing. This authority will automatically terminate if you cease to be a customer of Westpac private bank.

Notices and communication

All communications under this Master Mandate:

- a) if provided to the Bank, may be sent:
 - i. By ordinary post; or
 - ii. Subject to the terms of the Release and Indemnity Instructions for Electronic Instructions, by email transmission, to the Bank, or to such address as the Bank may notify to the Customer from time to time;
- b) if provided by the Bank in connection with an account, may be sent by email or post to the postal address as the customer may notify to the Bank from time to time.

Governing Law

This Master Mandate is governed by the laws of the State or Territory in which you reside.

Interpretation

Except where a contrary intention is clear, in this Master Mandate the singular includes the plural and the plural includes the singular.

SECTION D. RELEASE AND INDEMNITY INSTRUCTIONS FOR ELECTRONIC INSTRUCTIONS.

The Customer requests the Bank to act on instructions by an Authorised Signatory given or sent to the Bank by Electronic Means. The Customer acknowledges that sending information by Electronic Means is not a secure means of communication and is aware of the risks.

The Customer and not the Bank will bear all risks in relation to any unauthorised or fraudulent instruction given to the Bank by fax or email or any other form of electronic transmission agreed to by the Bank (Electronic Means).

Where such instruction is purportedly given by the Customer or an Authorised Signatory.

The Bank may without reference to the Customer, act on an instruction if it includes a reference to the Customer and purports to be signed or given by the Customer or an Authorised Signatory.

The Bank may, in its absolute discretion, not act, or defer acting on an instruction (or part of it) pending further enquiry to or confirmation from the Customer about the instruction.

The Customer

- a) Releases the Bank from all actions and claims in connection with the Bank acting on an instruction given by Electronic Means or failing to act or deferring to act on an instruction pending further enquiry or confirmation from the Customer about the instruction; and
- b) Indemnifies and will continue to indemnify the Bank against all loss, cost and expense suffered as a result of the Bank acting on an instruction given by Electronic Means, provided that such release and indemnity does not apply in cases of fraud, wilful default or recklessness by the Bank.

SECTION E. PRIVACY STATEMENT.

Personal information

We collect personal information from you to process your application, provide you with your product or service, and manage your product or service. We may also use your information to comply with legislative or regulatory requirements in any jurisdiction, prevent fraud, crime or other activity that may cause harm in relation to our products or services and help us run our business. We may also use your information to tell you about products or services we think may interest you.

If you do not provide all the information we request, we may need to reject your application or we may no longer be able to provide a product or service to you.

We may disclose your personal information to other members of the Westpac Group, anyone we engage to do something on our behalf and other organisations that assist us with our business.

We may disclose your personal information to an entity which is located outside Australia. Details of the countries where the overseas recipients are likely to be located are in our privacy policy.

As a provider of financial services, we have obligations to disclose some personal information to government agencies and regulators in Australia, and in some cases offshore. We are not able to ensure that foreign government agencies or regulators will comply with Australian privacy laws, although they may have their own privacy laws. By using our products or services, you consent to these disclosures.

We are required or authorised to collect personal information from you by certain laws. Details of these laws are in our privacy policy.

Our privacy policy is available at westpac.com.au or by calling 132 032. It covers:

- How you can access the personal information we hold about you and ask for it to be corrected;
- How you may complain about a breach of the Australian Privacy Principles or a registered privacy code and how we will deal with your complaint;
- How we collect, hold, use and disclose your personal information in more detail. We will update our privacy policy from time to time.

For our customers located in the European Union

The General Data Protection Regulation (GDPR) regulates the collection, use, disclosure or other processing of personal data under European Union (EU) law. Personal data means any information relating to you from which you are either identified or may be identifiable. Our collection, use, disclosure and other processing of your personal data may also be regulated by the GDPR.

Please refer to our EU Data Protection Policy on our website at westpac.com.au/privacy/eu-data-protection-policy/ for information about how we manage your personal data under the GDPR. The EU Data Protection Policy also forms part of this Privacy Statement.

Other acknowledgments and consents

- We may confirm the details of the information provided in this application.
- Where you have provided information about another individual, you must make them aware of that fact and the contents of the Privacy Statement.

Information about products and services

We will use or disclose your personal information to contact you or send you information about other products and services offered by the Westpac Group or its preferred suppliers. Please contact us on 132 032 or visit any of our branches if you do not wish to receive marketing communications from us.

Our Reporting Obligations

We are required to identify certain US persons in order to meet account information reporting requirements under local and international laws.

If you or (where you are applying on behalf of an entity) the entity and/or any office bearer* of the entity and/or any individual who holds an interest in the entity of more than 25% (a Controlling Person) are a US citizen or US tax resident, you must telephone 1300 658 134 at the time of completing this application. When you contact us you will be asked to provide additional information about your US tax status and/or the US tax status of the entity and/or any Controlling Person, which will constitute certification of US tax status for the purposes of this application.

Unless you notify us that you or (where you are applying on behalf of an entity) the entity and/or any Controlling Person are a US citizen or US tax resident as specified above, by completing this application you certify that you or (where you are applying on behalf of an entity) the entity and/or any Controlling Person are not a US citizen or US tax resident.

If at any time after account opening, information in our possession suggests that you, the entity and/or any Controlling Person may be a US citizen or US tax resident, you may be contacted to provide further information on your US tax status and/or the US tax status of the entity and/or any Controlling Person. Failure to respond may lead to certain reporting requirements applying to the account.

*Director of a company, partner in a partnership, trustee of a trust, chairman, secretary or treasurer of an association or co-operative.

Definitions in this section

"We", "our", "us" means the Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian Credit Licence 233714.

"Westpac Group" means Westpac Banking Corporation and its related bodies corporate.

SECTION F. CUSTOMER AUTHORISATION

By signing this document the Customer acknowledges and agrees to the terms set out in this Master Mandate. Authority has been duly given by resolution of the directors, committee or other office bearers legally responsible.

Where the Customer is not an individual the Customer agrees authority has been duly given for the management of the Customer, where appropriate has been signed in accordance with section 127(1) of the *Corporations Act, 2001* or the Rules or Constitution (as appropriate) of the Customer, and the Customer authorises to the person(s) named to act in accordance with the terms of this Agreement.

I/We agree to receive communication, forms and Terms and Conditions electronically.

Full Name

GERALDINE NORMOYLE

Title/Position

DIRECTOR

Signature

X Geraldine Normoyle

Please sign within the box

Date

/ /

Customer No.

74636344

Signatory ☒ Yes ☐ No

Number of Signatories required to operate accounts

If you wish to nominate additional signatories, please complete the Authority to Operate section on page 4 of this document.

Full Name

THOMAS JOSEPH NORMOYLE

Title/Position

DIRECTOR

Signature

Thomas Joseph Normoyle

Please sign within the box

Date

/ /

Customer No.

10785221

Signatory ☒ Yes ☐ No

BANK USE SECTION ONLY.

Date

Banker/Associate Name

Employee No.

Signature

X

ANNEXURE 1. METHOD OF OPERATION AND DETAILS OF AUTHORISED SIGNATORIES.

- ☐ Any authorised person can operate and sign independently
- ☐ All Authorised person must operate and sign together
- ☐ At least persons must operate and sign together
- ☐ Other (e.g. "Two Directors or a Director and Company Secretary") provide details below

Master Mandate for Accounts and Banking Services.

1. Full Name

Title/Position

Residential Address

Signature

Please sign within the box

Customer No.

Date of Birth

2.

Full Name

Title/Position

Residential Address

Signature

Please sign within the box

Customer No.

Date of Birth

3.

Full Name

Title/Position

Residential Address

Signature

Please sign within the box

Customer No.

Date of Birth

4.

Full Name

Title/Position

Residential Address

Signature

Please sign within the box

Customer No.

Date of Birth



Third Party Access Authority – Online Banking

Complete this form and submit it to your local branch or Relationship Manager if you want to grant access to one or more of your accounts and services to a personal customer or Organisation (each a 'Third Party') for access via their Online Banking. This authority provides access via Online Banking only.

Exclusions:

- All other channel accesses including branch, ATM or Telephone Banking.
- This form cannot be used for Bump Savings accounts third party online access. Bump third party online access can be updated through the Bump 'Notice of Authority' process.

All accounts and services listed below MUST be held in the same name as the entity named in Section 2.

Section 1 – Third Party details

This authority will authorise the Third Party named below (including each of their nominated Administrators and Users) to access the account(s) listed in Section 3 and services(s) listed in Section 4 via their Online Banking.

Third Party Name (Name of the Third Party that is **being granted access** to your account(s) and service(s))

UCIN PTY LTD

Third Party customer number (8 digit customer number, if known)

1 0 7 8 5 2 3 3

Section 2 – Account(s)/Service(s) Holder(s) details

Name of the person(s) or Organisation that **owns** the account(s)/service(s) and is granting access via this authority.

NORMOYLE SUPER CO PTY LTD ATF NORMOYLE SUPERANNUATION FUND

Account/Service Holder(s) customer number(s) (8 digit customer number(s) of Account/Service Holder(s))

3 0 5 2 9 1 0 4

Section 3 – Details of account(s) and access to be granted by this authority

This Authority will authorise the Third Party listed in Section 1 to access the listed account(s) held by the Account/Service Holder(s) in Section 2 on the following terms:

BSB	Account/ Credit Card Number	Product Type	Third Party Access Level	Allow on-share*? (Personal customers)
032102	440222	INT BEARING DEPOSIT	<input type="checkbox"/> Non Value <input checked="" type="checkbox"/> Value	<input type="checkbox"/> Yes
			<input type="checkbox"/> Non Value <input type="checkbox"/> Value	<input type="checkbox"/> Yes
			<input type="checkbox"/> Non Value <input type="checkbox"/> Value	<input type="checkbox"/> Yes

*On-share permits the Third Party individual customer to share access with Users within their Personal Network up to the access level indicated. On-share is always permitted for Organisations under a Business Network.

If the operating rule on a Joint Account with existing Third Party Access has been changed to "All to Sign", all Third Party Access for that account will be removed.

Note: If the Joint Account has an "All to Sign" operating rule and you require Value Access, **all** account holders must jointly attend a branch to update the account operating rule so it is no longer "All to Sign".



Frank Normoyle <franknormoyle55@gmail.com>

RE: Normoyle Super Co Pty Ltd

1 message

Alex Yip <ayip@westpac.com.au>

28 July 2022 at 09:01

To: Frank Normoyle <franknormoyle55@gmail.com>

Cc: Christopher Paris <christopher.paris@westpac.com.au>, Miroslava Kobyloukh <Miroslava.Kobyloukh@westpac.com.au>

Hi Frank,

Thank you for sending that through.

Please let us know when Emmet has completed the re-identification and we can finalise.

Kind regards,

Alex Yip

Associate Private Banker, Westpac Private Bank

61 435 223 718 | ayip@westpac.com.auLevel 4, Tower Two, International Towers Sydney
200 Barangaroo Avenue, Barangaroo NSW 2000

Private Bank

*Australia's most awarded Private Bank***From:** Frank Normoyle <franknormoyle55@gmail.com>**Sent:** Wednesday, 27 July 2022 8:59 PM**To:** Alex Yip <ayip@westpac.com.au>**Subject:** Fwd: Normoyle Super Co Pty Ltd**CAUTION:** This email originated from outside of the Westpac Group. Do not click links or open attachments unless you recognise the sender and know the content is safe.

Hi Alex

Documents (3) duly signed.

Regards Frank 0425 336 066

Confidential communication
Westpac Banking Corporation (ABN 33 007 457 141, AFSL 233714)
Westpac Institutional Bank is a division of Westpac Banking Corporation



Frank Normoyle <franknormoyle55@gmail.com>

Fwd: Normoyle Super Co Pty Ltd

1 message

Frank Normoyle <franknormoyle55@gmail.com>
To: ayip@westpac.com.au

27 July 2022 at 20:58

Hi Alex

Documents (3) duly signed.

Regards Frank 0425 336 066

3 attachments



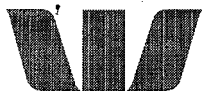
Master Mandate.pdf
1003K



Customer Declaration Form Trusts.pdf
247K



Third Party Access Authority Online Banking.pdf
560K



Third Party Access Authority – Online Banking

Complete this form and submit it to your local branch or Relationship Manager if you want to grant access to one or more of your accounts and services to a personal customer or Organisation (each a 'Third Party') for access via their Online Banking. This authority provides access via Online Banking only.

Exclusions:

- All other channel accesses including branch, ATM or Telephone Banking.
- This form cannot be used for Bump Savings accounts third party online access. Bump third party online access can be updated through the Bump 'Notice of Authority' process.

All accounts and services listed below **MUST** be held in the same name as the entity named in Section 2.

Section 1 – Third Party details

This authority will authorise the Third Party named below (including each of their nominated Administrators and Users) to access the account(s) listed in Section 3 and services(s) listed in Section 4 via their Online Banking.

Third Party Name (Name of the Third Party that is **being granted access** to your account(s) and service(s))

CIN PTY LTD

Third Party customer number (8 digit customer number, if known)

10785233

Section 2 – Account(s)/Service(s) Holder(s) details

Name of the person(s) or Organisation that **owns** the account(s)/service(s) and is granting access via this authority.

NORMOYLE SUPER CO PTY LTD ATF NORMOYLE SUPERANNUATION FUND

Account/Service Holder(s) customer number(s) (8 digit customer number(s) of Account/Service Holder(s))

30529104

Section 3 – Details of account(s) and access to be granted by this authority

This Authority will authorise the Third Party listed in Section 1 to access the listed account(s) held by the Account/Service Holder(s) in Section 2 on the following terms:

BSB	Account/ Credit Card Number	Product Type	Third Party Access Level	Allow on-share*? (Personal customers)
032102	440222	INT BEARING DEPOSIT	<input type="checkbox"/> Non Value <input checked="" type="checkbox"/> Value	<input type="checkbox"/> Yes
			<input type="checkbox"/> Non Value <input type="checkbox"/> Value	<input type="checkbox"/> Yes
			<input type="checkbox"/> Non Value <input type="checkbox"/> Value	<input type="checkbox"/> Yes

*On-share permits the Third Party individual customer to share access with Users within their Personal Network up to the access level indicated. On-share is always permitted for Organisations under a Business Network.

If the operating rule on a Joint Account with existing Third Party Access has been changed to "All to Sign", all Third Party Access for that account will be removed.

Note: If the Joint Account has an "All to Sign" operating rule and you require Value Access, **all** account holders must jointly attend a branch to update the account operating rule so it is no longer "All to Sign".

Section 4 – Details of service and access to be granted by this authority

Service(s) where third party access can be granted using this form is limited to Merchant facilities and can only be granted to Organisations.

This Authority will authorise the Third Party listed in Section 1 to access the listed Service held by the Service Holder in Section 2 on the following terms:

Merchant Member Number (if applicable)	Third Party Access Level (Business Network customers only)
	<input type="checkbox"/> Non Value <input type="checkbox"/> Value

Important Information for Section 3 & 4

Non value access	Account/Credit Card
	<p>The Third Party or their Users are authorised to view accounts and create payments including:</p> <ul style="list-style-type: none"> • View the account balance; • View transaction details, statements, and voucher images on the account(s); • Initiate a stop cheque request on the account(s) and charge any fees for the request to the account; • Initiate bank data feeds with a third party service provider (e.g. business accounting software) for transaction & savings, business credit cards and business term deposits accounts.
Value access	Service
	<p>The Third Party or their Users are authorised to:</p> <ul style="list-style-type: none"> • View Merchant statements; • #View Merchant transactions. <p>#This feature is not currently available however when available any Organisation granted Non-Value access will be able to action these tasks.</p>
Value access	Account/Credit Card
	<p>The Third Party or their Users are authorised to view accounts, create and approve payments including:</p> <ul style="list-style-type: none"> • View the account balance; • Initiate bank data feeds with a third party service provider (e.g. business accounting software) for transaction & savings, business credit cards and business term deposits accounts; • View transaction details, statements, and voucher images on the account(s); • Initiate a stop cheque request on the account(s) and charge any fees for the request to the account; • Create payments for other Users with value access to the account to authorise the payment; • Debit the account via Online Banking payment methods including Pay Anyone, Funds Transfer, International Payments; • Authorise payments created by someone else; • Provide instructions for the alteration, renewal and termination of an account.
Value access	Service
	<p>The Third Party or their Users are authorised to:</p> <ul style="list-style-type: none"> • View Merchant statements; • #View Merchant transactions; • #Order Merchant stationery; • #Receive merchant notifications and initiate servicing requests. <p>#These features are not currently available however when available any Organisation granted Value access can action these tasks.</p>

Please note:**Credit card accounts**

- Any Fund Transfers or Pay Anyone payments from a credit card account are a cash advance and will be subject to cash advance interest **and** charges as soon as the payment is made.

Statutory Trust Accounts

- The Account Holder is responsible for compliance with, and should consider all applicable laws governing the access and use of statutory trust accounts. Westpac Banking Corporation accepts no responsibility for validating authority of a **Third Party** to access and transact on the relevant accounts via Online Banking.

Section 5 - Account or Service Holder's declaration and authority

►► It is mandatory for ALL the Account/Service Holder(s) to complete this section.

I/We (the Account/Service Holder(s)), acknowledge that in signing this Third Party Access Authority:

- the Third Party may only operate on the Account(s) listed in section 3 and Service(s) listed in section 4 on our behalf via Online Banking to the extent authorised by the nominated Access level;
- is subject to the relevant operating rules and terms and conditions of the Account(s) and the Online Banking terms and conditions, except where the Third Party authorises a User to have Senior Approver access. A Senior Approver can approve any payment made from this account on their own regardless of whether the method of operation specifies at least a number of authorised persons to operate together. A Senior Approver is unable to operate on the Joint Account if the method of operation for a Joint Account is "All to Sign" as Third Party Access to the Joint Account is no longer available/will be removed;
- Westpac Banking Corporation ("Westpac") is authorised to act upon all instructions and requests to effect transactions and disclose information about the Account(s) listed in Section 3 and Service(s) listed in Section 4 of this authority to the Third Party through Online Banking in the manner specified;
- it is in addition to and not in substitution to any other notice provided to Westpac concerning the operations on any account or service held by me/us. Amendments to other authorities that I/we may have with Westpac now or in the future will remove this authority if the method of operation on the Joint Account is changed to "All to Sign" by any of the Account Holders;
- Westpac is authorised to treat any transaction or instruction effected through Online Banking by the Third Party including each of its nominated Administrators and Users (if they have been given Value Access), on my/our Accounts and Services listed in this authority, as a transaction or instruction that is to be undertaken with my/our authority without Westpac being required to verify my/our authority in any case;
- Westpac is not required to check the accuracy of any instructions, requests or notifications received or sent through Online Banking on my/our Accounts and Services;
- Westpac is released from all actions, suits, proceedings, claims, costs and demands that may be made, brought or incurred by or against Westpac arising from any unauthorised or incorrect instructions or requests to effect transactions via Online Banking on my/our Accounts and Services in the manner specified in this Authority;
- I/We confirm the Third Party listed in section 1 has been made aware that any access to the Accounts and Services is subject to the applicable account terms and conditions and the Online Banking terms and conditions.
- the Third Party and its Users can access the Accounts and Services in accordance with the Online Banking terms and conditions and where any inconsistencies exist between the Account and Service terms and the Online Banking terms and conditions, the Online Banking terms and conditions prevail;
- Where On-Share Authority access has been provided, the Third Party can grant access to a user in their Personal Network up to the nominated Access Level defined in Section 3.
- Where the method of operation for Joint Accounts has changed to "All to Sign", On-Share Authority and Third Party access will be removed.
- Authority has been duly given for the Third Party to appoint the Administrator and Users of their network as operators of the Account(s) and Service(s) and to act in accordance with the terms of this authority.
- any Account(s) in Section 3 may be nominated as the billing account for the Third Party Organisation.

This authority is signed for by all Account and Service Holders. (Any additional Account Holders can sign on the next page).

Account/Service Holder #1/Executive Officer #1

(e.g. Sole Trader, Director, Company Secretary, Trustee, Partner)

Our Privacy Policy and EU Data Protection Policy can be found at westpac.com.au/privacy

Full Name

THOMAS JOSEPH NORMOYLE

Position

DIRECTOR

Signature

X Thomas Joseph Normoyle

Date

27/07/2022

Account/Service Holder #2/Executive Officer #2

Full Name

GERALDINE NORMOYLE

Position

DIRECTOR

Signature

X Geraldine Normoyle

Date

27/07/2022

Account/Service Holder #3/Executive Officer #3

Full Name

Position

Signature

X

Date

/ /

Account/Service Holder #4/Executive Officer #4

Full Name

Position

Signature

X

Date

/ /

Section 6 - Authorised Person's acknowledgement

➤ ➤ If the Third Party listed in Section 1 is an individual then it is mandatory for that person to complete this section.

I (the Authorised Person) acknowledge that in signing this Access Authority I agree:

- the Account(s) listed in Section 3 and the Service(s) listed in Section 4 will be added to my Online Banking access and be available to the extent authorised by the nominated Access Level until such time this Authority is cancelled;
- my access to the Account(s) and Service(s) must be in accordance with the applicable terms and conditions and the Online Banking terms and conditions, and to the extent of any inconsistencies between them, the Online Banking terms and conditions prevail.

Authorised Person

Our Privacy Policy and EU Data Protection Policy can be found at westpac.com.au/privacy

Full Name

Signature

Date

Section 7 - Westpac Use Only

Verified and Approved By (Westpac Approving Officer)

Name

Position

Salary No.

BSB

Signature

Date

Verifying Branch
Stamp Required

Westpac Employee Checklist (Branch). All of the following must be completed.

- ☐ I have checked that the customer number for the Third Party in Section 1 is recorded and correct.
- ☐ I have recorded the product type next to each account in Section 3.
- ☐ I confirm that all Account Holders and the Third Party have been verified by one of the following:
- ☐ Card swipe and PIN, **or**
 - ☐ Primary/secondary ID, **or**
 - ☐ Call back performed using contact numbers from bank records or the phone book.
- ☐ I confirm that in Service Online I have:
- ☐ Verified signature to Service Online, **and**
 - ☐ Confirmed **all** Account/Service Holders have an identification status of 'WBC Identified' in Service Online (ID&V).

- ☐ I have checked that the customer number(s) for the Account/Service Holder(s) in Section 2 is recorded and correct.
- ☐ I have checked if this is a joint account/service and all Account/Service Holders have signed the form
- ☐ I confirm that all Account/Service Holder(s) and the Third Party have signed the form in front of the banker or call back performed using contact numbers from bank records or the phone book.
- Note: All Signatures must be original (no photocopies to be accepted)
- ☐ I have checked that the Merchant Member Number for the Service Holder(s) in Section 4 is recorded and correct.
- ☐ Confirmed if the operating rule on a joint account is "All to Sign" On-Share and Third Party access has been removed.

**Westpac Use
Only**



Once the 'Westpac Use Only' section has been completed by the branch or Relationship Manager and all signatures have been verified, please send this form to the Access Authorities Team at aatnewrequests@westpac.com.au.

Note to customers: Please do not send this form directly to the email above.

Important Note This document is a permanent customer record and must be retained for the period stated in the Records Management policy.



200 years proudly supporting Australia

Customer Declaration Form – Trusts (Other than Standard)**Bank Use Only****Staff Declaration**

I have followed the process for identification and verification as required by Westpac's policy and procedure and have verified the required information provided by the customer using approved verification source(s). Where the verification source has been provided by the customer the document is to the best of my knowledge the original or certified copy.

Staff Checklist

- Customer Signature ☐ Yes
- Staff Signature ☐ Yes
- ID status updated in system ☐ Yes
- Send the Completed Form ☐ Yes

Staff name (Print)

Staff Salary Number

--	--

Staff Signature

Date

	/ /
--	-----

Staff must email the completed form to CDF@westpac.com.au

CUSTOMER DETAILS

Customer Number: 30529104

Customer Name: NORMOYLE SUPER CO PTY LTD ATF NORMOYLE SUPERANNUATION FUND

Customer Address: 61 GEORGE ROAD, LEPPINGTON, 2179

Please ensure the information is correct and current before signing. If there are any amendments required please contact your local branch.

Information collected from customer

1	Full name of trust	NORMOYLE SUPER CO PTY LTD ATF NORMOYLE SUPERANNUATION FUND
2	Full business name of the trustee/custodian/nominee in respect of the trust	NORMOYLE SUPER CO PTY LTD <input type="checkbox"/> No business name of trustee

3	Other names (if any)	<input checked="" type="checkbox"/> No other name
4	Is the Entity a tax resident of any country outside of Australia?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes
5	ABN for the trust (if any)	49150492715 <input type="checkbox"/> No ABN
6	Country of establishment	AUSTRALIA
7	Trust Type (Select as appropriate)	<input type="checkbox"/> Registered Managed Investment Scheme => Go to 8 <input checked="" type="checkbox"/> Regulated trust => Go to 9 & 10 <input type="checkbox"/> Government superannuation fund => Go to 11
8	ARSN	Not applicable/required
9	Name of the trust/fund regulator (e.g. APRA)	<input type="checkbox"/> Australian Prudential Regulation Authority (APRA) <input checked="" type="checkbox"/> Australian Tax Office
10	Licence details/registration number (e.g. licence number)	49150492715
11	Name of the legislation establishing the superannuation fund	Not applicable/required
12	Full address of the principal place of business of the trust (no PO Boxes)	61 GEORGE ROAD, LEPPINGTON, 2179
13	How many trustees are existing Westpac customers?	<input checked="" type="checkbox"/> At least one => Go to 14 <input type="checkbox"/> None => At least one trustee will need to have an identification procedure completed by staff
14	Full name and Westpac customer number of each trustee (If there is not enough space, provide details on a separate sheet)	Trustee 1 full name: NORMOYLE SUPER CO PTY LTD Customer Number: 75261855

Please check this form carefully before signing. If information cannot be verified due to incorrect or missing data, your accounts may be blocked until such issues have been resolved.

Privacy Statement and Reporting Obligations



The Bank is collecting your personal information to satisfy its identification requirements under the Anti-Money Laundering & Counter-Terrorism Financing Act and Rules and such may be exchanged with other members of the Westpac group.

We are required to identify tax residents of a country(ies) other than Australia in order to meet account information reporting requirements under local and international laws.

If at any time after account opening, information in our possession suggests that you, the entity and/or any individual who holds ownership and/or control in the entity of 25% or more (Beneficial Owner/Controlling Person) may be a tax resident of a country(ies) other than Australia, you may be contacted to provide further information on your foreign tax status and/or the foreign tax status of the entity and/or any Beneficial Owners/Controlling Persons. Failure to respond may lead to certain reporting requirements applying to the account.

You certify that if at any time there is a change to the foreign tax status details for you, the entity and/or any controlling persons, you will inform the bank. You also certify that if at any time there is a change of a controlling person/s in your entity, you will inform the bank.

A Beneficial Owner/Controlling Person refers to the individual(s) that directly or indirectly owns a legal interest in the entity of 25% or more and/or exercises actual effective control over the entity, whether from an economic or other perspective such as through voting rights. In addition, in the case of a trust, a Beneficial Owner/Controlling Person includes the settlor(s), trustee(s), appointer(s), protector(s), beneficiary(ies) or classes of beneficiaries and in the case of an entity other than a trust, the term includes persons in equivalent or similar positions.

15	Customer Declaration	
	I declare that to the best of my knowledge the information I have provided above is true and correct as at the date of this document. I understand that it is an offence to knowingly give false or misleading information or knowingly produce a false or misleading document under the Anti-Money Laundering and Counter Terrorism Financing Act 2006, and the Tax Laws Amendment (Implementation of the Common Reporting Standard) Act 2016.	
16	Signature of authorised person	 
17	Print name	THOMAS JOSEPH NORMSYLE
18	Position held	DIRECTOR
19	Date	27.07.2022

This form and any attached documents are a record of the identification procedure for this customer, and the information obtained in the course of carrying out the procedure.

Term Deposit Enquiries
PRIVATE BANK SYDNEY
TOWER 2 LVL 5 200 BARANGAROO AVE, BARANGAROO
NSW 2000
Telephone: 0282540595
www.westpac.com.au

27 July 2022

THE TRUSTEE
NORMOYLE SUPERANNUATION FUND
61 GEORGE RD
LEPPINGTON NSW 2179

NORMOYLE SUPER CO PTY LTD ATF NORMOYLE SUPERANNUATION FUND,

Thank you for choosing to open your Term Deposit with Westpac. We are pleased to provide you with your new account details.

Term Deposit details

Account number:	032102-440222
Account name(s):	NORMOYLE SUPER CO PTY LTD ATF NORMOYLE SUPERANNUATION FUND ABN 49150492715
Principal amount:	\$13,500,000.00
Open date:	27 July 2022
Maturity date:	27 July 2023
Term:	12 months 0 days
Interest rate:	3.45% p.a.
Interest frequency:	We will pay you interest at maturity.

This letter is to confirm the opening of your Term Deposit and to provide you with relevant account details. It does not constitute a receipt for the amount of your opening deposit. We will send you a letter of confirmation, outlining any reinvestment instructions we are holding for your deposit, once your funds have been received into the account.

If there is anything else that we can help you with, please call Westpac Telephone Banking on 132 032 or if you are a Business Customer call Westpac Business Direct on 132 772 and we will be happy to assist you.

Thank you for banking with Westpac.

Yours sincerely,

Alex Yip

Things you should know

Interest is calculated daily and will be paid in accordance with your instructions. For deposits with a term greater than 12 months, interest must be paid at least yearly.

Please allow up to three business days for funds to be repaid from your Term Deposit to your account(s).

In response to regulations designed to maintain the strength of Australian banks, Westpac has decided to introduce a 31 days' notice period for access to funds prior to maturity, except in cases of hardship. You will need to give us 31 days notice if you wish to access funds prior to maturity, unless hardship applies. If you have less than 31 days remaining on your term, the earliest you can access funds from this account is at maturity, if hardship doesn't apply. If you provide us with notice to access your funds prior to maturity, we may recalculate the interest (paid or to be paid) at a reduced rate.

For further information, please refer to the 'Westpac Term Deposits & Farm Management Deposits Terms and Conditions' and the Important Information Document.

Please note, we do not issue a Maturity Advice where the term of the deposit is 20 days or less.

If for any reason at maturity we are unable to follow your instructions, we will try to contact you to discuss your investment needs. In the meantime, the deposit will be held 'On Demand', receiving an at call interest rate.

Tax File Numbers or exemptions

You have quoted your Tax File Number/Exemption or Australian Business Number to us. The collection of Tax File Numbers and Australian Business Numbers is authorised by law. Quotation is not compulsory but tax may be taken out of interest if you do not quote your number or exemption. If you would like to know more about Tax File Numbers and Australian Business Numbers, please contact the Australian Taxation Office.

For current interest rates, terms and conditions or more detail on this information, please call Westpac Telephone Banking on 132 032, visit your local branch or if you are a Business Customer call Westpac Business Direct on 132 772.

Branch
Stamp

.....
Bank officer's signature



Frank Normoyle <franknormoyle55@gmail.com>

Fwd: Westpac Private - New Term Deposit

1 message

Frank @ J & J Towing <frank@jandjtowing.com.au>
To: Frank Normoyle <franknormoyle55@gmail.com>

27 July 2022 at 17:28

Sent from my iPhone

Begin forwarded message:

From: Alex Yip <ayip@westpac.com.au>
Date: 27 July 2022 at 4:52:26 pm AEST
To: "Frank @ J & J Towing" <frank@jandjtowing.com.au>
Cc: Christopher Paris <christopher.paris@westpac.com.au>, Miroslava Kobyloukh <Miroslava.Kobyloukh@westpac.com.au>
Subject: Westpac Private - New Term Deposit

Hi Frank,

It was good speaking with you and Tom today.

As requested, we have established a new 12 month \$13,500,000 Term Deposit at the rate of 3.45%p.a .
I have attached the confirmation letter for reference.

Could you please kindly arrange for the following attached forms to be completed –

- **Third Party Access Form** – This is required to have the Term Deposit linked to the Duncin Pty Ltd online banking profile which you currently manage the accounts under.

2x Directors to sign

- **Customer Declaration Form** – Any 1 Director of the trustee to sign
- **Master Mandate** - This document removes the need for you to sign additional forms each time you would like to open an additional Westpac transaction, savings or fixed investment account under this entity.

2x Directors to sign. If additional signatories are to be added, please include on page 5

Furthermore, we also need to re-identify Emmet as he is a beneficial owner of the trustee and his identification details captured on our systems is out of date. We will simply need to re-sight his identification such as a Driver's licence or passport and update our records.

This can be completed at a local Westpac branch and will take only 2 minutes over the counter. Emmet can also complete this process online via this link <https://www.ui.westpac.com.au/capella/idv/verify>

Should you have any questions, please feel free to give Chris or myself a call.

Kind regards,

Alex Yip

Associate Private Banker, Westpac Private Bank

+61 435 223 718 | ayip@westpac.com.au

Level 4, Tower Two, International Towers Sydney
200 Barangaroo Avenue, Barangaroo NSW 2000

Confidential communication

Westpac Banking Corporation (ABN 33 007 457 141, AFSL 233714)

Westpac Institutional Bank is a division of Westpac Banking Corporation

5 attachments

 Private Bank

Australia's most awarded Private Bank

image001.png
10K

 **Third Party Access Form - Normoyle Superannuation Fund.pdf**
101K

 **ATF NORMOYLE SUPERANNUATION FUND- CDF.pdf**
673K

 **ATF NORMOYLE SUPERANNUATION FUND- MM.pdf**
796K