



047

THE TRUSTEES
E M EARTHMOVERS SUPERANNUATION FUND NO 2
24 PARACOMBE RD
PARACOMBE SA 5132

Date printed	30 June 2022
Term Deposit number	06 5149 50134895
Investment balance	\$1,050,000.00
Investment term	12 months
At an interest rate of	0.50% p.a.
Invested on	11 August 2021
To mature on	11 August 2022
Interest option	Annual

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	PAUL ELLIOTT MUSOLINO AND CHRISTINE ANN JOSEPHINE MUSOLINO AND AARON JOHN MUSOLI NO AND SALLY MUSOLINO ITF E M EARTHMOVER S SUPER FUND NO2
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Investment balance at start of the reporting period 1 July 2021	\$1,050,000.00
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Total interest paid for the financial year ending 30 June 2022	\$7,002.20
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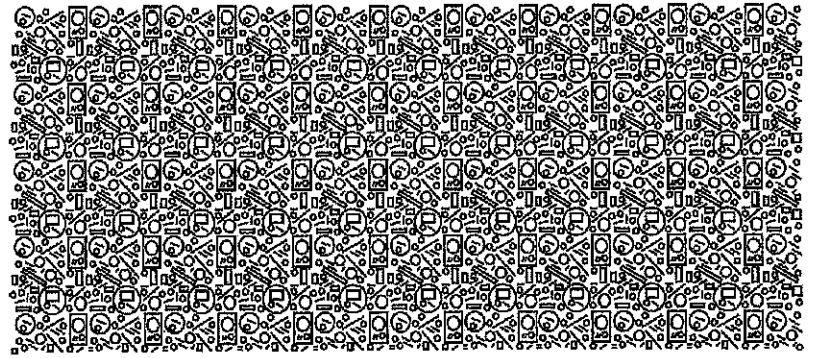
Things you should know

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			\$1,050,000.00
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2021 is \$11,184.66			
04 Aug	\$6,996.16 CR Credit Interest REDIRECTED TO 065-149 10168441			
11 Aug	\$6.04 CR Credit Interest REDIRECTED TO 065-149 10168441			
30 Jun	CLOSING BALANCE			\$1,050,000.00

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](https://www.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](https://www.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



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Date printed	31 December 2021
Term Deposit number	06 5149 50134895
Investment balance	\$1,050,000.00
Investment term	12 months
At an interest rate of	0.50% p.a.
Invested on	11 August 2021
To mature on	11 August 2022
Interest option	Annual

Account statement for your Term Deposit

For your records this is your account statement for the period from 1 July to 31 December 2021.

Things you should know

This Transaction Notice provides Term Deposit transactions for the first six months of the financial year from 1 July 2021 to 31 December 2021.

For taxation purposes the End of Financial Year Notice displays all Term Deposit transactions for the full financial year from 1 July 2021 to 30 June 2022.

We're here to help

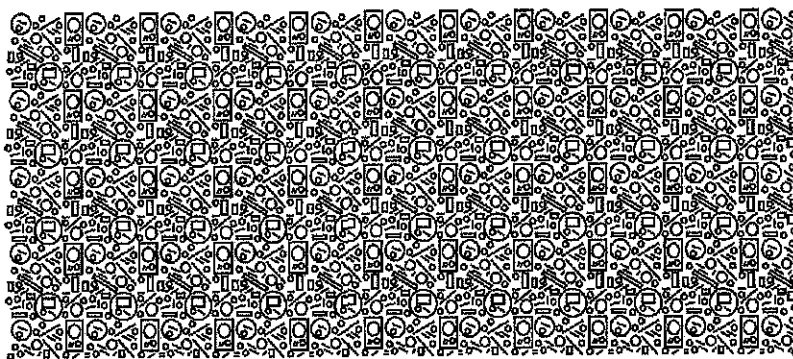
If you want to view our latest Terms and Conditions or have any questions, you can visit commbank.com.au, drop into your nearest branch, contact your Relationship Manager or Adviser, or call 13 2221.

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	PAUL ELLIOTT MUSOLINO AND CHRISTINE ANN JOSEPHINE MUSOLINO AND AARON JOHN MUSOLI NO AND SALLY MUSOLINO ITF E M EARTHMOVER S SUPER FUND NO2
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Date	Transaction	Debit	Credit	Balance
01 Jul	OPENING BALANCE			\$1,050,000.00
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2021 is \$11,184.66			
04 Aug	\$6,996.16 CR Credit Interest REDIRECTED TO 065-149 10168441			
11 Aug	\$6.04 CR Credit Interest REDIRECTED TO 065-149 10168441			
31 Dec	CLOSING BALANCE			\$1,050,000.00



Important Information:

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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



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Date printed	11 August 2021
Term Deposit number	06 5149 50134895
Investment balance	\$1,050,000.00
Investment term	12 months
At an interest rate of	0.50% p.a.
Reinvested on	11 August 2021
To mature on	11 August 2022
Interest option	Annual

Your Term Deposit has been reinvested

Your Term Deposit was reinvested on 11 August 2021 for 12 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 17 August 2021.

Account name	PAUL ELLIOTT MUSOLINO AND CHRISTINE ANN JOSEPHINE MUSOLINO AND AARON JOHN MUSOLI NO AND SALLY MUSOLINO ITF E M EARTHMOVER S SUPER FUND NO2
Interest payment instructions	The interest on your Term Deposit will be paid into account number 065149 10168441, every 12 months or at maturity.
Interest paid this financial year	\$7,002.20

What do you need to do?

1. You have a 7 day grace period commencing 11 August 2021 and ending 17 August 2021 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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Date printed	4 August 2021
Term Deposit number	06 5149 50134895
Investment balance	\$1,050,000.00
Placed in holding facility on	4 August 2021
Current interest rate	0.03% p.a.
Interest option	Weekly

Your Term Deposit has been placed into the holding facility

Your Term Deposit matured on 4 August 2021. 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.

Account name	PAUL ELLIOTT MUSOLINO AND CHRISTINE ANN JOSEPHINE MUSOLINO AND AARON JOHN MUSOLI NO AND SALLY MUSOLINO ITF E M EARTHMOVER S SUPER FUND NO2
Interest payment instructions	Interest will be paid into account number 065149 10168441.
Interest paid this financial year	\$6,996.16

What's the interest rate?

Based on your current balance, the rate that applies is 0.03% 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?

- 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**.
- We'll send you written confirmation once we've received your instructions.

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**.





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Date printed	22 July 2021
Term Deposit number	06 5149 50134895
Current balance	\$1,050,000.00
Investment term	10 months
At an interest rate of	0.80% p.a.
Invested on	4 October 2020
To mature on	4 August 2021
Interest option	Annual

Review your Term Deposit before it matures

Your Term Deposit is due to mature on 4 August 2021 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	PAUL ELLIOTT MUSOLINO AND CHRISTINE ANN JOSEPHINE MUSOLINO AND AARON JOHN MUSOLI NO AND SALLY MUSOLINO ITF E M EARTHMOVER S SUPER FUND NO2
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Interest paid this financial year	\$0.00
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Interest payable by maturity date if your funds remain invested until maturity	\$6,996.16
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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 0.03% 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/tcdrates

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 0.03% 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 4 August 2021 to 10 August 2021 to provide alternative renewal or withdrawal instructions without notice or penalty. This will take effect from 4 August 2021.

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**.