

4 June 2019

Redfern Family Superannuation Fund  
12 Clearwater Drive  
Clifton Springs VIC 3222

Dear Customer

**Confirmation of your Term Deposit Renewal Instructions**

Thanks for providing us with your Term Deposit renewal instructions. To make sure we have the correct details, including amount invested, renewal term and date, I've listed these below. I also wanted to let you know that during the renewal grace period (within 7 days from the renewal date) you can make additional deposits and withdrawals from your account.

Before your term deposit's next maturity date, you will have the opportunity to provide new investment instructions. If we don't hear from you, we will simply re-invest these funds at the same term as your current investment at the rate applicable for that term on the date of renewal.

If you're looking to close your account outside of the renewal grace period you'll just need to give us 31 days prior notice, unless your account is held as security or you are in a financial hardship situation. An early pay out fee and an interest rate adjustment\* will apply to your Account if you close it before the maturity date.

**The Bank confirms reinvestment of your account, as per the details below:**

Account Name	Mr Ian Redfern and Mrs Carol Redfern ATF Redfern Family Superannuation Fund
Account Number	22652034
Amount Invested	\$76,912.50
Renewal Date	20 October 2019
Renewal Term	12 Months
Current Interest Rate	2.65%

Interest will be capitalised to your PREMIER INVESTMENT EOT/ANNUAL account unless you advise us otherwise.

A copy of the relevant terms and conditions are available at your local branch or online at [www.boq.com.au/termsconditions.htm](http://www.boq.com.au/termsconditions.htm). If you have any questions or there is anything else we can help with, please feel free to give me a call on 0417926044 or pop into the branch.

Yours sincerely

**INGRID TAYLOR**  
Branch Manager

\* For example, if you have a Term Deposit Account the interest rate that will be applied to your account will be 50% of the interest rate that was applicable on the opening/renewal date of the account for the balance of the account for the actual term. This adjustment of your interest sometimes means we take money from the principal of your deposit, or you may need to refund interest that we have already paid you.