

16 JUN 2021

# Heritage Bank

People first.

Carindale Branch  
Shop 1091 Westfield Carindale, 1151 Creek Road, CARINDALE, 4152.  
Phone: 07 3894 7130

16 JUN 21

K C WARD SUPERANNUATION FUND  
KELVIN C WARD & JEAN WARD ATF  
PO BOX 66  
MOUNT GRAVATT QLD 4122

## ACCOUNT BALANCE LISTING : MEMBER NUMBER 12579939

Detailed below are balances of all accounts held with Heritage Bank Limited under member number 12579939.

The account balances are shown as at 10:40am on 16th June 2021. These balances do not include any interest accrued but not applied. For a loan account, the balance shown is not a payout figure.

Account code/description	A/C Balance	Total by Type
S24 Money Manager	201.97	\$201.97 (S)
I3 Three Month Term	10,000.00 ✓	
I9 Nine Month Term	50,000.00	
I12 Twelve Month Term	70,000.00	\$130,000.00 (I)

Handwritten notes: \$10K, \$40K, \$50K, \$20K. A bracket groups the three term account balances to the total of \$130,000.00. There is a large checkmark on the right side of the table.

While these details are correct at the time shown above, further transactions may occur later today which could affect your account balances. Similarly, there may be outstanding personal cheques, Card purchases or other off-line transactions which have not yet been deducted from your accounts.

The balances recorded above include the value of any cheques you may have deposited into your accounts. All such cheques remain subject to the normal clearance times.

TD > \$130,000 @ 30/6/2021

NAME:

K.C. WARD SUPERANNUATION FUND

Year Ended

30.6.21

TERM DEPOSITS -

HERITAGE BANK.

Page 2/2

No.	Details	Term / Int.	Maturity	\$	Balance
					\$
40	24.8.20 Tfr. acc 7/035 TD 786869	365 days 1.00%	24.8.21	50,000.00	50,000.00
41	2.11.20 Tfr. acc part 7/036 * TD 851919	365 days 1.00%	1.11.21	20,000.00	20,000.00
42	10.12.20 Tfr. acc part 8/038 10.6.21 INT 16.6.21 INTADJ TFR TOTD NO 45 FOR 3 months \$10,000.	182 days 0.70% \$34.90 0.82	10.6.21	10,000.00	10,000.00 (10,000) NIL.
43	4.6.21 Tfr. ex part T/D 39 TD 890730	9 months 0.60%	4.3.22	10,000	10,000
44	4.6.21 Tfr. ex Part TD 39 TD 890734	9 months 0.60%	4.3.22	40,000	40,000
45	16.6.21 TFR ex TD No 42 TD 891289	3 months 0.50%	16.9.21	10,000	10,000

NAME: K.C. WARD SUPERANNUATION FUND		Year Ended 30-6-21			
TERM DEPOSITS - HERITAGE BANK					
Page 1/2					
No.	Details	Term / Int.	Maturity	\$	Balance \$
35	24.8.2019 bff	366 days	24.8.20	50,000.00	
		1.70%			
	24.8.2020 Interest	\$852.33	to "S24"		
	24.8.2020 Trf. to No. 40			<50,000.00>	
				<u>NIL</u>	-
36	1.11.2019 bff	366 days	1.11.20	35,000.00	
		1.60%			
	1.11.2020 Interest	\$561.53	to "S24"		
	2.11.2020 Int. Adj.	.41			
	2.11.2020 Withdrawn for KW Pension			<15,000.00>	
	Trf. to No. 41			<20,000.00>	
				<u>NIL</u>	-
38	10.12.2019 bff	366 days	10.12.20	25,000.00	
		1.60%			
	10.12.2020 Interest	\$401.10	to "S24"		
	10.12.2020 Withdrawn for KW Pension			<15,000.00>	
	Trf. to No 42			<10,000.00>	
				<u>NIL</u>	-
39	30.5.2020 bff	365 days	30.5.21	50,000.00	
		1.20%			
	30.5.2021 Interest	\$600.00	to "S24"		
	4.6.2021 Int Adj.	.82	to 'S24'		
	4.6.2021 Int Adj.	3.29	to 'S24'		
	4-6-2021 TRF	TO NO 43		<\$10,000>	9 mths.
	4-6-2021 TRF	TO NO 44		<\$40,000>	9 mths.
				<u>NIL</u>	-

TD NO. 45.

# Heritage Bank

21 JUN 2021

000036 000



K C WARD SUPERANNUATION FUND KELVIN C WA  
PO BOX 66  
MOUNT GRAVATT QLD 4122

17 Jun 2021

Dear Customer

## Thank you for choosing to hold your Term Deposit with Heritage Bank

We are proud to have you as our member and pleased to offer you the benefits of our *People first* approach. We can confirm your term deposit details are as follows:

Customer number	12579939
Term Deposit number	891289
Amount	\$10,000.00
Term	3 months
Rate	0.50% p.a.
Maturity date	16 September 2021

from T/P 42

Your current instruction on maturity is to reinvest the principal into a new term deposit for a further 3 months and transfer the interest earned on your existing term deposit into account number 12579939 S24.

Please note that you have a grace period of seven days starting from 16 June 2021 and ending on 23 June 2021 during which you can vary the term, investment amount or maturity instructions without charge. You may also withdraw or transfer all or part of your account balance of your term deposit during the grace period without charge.

### Contact us

If you have any further questions, require any information concerning the interest applicable to your Term Deposit, require a copy of our terms and conditions or need help with any other banking requirements, please get in touch or login to Heritage Online.

- 🔍 [heritage.com.au](https://heritage.com.au)
- ☎ 13 14 22 or Carindale Branch on 07 3894 7130
- ✉ PO Box 190, Toowoomba Q 4350
- 👤 Leanne Greenup and the team at Carindale Branch or phone them on 07 3894 7130

People first.

# Some things you should know about our term deposits

Heritage sometimes offers term deposits which are priced higher than our standard term deposit. Because these term deposits often automatically renew at maturity for the same period but at a different interest rate, there is a risk you may move from a higher to a lower interest rate.

Should you decide to withdraw or transfer all or part of your account balance of your term deposit after the grace period has expired, Heritage has the discretion to delay the withdrawal or transfer of the funds until the end of the notice period, which is currently 31 days. We will pay a reduced rate of interest on the withdrawn amount. This reduced rate is called the early withdrawal rate\*.

If you may have a need in the future to immediately withdraw or transfer funds from your term deposit, Heritage has other deposit products that may be more suitable.

It's important that you review your maturity instructions closer to the date of maturity. You have a grace period of seven days starting from the commencement date of your term deposit during which you can vary the term, investment amount or maturity instructions without charge. You may also withdraw or transfer all or part of your account balance of your term deposit during the grace period without charge.

## \*The early withdrawal rate is published in our rates sheet and changes from time to time.

When there is an early withdrawal of term deposit, we recalculate the amount of interest that you have earned. We compare the difference between:

- the interest you would have earned at the original rate on the amount withdrawn; and
- the interest calculated on the withdrawn amount at the early withdrawal rate.

This difference is called the interest deduction.

We may recover the interest deduction by:

- reducing any interest payments, due on or after the date of the withdrawal, by the amount of
- the interest deduction; or
- taking the interest deduction out of the withdrawal; or
- charging the amount of the interest deduction to your account; or
- doing a combination of those things.

## Important note

The effect of the above is to reduce your interest return, on the amount withdrawn, to the early withdrawal rate.

If interest has been paid up-front, we may recover any overpayment of interest by deducting it from the amount you are withdrawing where you withdraw part or all of your account balance before the maturity date.

## Example for a partial withdrawal

Suppose you made a deposit of \$100,000 on 20 January 2014 for a term of 24 months at a rate of 3.10% per annum, and you withdrew \$50,000 of that deposit on 23 April 2015. Suppose an early withdrawal rate of 0.10% per annum.

The amount of interest on the withdrawn amount (\$50,000) is reduced to 0.10% per annum. That amount was in your account for 458 days, so the interest on that amount at the early withdrawal rate is  $\$50,000 \times 458/365 \times 0.10\% = \$62.74$ .

If there had been no withdrawal, the interest on that same amount would have been  $\$50,000 \times 458/365 \times 3.10\% = \$1,944.93$ .

The interest deduction would therefore be  $\$1,944.93 - \$62.74 = \$1,882.19$

Note: The rates are provided as examples only.

## Example for early maturity (full withdrawal)

Suppose you made a deposit of \$100,000 on 20 January 2014 for a term of 24 months at a rate of 3.10% per annum, and that deposit was fully withdrawn on 23 April 2015. Suppose an early withdrawal rate of 0.10% per annum.

The amount of interest on the withdrawn or externally transferred amount (\$100,000) is reduced to 0.10% per annum. That amount was in your account for 458 days, so the interest on that amount at the early withdrawal rate is  $\$100,000 \times 458/365 \times 0.10\% = \$125.48$ .

If there had been no withdrawal or external transfer, the interest on that same amount would have been  $\$100,000 \times 458/365 \times 3.10\% = \$3,889.86$ . The interest deduction would therefore be  $\$3,889.86 - \$125.48 = \$3,764.38$ .

Note: The rates are provided as examples only.

If a withdrawal from your term deposit account before the maturity date causes the balance of the account to fall to a level that would have meant that a lower tiered rate would have applied to your account had that reduced balance been the amount of your initial deposit, that lower rate will apply from the date of the withdrawal. If necessary, we can recover the difference from you in the same ways as we can recover the interest deduction.

Talk to us today.

Call your local branch direct 13 14 22.  
heritage.com.au

**Heritage Bank**  
*People first.*

**Heritage Bank***People first.*

04 Jun 2021

**Thank you for choosing to hold your Term Deposit with Heritage Bank**

We are proud to have you as our member and pleased to offer you the benefits of our People First approach.  
We can confirm your term deposit details are as follows:

<b>Member Name</b>	<b>K C WARD SUPERANNUATION FUND KELVIN C WARD &amp;</b>
<b>JEAN WARD ATF</b>	
<b>Member Number</b>	<b>12579939</b>
<b>Term Deposit Number</b>	<b>890734</b>
<b>Amount</b>	<b>\$40,000.00</b>
<b>Term</b>	<b>9 month/s</b>
<b>Interest Rate</b>	<b>0.60%</b>
<b>Maturity Date</b>	<b>04 MAR 22</b>
<b>Maturity Instructions – Principal</b>	<b>Reinvest \$40,000.00 for 9 months</b>
<b>Maturity Instructions – Remainder</b>	<b>Not Applicable</b>
<b>Maturity Instructions – Interest</b>	<b>Transfer - 12579939 S24</b>

*People first.*

TD NO. 44

000583 000



K C WARD SUPERANNUATION FUND KELVIN C WA  
PO BOX 66  
MOUNT GRAVATT QLD 4122

05 Jun 2021

Dear Customer

## Thank you for choosing to hold your Term Deposit with Heritage Bank

We are proud to have you as our member and pleased to offer you the benefits of our *People first* approach. We can confirm your term deposit details are as follows:

Customer number	12579939
Term Deposit number	890734
Amount	\$40,000.00
Term	9 months
Rate	0.60% p.a.
Maturity date	4 March 2022

Your current instruction on maturity is to reinvest the principal into a new term deposit for a further 9 months and transfer the interest earned on your existing term deposit into account number 12579939 524.

Please note that you have a grace period of seven days starting from 4 June 2021 and ending on 11 June 2021 during which you can vary the term, investment amount or maturity instructions without charge. You may also withdraw or transfer all or part of your account balance of your term deposit during the grace period without charge.

### Contact us

If you have any further questions, require any information concerning the interest applicable to your Term Deposit, require a copy of our terms and conditions or need help with any other banking requirements, please get in touch or login to Heritage Online.

- 🔍 [heritage.com.au](https://www.heritage.com.au)
- 📞 13 14 22 or Carindale Branch on 07 3894 7130
- ✉ PO Box 190, Toowoomba Q 4350
- 🏠 Leanne Greenup and the team at Carindale Branch or phone them on 07 3894 7130

## Some things you should know about our term deposits

Heritage sometimes offers term deposits which are priced higher than our standard term deposit. Because these term deposits often automatically renew at maturity for the same period but at a different interest rate, there is a risk you may move from a higher to a lower interest rate.

Should you decide to withdraw or transfer all or part of your account balance of your term deposit after the grace period has expired, Heritage has the discretion to delay the withdrawal or transfer of the funds until the end of the notice period, which is currently 31 days. We will pay a reduced rate of interest on the withdrawn amount. This reduced rate is called the early withdrawal rate\*.

If you may have a need in the future to immediately withdraw or transfer funds from your term deposit, Heritage has other deposit products that may be more suitable.

It's important that you review your maturity instructions closer to the date of maturity. You have a grace period of seven days starting from the commencement date of your term deposit during which you can vary the term, investment amount or maturity instructions without charge. You may also withdraw or transfer all or part of your account balance of your term deposit during the grace period without charge.

### \*The early withdrawal rate is published in our rates sheet and changes from time to time.

When there is an early withdrawal of term deposit, we recalculate the amount of interest that you have earned. We compare the difference between:

- the interest you would have earned at the original rate on the amount withdrawn; and
- the interest calculated on the withdrawn amount at the early withdrawal rate.

This difference is called the interest deduction.

We may recover the interest deduction by:

- reducing any interest payments, due on or after the date of the withdrawal, by the amount of
- the interest deduction; or
- taking the interest deduction out of the withdrawal; or
- charging the amount of the interest deduction to your account; or
- doing a combination of those things.

### Important note

The effect of the above is to reduce your interest return, on the amount withdrawn, to the early withdrawal rate.

If interest has been paid up-front, we may recover any overpayment of interest by deducting it from the amount you are withdrawing where you withdraw part or all of your account balance before the maturity date.

### Example for a partial withdrawal

Suppose you made a deposit of \$100,000 on 20 January 2014 for a term of 24 months at a rate of 3.10% per annum, and you withdrew \$50,000 of that deposit on 23 April 2015. Suppose an early withdrawal rate of 0.10% per annum.

The amount of interest on the withdrawn amount (\$50,000) is reduced to 0.10% per annum. That amount was in your account for 458 days, so the interest on that amount at the early withdrawal rate is  $\$50,000 \times 458/365 \times 0.10\% = \$62.74$ .

If there had been no withdrawal, the interest on that same amount would have been  $\$50,000 \times 458/365 \times 3.10\% = \$1,944.93$ .

The interest deduction would therefore be  $\$1,944.93 - \$62.74 = \$1,882.19$

Note: The rates are provided as examples only.

### Example for early maturity (full withdrawal)

Suppose you made a deposit of \$100,000 on 20 January 2014 for a term of 24 months at a rate of 3.10% per annum, and that deposit was fully withdrawn on 23 April 2015. Suppose an early withdrawal rate of 0.10% per annum.

The amount of interest on the withdrawn or externally transferred amount (\$100,000) is reduced to 0.10% per annum. That amount was in your account for 458 days, so the interest on that amount at the early withdrawal rate is  $\$100,000 \times 458/365 \times 0.10\% = \$125.48$ .

If there had been no withdrawal or external transfer, the interest on that same amount would have been  $\$100,000 \times 458/365 \times 3.10\% = \$3,889.86$ . The interest deduction would therefore be  $\$3,889.86 - \$125.48 = \$3,764.38$ .

Note: The rates are provided as examples only.

If a withdrawal from your term deposit account before the maturity date causes the balance of the account to fall to a level that would have meant that a lower tiered rate would have applied to your account had that reduced balance been the amount of your initial deposit, that lower rate will apply from the date of the withdrawal. If necessary, we can recover the difference from you in the same ways as we can recover the interest deduction.

Talk to us today.

Call your local branch direct 13 14 22.

heritage.com.au

**Heritage Bank**  
People first.



TD NO 43



04 Jun 2021

**Thank you for choosing to hold your Term Deposit with Heritage Bank**

We are proud to have you as our member and pleased to offer you the benefits of our People First approach. We can confirm your term deposit details are as follows:

<b>Member Name</b>	<b>K C WARD SUPERANNUATION FUND KELVIN C WARD &amp; JEAN WARD ATF</b>
<b>Member Number</b>	<b>12579939</b>
<b>Term Deposit Number</b>	<b>890730</b>
<b>Amount</b>	<b>\$10,000.00</b>
<b>Term</b>	<b>9 month/s</b>
<b>Interest Rate</b>	<b>0.60%</b>
<b>Maturity Date</b>	<b>04 MAR 22</b>
<b>Maturity Instructions – Principal</b>	<b>Reinvest \$10,000.00 for 9 months</b>
<b>Maturity Instructions – Remainder</b>	<b>Not Applicable</b>
<b>Maturity Instructions – Interest</b>	<b>Transfer - 12579939 S24</b>

*People first.*

10 JUN 2021

TD NO 43

[illegible]

K C WARD SUPERANNUATION FUND KELVIN C WA  
PO BOX 66  
MOUNT GRAVATT QLD 4122

Dear Customer





We are proud to have you as our member and pleased to offer you the benefits of our *People first* approach. We can confirm your term deposit details are as follows:

Customer number	12579939
Term Deposit number	890730
Amount	\$10,000.00
Term	9 months
Rate	0.60% p.a.
Maturity date	4 March 2022

Your current instruction on maturity is to reinvest the principal into a new term deposit for a further 9 months and transfer the interest earned on your existing term deposit into account number 12579939 \$24.

Please note that you have a grace period of seven days starting from 4 June 2021 and ending on 11 June 2021 during which you can vary the term, investment amount or maturity instructions without charge. You may also withdraw or transfer all or part of your account balance of your term deposit during the grace period without charge.

If you have any further questions, require any information concerning the interest applicable to your Term Deposit, require a copy of our terms and conditions or need help with any other banking requirements, please get in touch or login to Heritage Online.

-  [heritage.com.au](http://heritage.com.au)
-  **13 14 22** or Carindale Branch on **07 3894 7130**
-  PO Box 190, Toowoomba Q 4350
-  Leanne Greenup and the team at Carindale Branch  
or phone them on **07 3894 7130**

People first.

# Some things you should know about our term deposits

17 0 JUN 2021

Heritage sometimes offers term deposits which are priced higher than our standard term deposit. Because these term deposits often automatically renew at maturity for the same period but at a different interest rate, there is a risk you may move from a higher to a lower interest rate.

Should you decide to withdraw or transfer all or part of your account balance of your term deposit after the grace period has expired, Heritage has the discretion to delay the withdrawal or transfer of the funds until the end of the notice period, which is currently 31 days. We will pay a reduced rate of interest on the withdrawn amount. This reduced rate is called the early withdrawal rate\*.

If you may have a need in the future to immediately withdraw or transfer funds from your term deposit, Heritage has other deposit products that may be more suitable.

It's important that you review your maturity instructions closer to the date of maturity. You have a grace period of seven days starting from the commencement date of your term deposit during which you can vary the term, investment amount or maturity instructions without charge. You may also withdraw or transfer all or part of your account balance of your term deposit during the grace period without charge.

## \*The early withdrawal rate is published in our rates sheet and changes from time to time.

When there is an early withdrawal of term deposit, we recalculate the amount of interest that you have earned. We compare the difference between:

- the interest you would have earned at the original rate on the amount withdrawn; and
- the interest calculated on the withdrawn amount at the early withdrawal rate.

This difference is called the interest deduction.

We may recover the interest deduction by:

- reducing any interest payments, due on or after the date of the withdrawal, by the amount of
- the interest deduction; or
- taking the interest deduction out of the withdrawal; or
- charging the amount of the interest deduction to your account; or
- doing a combination of those things.

## Important note

The effect of the above is to reduce your interest return, on the amount withdrawn, to the early withdrawal rate.

If interest has been paid up-front, we may recover any overpayment of interest by deducting it from the amount you are withdrawing where you withdraw part or all of your account balance before the maturity date.

## Example for a partial withdrawal

Suppose you made a deposit of \$100,000 on 20 January 2014 for a term of 24 months at a rate of 3.10% per annum, and you withdrew \$50,000 of that deposit on 23 April 2015. Suppose an early withdrawal rate of 0.10% per annum.

The amount of interest on the withdrawn amount (\$50,000) is reduced to 0.10% per annum. That amount was in your account for 458 days, so the interest on that amount at the early withdrawal rate is  $\$50,000 \times 458/365 \times 0.10\% = \$62.74$ .

If there had been no withdrawal, the interest on that same amount would have been  $\$50,000 \times 458/365 \times 3.10\% = \$1,944.93$ .

The interest deduction would therefore be  $\$1,944.93 - \$62.74 = \$1,882.19$

Note: The rates are provided as examples only.

## Example for early maturity (full withdrawal)

Suppose you made a deposit of \$100,000 on 20 January 2014 for a term of 24 months at a rate of 3.10% per annum, and that deposit was fully withdrawn on 23 April 2015. Suppose an early withdrawal rate of 0.10% per annum.

The amount of interest on the withdrawn or externally transferred amount (\$100,000) is reduced to 0.10% per annum. That amount was in your account for 458 days, so the interest on that amount at the early withdrawal rate is  $\$100,000 \times 458/365 \times 0.10\% = \$125.48$ .

If there had been no withdrawal or external transfer, the interest on that same amount would have been  $\$100,000 \times 458/365 \times 3.10\% = \$3,889.86$ . The interest deduction would therefore be  $\$3,889.86 - \$125.48 = \$3,764.38$ .

Note: The rates are provided as examples only.

If a withdrawal from your term deposit account before the maturity date causes the balance of the account to fall to a level that would have meant that a lower tiered rate would have applied to your account had that reduced balance been the amount of your initial deposit, that lower rate will apply from the date of the withdrawal. If necessary, we can recover the difference from you in the same ways as we can recover the interest deduction.

## Talk to us today.

Call your local branch direct 13 14 22.  
heritage.com.au

# Heritage Bank

People first.

This advice has been prepared without taking into account your objectives, financial situation or needs. Because of this you should, before acting on this information, consider its appropriateness having regard to your objectives, financial situation or needs. Please read the Guide to Heritage Deposit Products (available in branch, by phoning 13 14 22 or at [www.heritage.com.au](http://www.heritage.com.au)) before making any decision about this product.  
Heritage Bank Limited, ABN 32 087 652 024, AFSL 240984, Australian Credit Licence 240984.

# Heritage Bank

TD NO 42.

16 JUN 2021

000028 000



K C WARD SUPERANNUATION FUND KELVIN C WA  
PO BOX 66  
MOUNT GRAVATT QLD 4122

on 16/6/21 Varied  
Term to 3 months.

TD NO 45.

10 Jun 2021

Dear Customer

**Thank you for choosing to hold your Term Deposit with Heritage Bank**

We are proud to have you as our member and pleased to offer you the benefits of our *People first* approach. We can confirm your term deposit details are as follows:

Customer number	12579939
Term Deposit number	883911
Amount	\$10,000.00
Term	6 months
Rate	0.50% p.a.
Maturity date	10 December 2021

Your current instruction on maturity is to reinvest the principal into a new term deposit for a further 6 months and transfer the interest earned on your existing term deposit into account number 12579939 524.

Please note that you have a grace period of seven days starting from 10 June 2021 and ending on 17 June 2021 during which you can vary the term, investment amount or maturity instructions without charge. You may also withdraw or transfer all or part of your account balance of your term deposit during the grace period without charge.

## Contact us

If you have any further questions, require any information concerning the interest applicable to your Term Deposit, require a copy of our terms and conditions or need help with any other banking requirements, please get in touch or login to Heritage Online.

- 🔗 [heritage.com.au](https://www.heritage.com.au)
- ☎ 13 14 22 or Carindale Branch on 07 3894 7130
- ✉ PO Box 190, Toowoomba Q 4350
- 👤 Leanne Greenup and the team at Carindale Branch or phone them on 07 3894 7130

People first.

# Some things you should know about our term deposits

16 JUN 2021

Heritage sometimes offers term deposits which are priced higher than our standard term deposit. Because these term deposits often automatically renew at maturity for the same period but at a different interest rate, there is a risk you may move from a higher to a lower interest rate.

Should you decide to withdraw or transfer all or part of your account balance of your term deposit after the grace period has expired, Heritage has the discretion to delay the withdrawal or transfer of the funds until the end of the notice period, which is currently 31 days. We will pay a reduced rate of interest on the withdrawn amount. This reduced rate is called the early withdrawal rate\*.

If you may have a need in the future to immediately withdraw or transfer funds from your term deposit, Heritage has other deposit products that may be more suitable.

It's important that you review your maturity instructions closer to the date of maturity. You have a grace period of seven days starting from the commencement date of your term deposit during which you can vary the term, investment amount or maturity instructions without charge. You may also withdraw or transfer all or part of your account balance of your term deposit during the grace period without charge.

## \*The early withdrawal rate is published in our rates sheet and changes from time to time.

When there is an early withdrawal of term deposit, we recalculate the amount of interest that you have earned. We compare the difference between:

- the interest you would have earned at the original rate on the amount withdrawn; and
- the interest calculated on the withdrawn amount at the early withdrawal rate.

This difference is called the interest deduction.

We may recover the interest deduction by:

- reducing any interest payments, due on or after the date of the withdrawal, by the amount of
- the interest deduction; or
- taking the interest deduction out of the withdrawal; or
- charging the amount of the interest deduction to your account; or
- doing a combination of those things.

## Important note

The effect of the above is to reduce your interest return, on the amount withdrawn, to the early withdrawal rate.

If interest has been paid up-front, we may recover any overpayment of interest by deducting it from the amount you are withdrawing where you withdraw part or all of your account balance before the maturity date.

## Example for a partial withdrawal

Suppose you made a deposit of \$100,000 on 20 January 2014 for a term of 24 months at a rate of 3.10% per annum, and you withdrew \$50,000 of that deposit on 23 April 2015. Suppose an early withdrawal rate of 0.10% per annum.

The amount of interest on the withdrawn amount (\$50,000) is reduced to 0.10% per annum. That amount was in your account for 458 days, so the interest on that amount at the early withdrawal rate is  $\$50,000 \times 458/365 \times 0.10\% = \$62.74$ .

If there had been no withdrawal, the interest on that same amount would have been  $\$50,000 \times 458/365 \times 3.10\% = \$1,944.93$ .

The interest deduction would therefore be  $\$1,944.93 - \$62.74 = \$1,882.19$

Note: The rates are provided as examples only.

## Example for early maturity (full withdrawal)

Suppose you made a deposit of \$100,000 on 20 January 2014 for a term of 24 months at a rate of 3.10% per annum, and that deposit was fully withdrawn on 23 April 2015. Suppose an early withdrawal rate of 0.10% per annum.

The amount of interest on the withdrawn or externally transferred amount (\$100,000) is reduced to 0.10% per annum. That amount was in your account for 458 days, so the interest on that amount at the early withdrawal rate is  $\$100,000 \times 458/365 \times 0.10\% = \$125.48$ .

If there had been no withdrawal or external transfer, the interest on that same amount would have been  $\$100,000 \times 458/365 \times 3.10\% = \$3,889.86$ . The interest deduction would therefore be  $\$3,889.86 - \$125.48 = \$3,764.38$ .

Note: The rates are provided as examples only.

If a withdrawal from your term deposit account before the maturity date causes the balance of the account to fall to a level that would have meant that a lower tiered rate would have applied to your account had that reduced balance been the amount of your initial deposit, that lower rate will apply from the date of the withdrawal. If necessary, we can recover the difference from you in the same ways as we can recover the interest deduction.

Talk to us today.

Call your local branch direct 13 14 22.  
heritage.com.au

**Heritage Bank**  
*People first.*

20 MAY 2021

F 000538 000



K C WARD SUPERANNUATION FUND KELVIN C WA  
PO BOX 66  
MOUNT GRAVATT QLD 4122

changed to  
3 mths - 0.5%

on 16/6/21

Certificate to come

17 May 2021

Dear Customer

## Your Term Deposit is about to mature

Thank you for taking out a term deposit with Heritage Bank. We are proud to have you as our customer and to offer you the benefits of our *People first* approach.

Your term deposit number 883911 for \$10,000.00, will mature on 10 June 2021.

Your current instruction on maturity is to reinvest the principal into a new term deposit for a further 6 months and transfer the interest earned on your existing term deposit to account number S24. At the date of this letter, our interest rate for a 6 month term deposit is 0.50% p.a.

If you require any information concerning the interest applicable to your Term Deposit you can visit your local branch or login to Heritage Online once the Term Deposit has matured.

Remember, you can change your instructions with us at any time before the maturity date by completing the enclosed Change of Term Deposit Maturity Instructions form and returning it to us. You can also change your maturity instructions by logging into our internet banking service. Simply select your term deposit in your accounts list, and select view/edit term deposit details to update your instructions.

If your term deposit is reinvested at the maturity date, you will have a grace period of seven days starting from 10 June 2021 and ending on 17 June 2021 to change your instructions. You can use that period to check the interest rate we've applied to your new deposit, or to vary the term, investment amount or maturity instructions. You may also withdraw or transfer part or all of your account balance of your new term deposit during the grace period without charge.

Should you decide to withdraw or transfer part or all of your account balance of your new term deposit after the grace period has expired, Heritage has the discretion to delay the withdrawal or transfer of the funds until the end of the notice period, the notice period is currently 31 days. You may also incur a fee or a reduction in the return generated if you withdraw or transfer part or all of your account balance of your new term deposit after the grace period has expired.

If you took advantage of a special interest rate offer when you took out this term deposit, please be aware that the rate applies for a single term only. If you reinvest your money for another period, our standard interest rate will apply.

## Interest rates - term deposits \$10,000

TERM DEPOSITS					
	\$1,000 - \$4,999	\$5,000 - \$19,999	\$20,000 - \$99,999	\$100,000 +	Interest Paid
1 Month	0.10% p.a	0.10% p.a	0.10% p.a	0.10% p.a	At Maturity
2 Months	0.30% p.a	0.30% p.a	0.30% p.a	0.30% p.a	At Maturity
3 Months	0.50% p.a	0.50% p.a	0.50% p.a	0.50% p.a	At Maturity
4 Months	0.50% p.a	0.50% p.a	0.50% p.a	0.50% p.a	At Maturity
5 Months	0.50% p.a	0.50% p.a	0.50% p.a	0.50% p.a	At Maturity
6 Months	0.50% p.a	0.50% p.a	0.50% p.a	0.50% p.a	At Maturity
7 Months	0.50% p.a	0.50% p.a	0.50% p.a	0.50% p.a	At Maturity
8 Months	0.50% p.a	0.50% p.a	0.50% p.a	0.50% p.a	At Maturity
9 Months	0.60% p.a	0.60% p.a	0.60% p.a	0.60% p.a	At Maturity
10 Months	0.50% p.a	0.50% p.a	0.50% p.a	0.50% p.a	At Maturity
11 Months	0.50% p.a	0.50% p.a	0.50% p.a	0.50% p.a	At Maturity
12 Months	0.60% p.a	0.60% p.a	0.60% p.a	0.60% p.a	At Maturity
24 Months	0.70% p.a	0.70% p.a	0.70% p.a	0.70% p.a	Yearly
36 Months	0.70% p.a	0.70% p.a	0.70% p.a	0.70% p.a	Yearly
48 Months	0.70% p.a	0.70% p.a	0.70% p.a	0.70% p.a	Yearly
60 Months	0.70% p.a	0.70% p.a	0.70% p.a	0.70% p.a	Yearly



## Not sure of your next move?

**Book a complimentary financial planning consultation today.**

[heritage.com.au/financialplanning](https://heritage.com.au/financialplanning)

In referring members to Bridges, Heritage Bank Limited does not accept liability or responsibility for any act or omission or advice provided by Bridges or its authorised representatives. Bridges is part of the IOOF group. Bridges Financial Services Pty Ltd (Bridges). ABN 60 003 474 977. ASX Participant. AFSL No 240837.

Heritage sometimes offers term deposits which are priced higher than our standard term deposit. Because these term deposits often automatically renew at maturity for the same period but at a different interest rate, there is a risk you may move from a high to a low interest rate. You can change your instructions before the maturity date or within seven days after the maturity date by giving us further recognised instructions. Interest is calculated on daily balances. An interest rate deduction will be applied for all interest payment options apart from at maturity and yearly. Apply the following deductions from quoted interest rates; 0.05% p.a for upfront, fortnightly (only available to age pension recipients), monthly, quarterly and half yearly interest payments. Early maturity: All or a portion of the term deposit may be withdrawn prior to maturity but will attract a lower interest rate (0.10% p.a.) Interest rates are on a per annum basis and are correct as stated but subject to change without notice. Any conditions listed are a summary only and are subject to change. Please read the Guide to Heritage Deposit Products (available in branch, by phoning 13 14 22 or at [www.heritage.com.au](https://www.heritage.com.au)) before making any decision about this product. This advice has been prepared without taking into account your objectives, financial situation or needs. Because of this you should, before acting on this information, consider its appropriateness having regard to your objectives, financial situation or needs. Heritage Bank Limited. ABN 32 087 652 024. AFSL 240984. Australian Credit Licence 240984.

# CHANGE TO TERM DEPOSIT MATURITY INSTRUCTIONS

**Heritage Bank**

Only complete this form if you wish to change your instructions

NO NAME

**Current details**

Name KEWARD SUPERANNUATION FUND  
Customer number 12579939 Deposit number 883911  
Maturity date 10 June 2021 Deposit amount \$10,000.00 Term 6 months

**Reinvestment instructions**

☐ Reinvest principal and interest ☐ Reinvest principal only ☐ Close term deposit  
(Fill in the Heritage account details that you want your interest or funds transferred to, or complete the cheque payment details below)

**Principal amount**

☐ Increase deposit by \$ \_\_\_\_\_ (Fill in the Heritage account below that you want the funds withdrawn from)  
☐ Withdraw part of deposit \$ \_\_\_\_\_ (Fill in either the Heritage account that you want the funds transferred to, or complete the cheque payment information below)

**New term length**

☐ New Term \_\_\_\_\_ months

**Interest frequency**

☐ At Maturity (For terms 12 months or less) ☐ Yearly (For terms 13 months or more) ☐ Fortnightly ☐ Monthly ☐ Quarterly ☐ Half Yearly  
(Reduced rate of interest applies for all interest frequencies other than At Maturity and Yearly)

**Heritage account details**If you have nominated to transfer an amount to or from a Heritage account, you must fill in the details below

Name \_\_\_\_\_  
Customer number \_\_\_\_\_ S/L/I \_\_\_\_\_

**Cheque payment details**If you have nominated payment by cheque, you must fill in the details below

Name \_\_\_\_\_  
Address \_\_\_\_\_  
Postcode \_\_\_\_\_

I/We hereby authorise Heritage to reinvest or close my/our term deposit as per the instructions above. I/We accept that a term deposit will earn the rate of interest that is applicable on the day of the renewal and that Heritage will confirm this in writing.

Name of Customer 1 \_\_\_\_\_ Signature \_\_\_\_\_ Date \_\_\_\_\_  
Name of Customer 2 \_\_\_\_\_ Signature \_\_\_\_\_ Date \_\_\_\_\_

Please return to the address below or visit your local branch

☒ Heritage Bank  
Banking Operations Department - Term Deposit Renewal  
Reply Paid 190  
Toowoomba QLD 4350  
(no stamp required if posted in Australia)  
Phone 13 14 22 Fax (07) 4694 9599

Branch use only	Coded	Checked	Signature verified

Heritage Bank Limited, ABN 32 087 652 024. AFSL and Australian Credit Licence 240984. Effective 09/19 OMS 14020140



# Heritage Bank

17 DEC 2020

No. 42

000037 000



K C WARD SUPERANNUATION FUND KELVIN C WA  
PO BOX 66  
MOUNT GRAVATT QLD 4122

11 Dec 2020

Dear Customer

**Thank you for choosing to hold your Term Deposit with Heritage Bank**

We are proud to have you as our member and pleased to offer you the benefits of our *People first* approach. We can confirm your term deposit details are as follows:

<b>Customer number</b>	12579939
<b>Term Deposit number</b>	883911
<b>Amount</b>	\$10,000.00
<b>Term</b>	6 months
<b>Rate</b>	0.70% p.a.
<b>Maturity date</b>	10 June 2021

Your current instruction on maturity is to reinvest the principal and interest into a new term deposit for a further 6 months.

Please note that you have a grace period of seven days starting from 10 December 2020 and ending on 17 December 2020 during which you can vary the term, investment amount or maturity instructions without charge. You may also withdraw or transfer all or part of your account balance of your term deposit during the grace period without charge.

## **Contact us**

If you have any further questions, require any information concerning the interest applicable to your Term Deposit, require a copy of our terms and conditions or need help with any other banking requirements, please get in touch or login to Heritage Online.

- 🔗 [heritage.com.au](https://www.heritage.com.au)
- ☎ 13 14 22 or Carindale Branch on 07 3894 7130
- ✉ PO Box 190, Toowoomba Q 4350
- 👤 Leanne Greenup and the team at Carindale Branch or phone them on 07 3894 7130

*People first.*

# Heritage Bank

People first.

No. 42

10 Dec 2020

## Thank you for choosing to hold your Term Deposit with Heritage Bank

We are proud to have you as our member and pleased to offer you the benefits of our People First approach. We can confirm your term deposit details are as follows:

Member Name	K C WARD SUPERANNUATION FUND KELVIN C WARD & JEAN WARD ATF
Member Number	12579939
Term Deposit Number	883911
Amount	\$10,000.00
Term	6 month/s
Interest Rate	0.70%
Maturity Date	10 JUN 21
Maturity Instructions – Principal	Reinvest \$10,000.00 for 6 months
Maturity Instructions – Remainder of Principal	Not Applicable
Maturity Instructions – Interest	Reinvest

Reinvest changed to S 24  
14/12/20

People first.



# Heritage Bank

No 36  
to No. 44

K C WARD SUPERANNUATION FUND  
KELVIN C WARD & JEAN WARD ATF  
PO BOX 66  
MOUNT GRAVATT  
QLD 4122

BSB NUMBER : 638-991  
ACCOUNT NUMBER: 12579939  
Twelve Month Term A/C I12  
STATEMENT DATE: 09 DEC 2020  
STATEMENT NO : SPECIAL REQUEST

Please check this statement and advise immediately of any discrepancies.

DATE	REFERENCE	DEBIT	CREDIT	BALANCE
2020				
30 T	OPENING BALANCE			160,000.00
01 NOV	Int paid #851919 1.600% \$561.53 to S24			160,000.00
	#851919 35000.00 due 01NOV21 1.000% renewal			160,000.00
02 NOV	#851919 20000.00 due 01NOV21 1.000% part redeemed			
	Int paid #851919 1.000% \$0.41 to S24			
	Counter chq to K C & J WARD	\$35,000 -	15,000.00	145,000.00
05 DEC	CLOSING BALANCE AS AT 05 DEC 20			145,000.00
			= \$20,000	

## 4 Term Deposits @ 12 months

704 871	- \$ 25,000	matures	10 Dec 20
786 869	- \$ 50,000	matures	24 AUG 21
837 722	- \$ 50,000	matures	30 May 21.
851919	- \$ 20,000	matures	1 NOV 21 1%

\$ 145,000

BR31  
1



638 992 HERITAGE BANK 638 992  
ACN 087 652 024  
400 RUTHVEN ST  
TOOWOOMBA QLD

*mmhough*

People first.

# Heritage Bank

No. 40

[illegible]

K C WARD SUPERANNUATION FUND KELVIN C WA  
PO BOX 66  
MOUNT GRAVATT QLD 4122





Dear Customer

**Thank you for choosing to hold your Term Deposit with Heritage Bank**

Customer number	12579939
Term Deposit number	786869
Amount	\$50,000.00
Term	12 months
Rate	1.00% p.a.
Maturity date	24 August 2021

Please note that you have a grace period of seven days starting from 24 August 2020 and ending on 31 August 2020 during which you can vary the term, investment amount or maturity instructions without charge. You may also withdraw or transfer all or part of your account balance of your term deposit during the grace period without charge.

If you have any further questions, require any information concerning the interest applicable to your Term Deposit, require a copy of our terms and conditions or need help with any other banking requirements, please get in touch or login to Heritage Online.

-  [heritage.com.au](https://heritage.com.au)
-  **13 14 22** or Carindale Branch on **07 3894 7130**
-  PO Box 190, Toowoomba Q 4350
-  Leanne Greenup and the team at Carindale Branch  
or phone them on **07 3894 7130**

People first.

# Heritage Bank

4/6/21  
Changed

4 JUN 2021

TD NO. 39

000406 000



K C WARD SUPERANNUATION FUND KELVIN C WA  
PO BOX 66  
MOUNT GRAVATT QLD 4122

changed into

TD 43 \$10 000 - 9mths

TD 44 \$40 000 - 9mths

30 May 2021

Dear Customer

**Thank you for choosing to hold your Term Deposit with Heritage Bank**

We are proud to have you as our member and pleased to offer you the benefits of our *People first* approach. We can confirm your term deposit details are as follows:

Customer number	12579939
Term Deposit number	837722
Amount	\$50,000.00
Term	12 months
Rate	0.60% p.a.
Maturity date	30 May 2022

Your current instruction on maturity is to reinvest the principal into a new term deposit for a further 12 months and transfer the interest earned on your existing term deposit into account number 12579939 S24.

Please note that you have a grace period of seven days starting from 30 May 2021 and ending on 6 June 2021 during which you can vary the term, investment amount or maturity instructions without charge. You may also withdraw or transfer all or part of your account balance of your term deposit during the grace period without charge.

## Contact us

If you have any further questions, require any information concerning the interest applicable to your Term Deposit, require a copy of our terms and conditions or need help with any other banking requirements, please get in touch or login to Heritage Online.

- 🔗 [heritage.com.au](https://www.heritage.com.au)
- ☎ 13 14 22 or Carindale Branch on 07 3894 7130
- ✉ PO Box 190, Toowoomba Q 4350
- 👤 Leanne Greenup and the team at Carindale Branch or phone them on 07 3894 7130

People first.

# Some things you should know about our term deposits

Heritage sometimes offers term deposits which are priced higher than our standard term deposit. Because these term deposits often automatically renew at maturity for the same period but at a different interest rate, there is a risk you may move from a higher to a lower interest rate.

Should you decide to withdraw or transfer all or part of your account balance of your term deposit after the grace period has expired, Heritage has the discretion to delay the withdrawal or transfer of the funds until the end of the notice period, which is currently 31 days. We will pay a reduced rate of interest on the withdrawn amount. This reduced rate is called the early withdrawal rate\*.

If you may have a need in the future to immediately withdraw or transfer funds from your term deposit, Heritage has other deposit products that may be more suitable.

It's important that you review your maturity instructions closer to the date of maturity. You have a grace period of seven days starting from the commencement date of your term deposit during which you can vary the term, investment amount or maturity instructions without charge. You may also withdraw or transfer all or part of your account balance of your term deposit during the grace period without charge.

## \*The early withdrawal rate is published in our rates sheet and changes from time to time.

When there is an early withdrawal of term deposit, we recalculate the amount of interest that you have earned. We compare the difference between:

- the interest you would have earned at the original rate on the amount withdrawn; and
- the interest calculated on the withdrawn amount at the early withdrawal rate.

This difference is called the interest deduction.

We may recover the interest deduction by:

- reducing any interest payments, due on or after the date of the withdrawal, by the amount of
- the interest deduction; or
- taking the interest deduction out of the withdrawal; or
- charging the amount of the interest deduction to your account; or
- doing a combination of those things.

## Important note

The effect of the above is to reduce your interest return, on the amount withdrawn, to the early withdrawal rate.

If interest has been paid up-front, we may recover any overpayment of interest by deducting it from the amount you are withdrawing where you withdraw part or all of your account balance before the maturity date.

## Example for a partial withdrawal

Suppose you made a deposit of \$100,000 on 20 January 2014 for a term of 24 months at a rate of 3.10% per annum, and you withdrew \$50,000 of that deposit on 23 April 2015. Suppose an early withdrawal rate of 0.10% per annum.

The amount of interest on the withdrawn amount (\$50,000) is reduced to 0.10% per annum. That amount was in your account for 458 days, so the interest on that amount at the early withdrawal rate is  $\$50,000 \times 458/365 \times 0.10\% = \$62.74$ .

If there had been no withdrawal, the interest on that same amount would have been  $\$50,000 \times 458/365 \times 3.10\% = \$1,944.93$ .

The interest deduction would therefore be  $\$1,944.93 - \$62.74 = \$1,882.19$ .

Note: The rates are provided as examples only.

## Example for early maturity (full withdrawal)

Suppose you made a deposit of \$100,000 on 20 January 2014 for a term of 24 months at a rate of 3.10% per annum, and that deposit was fully withdrawn on 23 April 2015. Suppose an early withdrawal rate of 0.10% per annum.

The amount of interest on the withdrawn or externally transferred amount (\$100,000) is reduced to 0.10% per annum. That amount was in your account for 458 days, so the interest on that amount at the early withdrawal rate is  $\$100,000 \times 458/365 \times 0.10\% = \$125.48$ .

If there had been no withdrawal or external transfer, the interest on that same amount would have been  $\$100,000 \times 458/365 \times 3.10\% = \$3,889.86$ . The interest deduction would therefore be  $\$3,889.86 - \$125.48 = \$3,764.38$ .

Note: The rates are provided as examples only.

If a withdrawal from your term deposit account before the maturity date causes the balance of the account to fall to a level that would have meant that a lower tiered rate would have applied to your account had that reduced balance been the amount of your initial deposit, that lower rate will apply from the date of the withdrawal. If necessary, we can recover the difference from you in the same ways as we can recover the interest deduction.

Talk to us today.

Call your local branch direct 13 14 22.  
heritage.com.au

**Heritage Bank**  
*People first.*

\$600 interest.

F 000556 000



K C WARD SUPERANNUATION FUND KELVIN C WA  
PO BOX 66  
MOUNT GRAVATT QLD 4122

03 May 2021

Dear Customer

**Your Term Deposit is about to mature**

Thank you for taking out a term deposit with Heritage Bank. We are proud to have you as our customer and to offer you the benefits of our *People first* approach.

Your term deposit number 837722 for \$50,000.00, will mature on 30 May 2021.

Your current instruction on maturity is to reinvest the principal into a new term deposit for a further 12 months and transfer the interest earned on your existing term deposit to account number S24. At the date of this letter, our interest rate for a 12 month term deposit is 0.60% p.a.

If you require any information concerning the interest applicable to your Term Deposit you can visit your local branch or login to Heritage Online once the Term Deposit has matured.

Remember, you can change your instructions with us at any time before the maturity date by completing the enclosed Change of Term Deposit Maturity Instructions form and returning it to us. You can also change your maturity instructions by logging into our internet banking service. Simply select your term deposit in your accounts list, and select view/edit term deposit details to update your instructions.

If your term deposit is reinvested at the maturity date, you will have a grace period of seven days starting from 30 May 2021 and ending on 6 June 2021 to change your instructions. You can use that period to check the interest rate we've applied to your new deposit, or to vary the term, investment amount or maturity instructions. You may also withdraw or transfer part or all of your account balance of your new term deposit during the grace period without charge.

Should you decide to withdraw or transfer part or all of your account balance of your new term deposit after the grace period has expired, Heritage has the discretion to delay the withdrawal or transfer of the funds until the end of the notice period, the notice period is currently 31 days. You may also incur a fee or a reduction in the return generated if you withdraw or transfer part or all of your account balance of your new term deposit after the grace period has expired.

If you took advantage of a special interest rate offer when you took out this term deposit, please be aware that the rate applies for a single term only. If you reinvest your money for another period, our standard interest rate will apply.

# CHANGE TO TERM DEPOSIT MATURITY INSTRUCTIONS

**Heritage Bank**

Only complete this form if you wish to change your instructions

## Current details

Name \_\_\_\_\_  
Customer number 12579939 Deposit number 837722  
Maturity date 30 May 2021 Deposit amount \$50,000.00 Term 12 months

## Reinvestment instructions

☐ Reinvest principal and interest ☐ Reinvest principal only ☐ Close term deposit  
(Fill in the Heritage account details that you want your interest or funds transferred to, or complete the cheque payment details below)

## Principal amount

☐ Increase deposit by \$ \_\_\_\_\_ (Fill in the Heritage account below that you want the funds withdrawn from)  
☐ Withdraw part of deposit \$ \_\_\_\_\_ (Fill in either the Heritage account that you want the funds transferred to, or complete the cheque payment information below)

## New term length

☐ New Term \_\_\_\_\_ months

## Interest frequency

☐ At Maturity (For terms 12 months or less) ☐ Yearly (For terms 13 months or more) ☐ Fortnightly ☐ Monthly ☐ Quarterly ☐ Half Yearly  
(Reduced rate of interest applies for all interest frequencies other than At Maturity and Yearly)

## Heritage account details

If you have nominated to transfer an amount to or from a Heritage account, you **must** fill in the details below

Name \_\_\_\_\_  
Customer number \_\_\_\_\_ S/L/I \_\_\_\_\_

## Cheque payment details

If you have nominated payment by cheque, you **must** fill in the details below

Name \_\_\_\_\_  
Address \_\_\_\_\_  
Postcode \_\_\_\_\_

I/We hereby authorise Heritage to reinvest or close my/our term deposit as per the instructions above. I/We accept that a term deposit will earn the rate of interest that is applicable on the day of the renewal and that Heritage will confirm this in writing.

Name of Customer 1 \_\_\_\_\_ Signature \_\_\_\_\_ Date \_\_\_\_\_  
Name of Customer 2 \_\_\_\_\_ Signature \_\_\_\_\_ Date \_\_\_\_\_

Please return to the address below or visit your local branch

✉ Heritage Bank  
Banking Operations Department - Term Deposit Renewal  
Reply Paid 190  
Toowoomba QLD 4350  
(no stamp required if posted in Australia)  
Phone 13 14 22 Fax (07) 4694 9599

Branch use only	Coded	Checked	Signature verified

Heritage Bank Limited. ABN 32 087 652 024. AFSL and Australian Credit Licence 240984. Effective 09/19 DMS 14020140



## Interest rates - term deposits

07 MAY 2021

TERM DEPOSITS					
	\$1,000 - \$4,999	\$5,000 - \$19,999	\$20,000 - \$99,999	\$100,000 +	Interest Paid
1 Month	0.10% p.a	0.10% p.a	0.10% p.a	0.10% p.a	At Maturity
2 Months	0.30% p.a	0.30% p.a	0.30% p.a	0.30% p.a	At Maturity
3 Months	0.50% p.a	0.50% p.a	0.50% p.a	0.50% p.a	At Maturity
4 Months	0.50% p.a	0.50% p.a	0.50% p.a	0.50% p.a	At Maturity
5 Months	0.50% p.a	0.50% p.a	0.50% p.a	0.50% p.a	At Maturity
6 Months	0.50% p.a	0.50% p.a	0.50% p.a	0.50% p.a	At Maturity
7 Months	0.50% p.a	0.50% p.a	0.50% p.a	0.50% p.a	At Maturity
8 Months	0.50% p.a	0.50% p.a	0.50% p.a	0.50% p.a	At Maturity
9 Months	0.60% p.a	0.60% p.a	0.60% p.a	0.60% p.a	At Maturity
10 Months	0.50% p.a	0.50% p.a	0.50% p.a	0.50% p.a	At Maturity
11 Months	0.50% p.a	0.50% p.a	0.50% p.a	0.50% p.a	At Maturity
12 Months	0.60% p.a	0.60% p.a	0.60% p.a	0.60% p.a	At Maturity
24 Months	0.70% p.a	0.70% p.a	0.70% p.a	0.70% p.a	Yearly
36 Months	0.70% p.a	0.70% p.a	0.70% p.a	0.70% p.a	Yearly
48 Months	0.70% p.a	0.70% p.a	0.70% p.a	0.70% p.a	Yearly
60 Months	0.70% p.a	0.70% p.a	0.70% p.a	0.70% p.a	Yearly



## Not sure of your next move?

**Book a complimentary financial planning consultation today.**

[heritage.com.au/financialplanning](https://heritage.com.au/financialplanning)

In referring members to Bridges, Heritage Bank Limited does not accept liability or responsibility for any act or omission or advice provided by Bridges or its authorised representatives. Bridges is part of the IOOF group, Bridges Financial Services Pty Ltd (Bridges), ABN 60 003 474 377, ASX Participant, AFSL No 240837.

Heritage sometimes offers term deposits which are priced higher than our standard term deposit. Because these term deposits often automatically renew at maturity for the same period but at a different interest rate, there is a risk you may move from a high to a low interest rate. You can change your instructions before the maturity date or within seven days after the maturity date by giving us further recognised instructions. Interest is calculated on daily balances. An interest rate deduction will be applied for all interest payment options apart from at maturity and yearly. Apply the following deductions from quoted interest rates 0.15%p.a for Up-front interest payments, 0.10% p.a for fortnightly - (only available to age pension recipients), monthly and quarterly payments and 0.05% p.a for interest paid half yearly. Early maturity: All or a portion of the term deposit may be withdrawn prior to maturity but will attract a lower interest rate (0.10%p.a.) Interest rates are on a per annum basis and are correct as stated but subject to change without notice. Any conditions listed are a summary only and are subject to change. Please read the Guide to Heritage Deposit Products (available in branch, by phoning 13 14 22 or at [www.heritage.com.au](https://www.heritage.com.au)) before making any decision about this product. This advice has been prepared without taking into account your objectives, financial situation or needs. Because of this you should, before acting on this information, consider its appropriateness having regard to your objectives, financial situation or needs. Heritage Bank Limited. ABN 32 087 652 024. AFSL 240984. Australian Credit Licence 240984.

# Heritage Bank

16 DEC 2020

000021 000



K C WARD SUPERANNUATION FUND KELVIN C WA  
PO BOX 66  
MOUNT GRAVATT QLD 4122

ex No 38  
to No 42

10 Dec 2020

Dear Customer

**Thank you for choosing to hold your Term Deposit with Heritage Bank**

We are proud to have you as our member and pleased to offer you the benefits of our *People first* approach. We can confirm your term deposit details are as follows:

Customer number	12579939
Term Deposit number	704871
Amount	\$25,000.00
Term	12 months
Rate	0.85% p.a.
Maturity date	10 December 2021

*Canceled*

*\$ 10,000 (No 42)*

Your current instruction on maturity is to reinvest the principal into a new term deposit for a further 12 months and transfer the interest earned on your existing term deposit into account number 12579939 S24.

Please note that you have a grace period of seven days starting from 10 December 2020 and ending on 17 December 2020 during which you can vary the term, investment amount or maturity instructions without charge. You may also withdraw or transfer all or part of your account balance of your term deposit during the grace period without charge.

*Replaced with (\$ 15,000 withdrawn)*

## Contact us

If you have any further questions, require any information concerning the interest applicable to your Term Deposit, require a copy of our terms and conditions or need help with any other banking requirements, please get in touch or login to Heritage Online.

- 📍 [heritage.com.au](http://heritage.com.au)
- ☎ 13 14 22 or Carindale Branch on 07 3894 7130
- ✉ PO Box 190, Toowoomba Q 4350
- 👤 Leanne Greenup and the team at Carindale Branch or phone them on 07 3894 7130

*People first.*

# Heritage Bank

20 NOV 2020

000417 000



K C WARD SUPERANNUATION FUND KELVIN C WA

2

No. 38

Carmel  
chg \$15,000 RW.  
bal 10,000 7%

(Tfr. part to No. 42)  
\$10,000

TRANSACTION  
RECORD

CSO

#0286 CARINDALE

WITHDRAWAL

DEPOSIT

ACCOUNT NUMBER

DATE

\*\*\*15000.00

CQW

12579939 I12 K C

10DEC20 10:37

K C WARD

Heritage Bank Limited, ABN 32 087 652 024, AFSL 240984, Australian Credit Licence 240984

C46 11/19

to mature

term deposit with Heritage Bank. We are proud to have you as our  
benefits of our *People first* approach.

4871 for \$25,000.00, will mature on 10 December 2020.

At maturity is to reinvest the principal into a new term deposit for a  
period the interest earned on your existing term deposit to account  
In this letter, our interest rate for a 12 month term deposit is 1.00% p.a.

For information concerning the interest applicable to your Term Deposit you can  
visit us on Heritage Online once the Term Deposit has matured.

For your instructions with us at any time before the maturity date by  
completion of Term Deposit Maturity Instructions form and returning it to us.  
You can also give maturity instructions by logging into our internet banking service.  
You can also visit in your accounts list, and select view/edit term deposit details to

At maturity, at the maturity date, you will have a grace period of seven days  
from 10 December 2020 and ending on 17 December 2020 to change your instructions.  
You can check the interest rate we've applied to your new deposit, or to vary  
your maturity instructions. You may also withdraw or transfer part or  
all of your new term deposit during the grace period without charge.

Should you decide to withdraw or transfer part or all of your account balance of your new term  
deposit after the grace period has expired, Heritage has the discretion to delay the withdrawal or  
transfer of the funds until the end of the notice period, the notice period is currently 31 days. You  
may also incur a fee or a reduction in the return generated if you withdraw or transfer part or all  
of your account balance of your new term deposit after the grace period has expired.

If you took advantage of a special interest rate offer when you took out this term deposit, please  
be aware that the rate applies for a single term only. If you reinvest your money for another  
period, our standard interest rate will apply.

People first.

6 NOV 2020

# Heritage Bank

000468 000



K C WARD SUPERANNUATION FUND KELVIN C WA

TRANSACTION RECORD		WITHDRAWAL	
CSO			***15000.00
DATE	ACCOUNT NUMBER	DEPOSIT	WITHDRAWAL
02NOV20 9:42	12579939 I12 K C K C & J WARD	CQW	
+ T/D \$20,000 @ 1%			

#4154 CARINDALE

Heritage Bank Limited, ABN 32 087 652 024, AFSL 240984, Australian Credit Licence 240984

C46 11/19

## Hold your Term Deposit with Heritage Bank

our member and pleased to offer you the benefits of our People First  
our term deposit details are as follows:

12579939  
851919  
\$35,000.00  
12 months  
1.00% p.a.  
1 November 2021

maturity is to reinvest the principal into a new term deposit for a  
the interest earned on your existing term deposit into account

grace period of seven days starting from 1 November 2020 and  
during which you can vary the term, investment amount or maturity  
You may also withdraw or transfer all or part of your account balance  
the grace period without charge.

ons, require any information concerning the interest applicable to  
copy of our terms and conditions or need help with any other  
get in touch or login to Heritage Online.

- 🔍 [heritage.com.au](https://heritage.com.au)
- ☎ 13 14 22 or Carindale Branch on 07 3894 7130
- ✉ PO Box 190, Toowoomba Q 4350
- 👤 Leanne Greenup and the team at Carindale Branch  
or phone them on 07 3894 7130

No. 36  
Cancelled  
Reinvested only \$20,000  
@ 1%  
(Person \$15,000)  
New Certificate  
Not Issued  
(see statement attached)  
No. 41

People first.

7 AUG 2020

000637 000



K C WARD SUPERANNUATION FUND KELVIN C WA  
PO BOX 66  
MOUNT GRAVATT QLD 4122

No. 35

Ch. to No. 40

03 Aug 2020

Dear Customer

## Your Term Deposit is about to mature

Thank you for taking out a term deposit with Heritage Bank. We are proud to have you as our customer and to offer you the benefits of our *People first* approach.

Your term deposit number 786869 for \$50,000.00, will mature on 24 August 2020.

Your current instruction on maturity is to reinvest the principal into a new term deposit for a further 12 months and transfer the interest earned on your existing term deposit to account number S24. At the date of this letter, our interest rate for a 12 month term deposit is 1.00% p.a.

If you require any information concerning the interest applicable to your Term Deposit you can visit your local branch or login to Heritage Online once the Term Deposit has matured.

Remember, you can change your instructions with us at any time before the maturity date by completing the enclosed Change of Term Deposit Maturity Instructions form and returning it to us. You can also change your maturity instructions by logging into our internet banking service. Simply select your term deposit in your accounts list, and select view/edit term deposit details to update your instructions.

If your term deposit is reinvested at the maturity date, you will have a grace period of seven days starting from 24 August 2020 and ending on 31 August 2020 to change your instructions. You can use that period to check the interest rate we've applied to your new deposit, or to vary the term, investment amount or maturity instructions. You may also withdraw or transfer part or all of your account balance of your new term deposit during the grace period without charge.

Should you decide to withdraw or transfer part or all of your account balance of your new term deposit after the grace period has expired, Heritage has the discretion to delay the withdrawal or transfer of the funds until the end of the notice period, the notice period is currently 31 days. You may also incur a fee or a reduction in the return generated if you withdraw or transfer part or all of your account balance of your new term deposit after the grace period has expired.

If you took advantage of a special interest rate offer when you took out this term deposit, please be aware that the rate applies for a single term only. If you reinvest your money for another period, our standard interest rate will apply.