



047

THE TRUSTEES  
EM EARTHMOVERS SUPER FUND NO 1  
24 PARACOMBE RD  
PARACOMBE SA 5132

Date printed	30 June 2023
Term Deposit number	06 5149 50124371
Investment balance	\$500,000.00
Investment term	12 months
At an interest rate of	4.35% p.a.
Invested on	6 May 2023
To mature on	6 May 2024
Interest option	Annual

## Interest earned on your Term Deposit

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

Account name	PAULINE ELIZABETH MUSOLINO AND ELLYANNE JANE BRADFORD ITF E M EARTHMOVERS SUPER FUND NO 1
Investment balance at start of the reporting period 1 July 2022	\$500,000.00
Total interest paid for the financial year ending 30 June 2023	\$12,107.13

### 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](https://www.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.**



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Date printed	13 May 2023
Term Deposit number	06 5149 50124371
Investment balance	\$500,000.00
Investment term	12 months
At an interest rate of	4.35% p.a.
Reinvested on	6 May 2023
To mature on	6 May 2024
Interest option	Annual

## Your Term Deposit has been reinvested with changes

In line with the changes you requested during your grace period, your Term Deposit was reinvested on 6 May 2023 for 12 months with an interest rate of 4.35%p.a.

Account name	PAULINE ELIZABETH MUSOLINO AND ELLYANNE JANE BRADFORD ITF E M EARTHMOVERS SUPER FUND NO 1
Interest payment instructions	The interest on your Term Deposit will be paid into account number 065149 10168433, every 12 months or at maturity.
Interest paid this financial year	\$12,107.13

### What you need to know

You'll need to give us 31 days' notice if you want to take money out of your Term Deposit before it matures. A prepayment interest adjustment and administration fee will also apply for not fulfilling the term.

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

### We're here to help

Visit [commbank.com.au](https://www.commbank.com.au) to view our latest Terms and Conditions, applicable to your renewed account as at the date of renewal.

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Date printed	6 May 2023
Term Deposit number	06 5149 50124371
Investment balance	\$500,000.00
Placed in holding facility on	6 May 2023
Current interest rate	0.25% p.a.
Interest option	Weekly

## Your Term Deposit has been placed into the holding facility

Your Term Deposit matured on 6 May 2023. We've placed your funds into the holding facility of your account so you can reinvest or withdraw your funds without penalty once you decide what to do.

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

Account name	PAULINE ELIZABETH MUSOLINO AND ELLYANNE JANE BRADFORD ITF E M EARTHMOVERS SUPER FUND NO 1
Interest payment instructions	Interest will be paid into account number 065149 10168433.
Interest paid this financial year	\$12,107.13

### What's the interest rate?

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

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

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

For the latest indicative interest rates, including rates for holding facility, you can go to [www.commbank.com.au/tldrates](http://www.commbank.com.au/tldrates)

### What do you need to do?

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

### We're here to help

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Date printed	23 April 2023
Term Deposit number	06 5149 50124371
Current balance	\$500,000.00
Investment term	9 months
At an interest rate of	2.30% p.a.
Invested on	6 August 2022
To mature on	6 May 2023
Interest option	Annual

## Review your Term Deposit before it matures

Your Term Deposit is due to mature on 6 May 2023 at which point you can provide us instructions and lock in your new rate. As at the date of this notice we have no maturity instructions recorded for your account.

Account name	PAULINE ELIZABETH MUSOLINO AND ELLYANNE JANE BRADFORD ITF E M EARTHMOVERS SUPER FUND NO 1
Interest paid this financial year	\$3,505.76
Interest payable by maturity date if your funds remain invested until maturity	\$8,601.37

### What do you need to do?

Review your Term Deposit and update your instructions if you want to make a change to these. You can do this at any point prior to maturity, or during the grace period. Prior to maturity, interest rates are indicative only, and may change before your maturity date.

As a guide if you chose to renew, based on your current term and balance as at the date of this notice (including any headline or special offers), the interest rate for the new term would be 0.25% p.a. This may change significantly by the time your Term Deposit matures. To confirm what the interest rate applied to the new term will be, contact us during the grace period so you can make changes if needed.

### What are your maturity options?

#### You can:

- **Renew** your Term Deposit, with a wide variety of investment terms and the ability to add or withdraw funds
- **Withdraw** your funds in full and close your Term Deposit account
- **Temporarily** place your funds in a holding facility, a feature where you can renew or withdraw your funds without penalty until you decide your next move.

For the latest indicative interest rates, including rates for holding facility, go to [www.commbank.com.au/tdrates](http://www.commbank.com.au/tdrates)

### How to give us instructions

Log on to NetBank to provide instructions online, visit any CommBank branch, contact your Relationship Manager or Adviser, or call **13 2221**.

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

If you forget to provide instructions before maturity, or just change your mind, don't worry - you have the **7 day grace period** from 6 May 2023 to 12 May 2023 to provide alternative renewal or withdrawal instructions without notice or penalty. This will take effect from 6 May 2023.



## Your account confirmation as at 21 March 2023

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

If you have any questions or need more information please go to [netbank.com.au](https://www.netbank.com.au), call **13 2221** or visit any branch.

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### Account details

Account type	Term Deposit
Account number	514950124371
BIC/SWIFT Code	CTBAAU2S
Account holder(s)	PAULINE ELIZABETH MUSOLINO AND ELLYANNE JANE BRADFORD ITF E M EARTHMOVERS SUPER FUND NO 1
Investment term	9 Months
Amount invested at start of term	\$500,000.00
Current balance	\$500,000.00
Start date	06/08/2022
Maturity date	06/05/2023
TFN/ABN/Exemption quoted	Yes
Early withdrawal	31 days' notice is required to withdraw before maturity. A prepayment interest adjustment and administration fee will apply.
Maturity instructions	No Instruction Provided  Please update your maturity instructions before the maturity date by visiting any of our branches, contacting your relationship manager, call <b>13 2221</b> or providing instructions via <a href="https://www.netbank.com.au">netbank.com.au</a> .  If you don't provide instructions before the maturity date your funds will automatically be placed in the Holding Facility of your account or renewed into another fixed term at the then applicable interest rate.  The interest rate applicable to funds in the holding facility may be lower than the interest rate that applied in the previous term.  Please refer to the Term Deposit General Information and Terms and Conditions for more information.
Features	You can use NetBank to manage your Term Deposit online, including keeping track of your maturity date and interest payments. Contact us to get started using NetBank today.

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### Credit interest

Interest rate	2.30% p.a.
When is interest paid?	You have chosen to receive your interest every 12 months and/or at maturity. For terms of 12 months or less, interest is paid at maturity.
Nominated account for interest payments	BSB: 065-149 Account Number: 1016 8433



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Date printed	31 December 2022
Term Deposit number	06 5149 50124371
Investment balance	\$500,000.00
Investment term	9 months
At an interest rate of	2.30% p.a.
Invested on	6 August 2022
To mature on	6 May 2023
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 2022.

### Things you should know

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

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

### We're here to help

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### 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** ELLIOTT PETER MUSOLINO AND PAULINE ELIZABETH MUSOLINO AND ELLYANNE JANE BRADFORD ITF E M EARTHMOVERS SUPER FUND NO 1

Date	Transaction	Debit	Credit	Balance
01 Jul	OPENING BALANCE			\$500,000.00
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2022 is \$3,528.08			
23 Jul	\$3,500.00 CR Credit Interest REDIRECTED TO 065-149 10168433			
30 Jul	\$2.88 CR Credit Interest REDIRECTED TO 065-149 10168433			
06 Aug	\$2.88 CR Credit Interest REDIRECTED TO 065-149 10168433			
31 Dec	CLOSING BALANCE			\$500,000.00



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Date printed	13 August 2022
Term Deposit number	06 5149 50124371
Investment balance	\$500,000.00
Investment term	9 months
At an interest rate of	2.30% p.a.
Reinvested on	6 August 2022
To mature on	6 May 2023
Interest option	Annual

## Your Term Deposit has been reinvested with changes

In line with the changes you requested during your grace period, your Term Deposit was reinvested on 6 August 2022 for 9 months with an interest rate of 2.30%p.a.

Account name	ELLIOTT PETER MUSOLINO AND PAULINE ELIZABETH MUSOLINO AND ELLYANNE JANE BRADFORD ITF E M EARTHMOVERS SUPER FUND NO 1
Interest payment instructions	The interest on your Term Deposit will be paid into account number 065149 10168433, every 12 months or at maturity.
Interest paid this financial year	\$3,505.76

### What you need to know

You'll need to give us 31 days' notice if you want to take money out of your Term Deposit before it matures. A prepayment interest adjustment and administration fee will also apply for not fulfilling the term.

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9 Months ~~1.95%~~ 2.3%  
6<sup>th</sup> May 2023

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24 PARACOMBE RD  
PARACOMBE SA 5132

Date printed	23 July 2022
Term Deposit number	06 5149 50124371
Investment balance	\$500,000.00
Placed in holding facility on	23 July 2022
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 23 July 2022. We've placed your funds into the holding facility of your account so you can reinvest or withdraw your funds without penalty once you decide what to do.

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

Account name	ELLIOTT PETER MUSOLINO AND PAULINE ELIZABETH MUSOLINO AND ELLYANNE JANE BRADFORD ITF E M EARTHMOVERS SUPER FUND NO 1
Interest payment instructions	Interest will be paid into account number 065149 10168433.
Interest paid this financial year	\$3,500.00

### 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.

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### What do you need to do?

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Date printed	10 July 2022
Term Deposit number	06 5149 50124371
Current balance	\$500,000.00
Investment term	12 months
At an interest rate of	0.70% p.a.
Invested on	23 July 2021
To mature on	23 July 2022
Interest option	Annual

## Review your Term Deposit before it matures

Your Term Deposit is due to mature on 23 July 2022 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	ELLIOTT PETER MUSOLINO AND PAULINE ELIZABETH MUSOLINO AND ELLYANNE JANE BRADFORD ITF E M EARTHMOVERS SUPER FUND NO 1
Interest paid this financial year	\$0.00
Interest payable by maturity date if your funds remain invested until maturity	\$3,500.00

### 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](http://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 23 July 2022 to 29 July 2022 to provide alternative renewal or withdrawal instructions without notice or penalty. This will take effect from 23 July 2022.