



036

TRUSTEE
69 WHITESIDE RD
WHITESIDE QLD 4503

Date printed	30 June 2019
Term Deposit number	06 4164 50193136
Investment balance	\$359,588.00
Investment term	5 months ✓
At an interest rate of	2.35% p.a.
Invested on	10 May 2019
To mature on	10 October 2019
Interest option	Compound Annually

Interest earned on your Term Deposit

Your Term Deposit has earned interest for the financial year ending 30 June 2019. Please keep a record of this information for taxation purposes.

Account name	COLIN JOHN MURFET AND BARBARA MAY MURFET AS TRUSTEES FOR MURFET INVESTMENT SU PER ANNUATION FUND
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Investment balance at start of the reporting period 10 October 2018	\$354,035.94
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Total interest paid for the financial year ending 30 June 2019	\$5,552.06
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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.





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Date printed	10 May 2019
Term Deposit number	06 4164 50193136
Investment balance	\$359,588.00
Placed in holding facility on	10 May 2019
Current interest rate	1.10% p.a.
Interest option	Compound Weekly

Your Term Deposit has been placed into the holding facility

Your Term Deposit matured on 10 May 2019. 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	COLIN JOHN MURFET AND BARBARA MAY MURFET AS TRUSTEES FOR MURFET INVESTMENT SU PER ANNUATION FUND
Interest payment instructions	Interest will be added to your Term Deposit.
Interest paid this financial year	\$5,552.06

What's the interest rate?

Based on your current balance, the rate that applies is 1.10% 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?

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

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	17 May 2019
Term Deposit number	06 4164 50193136
Investment balance	\$359,588.00
Investment term	5 months
At an interest rate of	2.35% p.a.
Reinvested on	10 May 2019
To mature on	10 October 2019
Interest option	Compound Annually

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 10 May 2019 for 5 months with an interest rate of 2.35%p.a.

Account name	COLIN JOHN MURFET AND BARBARA MAY MURFET AS TRUSTEES FOR MURFET INVESTMENT SU PER ANNUATION FUND
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Interest payment instructions	Interest will be added to your Term Deposit every 12 months or at maturity.
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Interest paid this financial year	\$5,552.06
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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 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	27 September 2019
Term Deposit number	06 4164 50193136
Current balance	\$359,588.00
Investment term	5 months
At an interest rate of	2.35% p.a.
Invested on	10 May 2019
To mature on	10 October 2019
Interest option	Compound Annually

Review your Term Deposit before it matures

Your Term Deposit is due to mature on 10 October 2019 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	COLIN JOHN MURFET AND BARBARA MAY MURFET AS TRUSTEES FOR MURFET INVESTMENT SU PER ANNUATION FUND
Interest paid this financial year	\$0.00
Interest payable by maturity date if your funds remain invested until maturity	\$3,542.19

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 0.60% 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

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 0.60% 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 10 October 2019 to 16 October 2019 to provide alternative renewal or withdrawal instructions without notice or penalty. This will take effect from 10 October 2019.



Account information

Account name/Type	BSB	Account number	Account balance	Available funds
Term Deposit	06 4164	50193136	\$354,035.94 CR	N/A

Term Deposit details

Details

Notice delivery method

Paper

Investment term

7 months

Start date

10/10/2018

Maturity date

10/05/2019

[Get a maturity date reminder](#)

Interest rate

2.70% p.a.

Interest payment frequency Paid annually and/or at maturity

Next interest payment

10/05/2019

Interest payment option

Add interest to my Term Deposit

Account holder(s)

COLIN JOHN MURFET AND BARBARA MAY MURFET AS TRUSTEES FOR MURFET INVESTMENT SUPERANNUATION FUND

File Number

Not Provided

[Update my Tax File Number](#)

For more information, please provide instructions before your Term Deposit matures, go to [Manage my Term Deposit](#). If you don't, your Term Deposit will be renewed into the holding facility at a variable rate, which may be lower than for a fixed term. (However if your funds have remained in the holding facility for longer than 6 months, your Term Deposit may be reinvested into a rolling 1 month fixed term, at the interest rate applicable at the time).

[View more account details \(PDF 200KB\)](#). Note that if any of your account or pricing options change in the future, this document will be updated to reflect these changes.

You'll need Adobe Reader to view the documents on this page. [Download Adobe Reader](#) for free.

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Date printed	27 April 2019
Term Deposit number	06 4164 50193136
Current balance	\$354,035.94
Investment term	7 months
At an interest rate of	2.70% p.a.
Invested on	10 October 2018
To mature on	10 May 2019
Interest option	Compound Annually

Review your Term Deposit before it matures

Your Term Deposit is about to mature on 10 May 2019 and as at the date of printing this notice, we have the maturity instruction 'Place in Holding Facility' recorded for your account. This instruction will be applied on 10 May 2019 unless you let us know otherwise.

Account name	COLIN JOHN MURFET AND BARBARA MAY MURFET AS TRUSTEES FOR MURFET INVESTMENT SU PER ANNUATION FUND
Interest paid this financial year	\$0.00
Interest payable by maturity date if your funds remain invested until maturity	\$5,552.06

What do you need to do?

Review your Term Deposit and let us know if you'd like to update your instructions at least one day before 10 May 2019. We'll confirm your new details in writing once your instructions have been applied.

As a guide, based on your current term and balance, the interest rate would be 1.10% p.a. – although this may change by the time your Term Deposit matures.

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 access 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

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 forget to provide instructions in time, or just change your mind, don't worry - you can also provide alternative instructions during your **7 day grace period** from 10 May 2019 to 16 May 2019 without notice or penalty, including if you want to fully withdraw your funds. This will take effect from 10 May 2019.



tion as at 10 October 2018

a quick summary of some of the important features of your Account.

e information please go to netbank.com.au, call **13 2221**, 24 hours a day, 7

MURFET AND BARBARA MAY MURFET AS TRUSTEES FOR MURFET SUPERANNUATION FUND

Current balance \$0.00

Start date 10/10/2018

Maturity date 10/05/2019

TFN/ABN/Exemption Yes
quoted

Early withdrawal 31 days' notice is required to withdraw before maturity. A prepayment interest adjustment and administration fee will apply.

Maturity instructions Place in Holding Facility

At maturity we will place your funds in the holding facility of your account, where you can choose to reinvest or withdraw your funds anytime once you decide what to do. Holding facility interest is paid every 7 days at the applicable interest rate, and may be lower than for a fixed term. Please refer to the Term Deposit General Information and Terms and Conditions for more information.

If you wish to update your maturity instructions, please visit any of our branches, contact your Relationship Manager, call **13 2221** or provide your instructions on netbank.com.au before the maturity date.

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.

Credit interest

Interest rate 2.70% 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 Added to your Term Deposit balance.

Customer agreement



2 November 2018

MR COLIN JOHN MURFET + MRS BARBARA
MAY MURFET <MURFET INV SUPER FUND
A/C>
69 WHITESIDE ROAD
WHITESIDE QLD 4503

Dear MR MURFET,

RE: Account No 2396041

Change of Settlement Account Confirmation

Thank you for your recent notification of your change of settlement details on your trading account.

If you did not request the change of settlement details, as a matter of urgency, please contact one of our Client Service Team on 13 15 19 between 8am and 8pm (Sydney time), Monday to Friday. Alternatively, you can email CommSec by visiting the 'Support > Contact Us' section of our website at www.commsec.com.au.

Note: You can view the settlement details of your trading account online. Logon to www.commsec.com.au with your Client ID and password, then select 'Portfolio > Accounts > Account Details' on the navigation menu.

Yours sincerely

Paul Rayson
Managing Director
Commonwealth Securities Limited