

**SUPER FUND**

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# Account detail

Find out more

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**TERM DEPOSIT**  
Sub to Bill Sep 2022

## Maturity instructions

If you don't give us your instructions by the end of the Variation Period, we'll automatically renew your Term Deposit as set out below. Make changes

Renewal amount	Reinvest closing balance (\$484,186.71 plus any unpaid interest)
Term	12 months
Renewal date	02 Apr 2021
New maturity date	02 Apr 2022
Pay interest	Yearly
Pay interest to	Westpac DIY Super Working Account 034-197 221987

You can change these instructions up until the end of the Variation Period, which is 6 business days starting from the maturity date **02 Apr 2021**.

The new interest rate will be provided in the Maturity Advice we send you, closer to your maturity date.

## General

General account information showing account type, open date, balance, length of term and maturity date of the term deposit. Shows status indicating when the term deposit is being held as security. Learn more

	Term Deposit
Account name	ATF RE & C PALMER SUPERANNUATION FUND
Account designator	
Current balance	\$474,939.70
BSB/Account number	034-155 194124
Account opening date	24 Jan 2011
Term	10 months
Maturity date	2 Apr 2020
Status	On demand



044

MR & MRS R E PALMER  
PO BOX 47  
COOKTOWN QLD 4895

PORT DOUGLAS  
SHOP 5 43 MACROSSAN STREET  
PORT DOUGLAS QLD 4877

09 April 2021

## Your account renewal notification.

**Term Deposit account number:** 034-155 19-4124

**Term Deposit name:** MR RONALD EDWARD PALMER & MRS CHRISTA PALMER  
**Term Deposit name:** ATF RE & C PALMER SUPERANNUATION FUND

**Customer ID:** 6405 6754 RONALD EDWARD PALMER  
**Customer ID:** 6405 6755 CHRISTA PALMER

Dear MR & MRS R E PALMER,

Thank you for renewing your Term Deposit. The details of your account and the dates you need to be aware of are below.

### Your current Term Deposit details

<b>Principal amount</b>	\$484,186.71
<b>Renewal date</b>	02 April 2021
<b>Maturity date</b>	02 February 2022
<b>Interest rate</b>	0.26 % p.a.
<b>Interest payment frequency</b>	At Maturity
<b>Term</b>	10 Months

### Other Information.

The principal of \$484,186.71 from this deposit was reinvested.

The interest of \$8,231.17 from this deposit was paid to account 034197 221987 at the WESTPAC MAREEBA BRANCH.



Term Deposit Account Statement  
Statement Period 01/02/2021 - 31/07/2021

01/08/2021



044

MR & MRS R E PALMER  
PO BOX 47  
COOKTOWN QLD 4895

Deposit Name:  
MR RONALD EDWARD PALMER & MRS CHRISTA PALMER

Statement of your Term Deposit(s) with a term of more than 6 months.

Term Deposit Account No. 034-155 194124					
Account designator: ATF RE & C PALMER SUPERANNUATION FUND					
Deposit date	02/04/2021	Maturity date <sup>1</sup>	02/02/2022	Term	10 Months

Opening balance	Interest frequency	Interest rate	Gross interest <sup>2</sup>	Withholding tax <sup>3</sup>	Closing balance <sup>4</sup>
\$484,186.71	At Maturity	0.26 %	\$0.00	\$0.00	\$484,186.71

Things you should know.

1. The date shown is the date the term deposit matures unless it is withdrawn early.
2. Gross interest is the interest paid, excluding any withholding tax deductions, on your term deposit during this statement period. Any adjustments to interest due to an early withdrawal will be reflected in the amount shown. The net interest paid to you is the Gross interest less any withholding tax deductions on your term deposit during the statement period.
3. Withholding tax may be deducted if your Tax File Number (TFN) or Australian Business Number (ABN) has not been supplied or if you are classified as non-resident.
4. The Closing balance is the balance of your account on the last day of this statement period.

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2022



MR & MRS R E PALMER  
PO BOX 47  
COOKTOWN QLD 4895

044

*Superannuation Account*

PORT DOUGLAS  
SHOP 5 43 MACROSSAN STREET  
PORT DOUGLAS QLD 4877

31 January 2022

## Your account maturity notification.

**Term Deposit account number:** 034-155 19-4124

**Customer ID:** 6405 6754 RONALD EDWARD PALMER  
**Customer ID:** 6405 6755 CHRISTA PALMER

Dear MR RONALD EDWARD PALMER & MRS CHRISTA PALMER,  
ATF RE & C PALMER SUPERANNUATION FUND

Thank you for choosing Westpac for your Term Deposit.

Currently we are not holding any renewal instructions for this Term Deposit.

### Your current Term Deposit details

<b>Principal amount</b>	\$484,186.71	<b>Term</b>	10 Months
<b>Open date</b>	02 April 2021	<b>Gross interest</b>	+ \$1,055.39
<b>Maturity date</b>	02 February 2022	<b>Withholding tax</b>	- \$0.00
<b>Interest rate</b>	0.26% p.a.	<b>Government tax</b>	- \$0.00
<b>Interest payment frequency</b>	At Maturity	<b>Net interest</b>	+ \$1,055.39
<b>Variation Period start date</b>	02 February 2022	<b>Variation Period end date</b>	09 February 2022

### What happens next?

Sign in to Online Banking, visit your nearest Westpac branch or call us on 132 032 (+61 2 9155 7700 if overseas) and provide your maturity instructions.

You will have 6 business days (called the Variation Period) to withdraw or transfer the funds of your Term Deposit without incurring a fee or a reduction in your interest return. Your Variation Period starts on 02/02/2022 and ends on 09/02/2022. During this time you can make changes to your new Term Deposit once.

## Managing your Term Deposit online is easier than ever.

Just sign in to get started – no need to call or visit a branch.



### Have complete control.

No need to wait until maturity, you can check or change maturity instructions online during the life of your Term Deposit.



### Manage it all on the go.

View and control all your account details wherever you are, whenever you need.



### Easily compare rates.

You can access and compare interest rates in seconds.

Find out more at [westpac.com.au/renew](http://westpac.com.au/renew).

## Not yet registered for Online Banking?

It only takes a few minutes. Ask us in branch today or call **1300 655 505** or register online. Read the Online Banking Terms and Conditions available at [westpac.com.au](http://westpac.com.au) before deciding.

## Is a Term Deposit the account that best suits your needs?

Term Deposits have been designed for people who wish to deposit a specific amount and be paid a fixed rate of interest over a fixed period of time of their choice, and who do not need immediate access to their funds during that time.

If you have different needs, please talk to us about other options you can take at maturity, including, varying your Term Deposit, withdrawing funds or changing to another product. Help is available by logging into Online Banking, calling us or visiting a branch, which can be found at [westpac.com.au/locateus](http://westpac.com.au/locateus).

## We're here to help.



If you have any further questions you can call us on **132 032 (+61 2 9155 7700 if overseas)**. Otherwise drop into your nearest branch to talk to us today.

Thanks for choosing Westpac.

**The Westpac Term Deposit Team**



044

MR & MRS R E PALMER  
PO BOX 47  
COOKTOWN QLD 4895

PORT DOUGLAS  
SHOP 5 43 MACROSSAN STREET  
PORT DOUGLAS QLD 4877

07 February 2022

# Your account renewal notification.

**Term Deposit account number:** 034-155 19-4124

**Term Deposit name:** MR RONALD EDWARD PALMER & MRS CHRISTA PALMER

**Term Deposit name:** ATF RE & C PALMER SUPERANNUATION FUND

**Customer ID:** 6405 6754 RONALD EDWARD PALMER

**Customer ID:** 6405 6755 CHRISTA PALMER

Dear MR & MRS R E PALMER,

Thank you for renewing your Term Deposit. The details of your account and the dates you need to be aware of are below.

## Your current Term Deposit details

<b>Principal amount</b>	\$495,242.10
<b>Renewal date</b>	02 February 2022
<b>Maturity date</b>	02 December 2022
<b>Interest rate</b>	0.57 % p.a.
<b>Interest payment frequency</b>	At Maturity
<b>Term</b>	10 Months

## Other Information.

The principal of \$484,186.71, the interest of \$1,055.39 and added funds of \$10,000.00 from this deposit was reinvested.

*\$10,000.00 came from  
DIY Working account for  
superannuation - BSB 034-197/221-987*

## Term Deposit Statement of Interest Paid



04 July 2021

**MR & MRS R E PALMER  
PO BOX 47  
COOKTOWN QLD 4895**

**Term Deposit(s) held in the name of:**  
MR RONALD EDWARD PALMER & MRS CHRISTA PALMER

We are pleased to provide this statement showing the interest we have paid to you on your Term Deposit(s) between 1 July 2020 and 30 June 2021.

All Term Deposits held in the above name with us during the year are listed, including those which matured during the year and have been repaid to you.

Withholding Taxes may have been deducted from the interest earned. If part/all of the tax has been refunded it is marked with an asterisk (\*).

If tax has not been refunded you may be able to claim it through your tax return. Any enquiries should be directed to your Tax Advisor or the Australian Taxation Office.

Term Deposit account number	Interest \$	Withholding tax deducted from interest \$	Amount paid to you \$	Deposit was repaid on (if applicable)
<b>Designator:</b> Atf Re & C Palmer Superannuation Fund				
034155 194124	8,231.17	0.00	8,231.17	Still open
<b>TOTAL</b>	<b>8,231.17</b>	<b>0.00</b>	<b>8,231.17</b>	

We trust the information on this statement may be of use to you in preparing your income tax return.

Thank you for banking with us in 2020/21. We look forward to assisting you meet your savings and investment needs in the new financial year.

Please check all entries on this statement and promptly inform the Bank  
of any possible error or unauthorised transaction.

**Thank you for banking with Westpac**

## Term Deposit Statement of Interest Paid



03 July 2022

MR & MRS R E PALMER  
PO BOX 47  
COOKTOWN QLD 4895

**Term Deposit(s) held in the name of:**  
MR RONALD EDWARD PALMER & MRS CHRISTA PALMER

We are pleased to provide this statement showing the interest we have paid to you on your Term Deposit(s) between 1 July 2021 and 30 June 2022.

All Term Deposits held in the above name with us during the year are listed, including those which matured during the year and have been repaid to you.

Withholding Taxes may have been deducted from the interest earned. If part/all of the tax has been refunded it is marked with an asterisk (\*).

If tax has not been refunded you may be able to claim it through your tax return. Any enquiries should be directed to your Tax Advisor or the Australian Taxation Office.

Term Deposit account number	Interest	Withholding tax deducted from interest	Amount paid to you	Deposit was repaid on (if applicable)
	\$	\$	\$	
<b>Designator:</b> Atf Re & C Palmer Superannuation Fund				
034155 194124	1,055.39	0.00	1,055.39	Still open
<b>TOTAL</b>	<b>1,055.39</b>	<b>0.00</b>	<b>1,055.39</b>	

Your statement continues on the next page....  
Page 1 of 2



## Managing your Term Deposit online is easier than ever.

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### Have complete control.

No need to wait until maturity, you can check or change maturity instructions online during the life of your Term Deposit.



### Manage it all on the go.

View and control all your account details wherever you are, whenever you need.



### Bank confidently.

Rest assured with Westpac's Online Banking Security guarantee.

Find out more at [westpac.com.au/renew](http://westpac.com.au/renew).

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## Is a Term Deposit the account that best suits your needs?

Term Deposits have been designed for people who wish to deposit a specific amount and be paid a fixed rate of interest over a fixed period of time of their choice, and who do not need immediate access to their funds during that time.

If you have different needs, please talk to us about other options you can take at maturity, including, varying your Term Deposit, withdrawing funds or changing to another product. Help is available by logging into Online Banking, calling us or visiting a branch, which can be found at [westpac.com.au/locateus](http://westpac.com.au/locateus).

## We're here to help.



If you have any further questions you can call us on **132 032 (+61 2 9155 7700 if overseas)**. Otherwise drop into your nearest branch to talk to us today.

Thanks for choosing Westpac.

**The Westpac Term Deposit Team**

## Important notice.

Please advise Westpac if you do not wish the tax file number/exemption or Australian Business Number already quoted, to be applied to this deposit.

Collection of tax file numbers, ABNs or exemptions is authorised by law. Quotation is not compulsory, but tax may be taken out of interest if you do not quote your number or exemption. For more information about the use of tax file numbers, contact the Australian Taxation Office.

Help when  
it matters





Term Deposit Account Statement  
Statement Period 01/02/2022 - 31/07/2022

**COPY**

07/08/2022



044

MR & MRS R E PALMER  
PO BOX 47  
COOKTOWN QLD 4895

Deposit Name:  
MR RONALD EDWARD PALMER & MRS CHRISTA PALMER

Statement of your Term Deposit(s) with a term of more than 6 months.

<b>Term Deposit Account No.</b> 034-155 194124					
<b>Account designator:</b> ATF RE & C PALMER SUPERANNUATION FUND					
<b>Deposit date</b>	02/02/2022	<b>Maturity date</b> <sup>1</sup>	02/12/2022	<b>Term</b>	10 Months
<b>Opening balance</b>	<b>Interest frequency</b>	<b>Interest rate</b>	<b>Gross interest</b> <sup>2</sup>	<b>Withholding tax</b> <sup>3</sup>	<b>Closing balance</b> <sup>4</sup>
\$495,242.10	At Maturity	0.57 %	\$0.00	\$0.00	\$495,242.10

Things you should know.

1. The date shown is the date the term deposit matures unless it is withdrawn early.
2. Gross interest is the interest paid, excluding any withholding tax deductions, on your term deposit during this statement period. Any adjustments to interest due to an early withdrawal will be reflected in the amount shown. The net interest paid to you is the Gross interest less any withholding tax deductions on your term deposit during the statement period.
3. Withholding tax may be deducted if your Tax File Number (TFN) or Australian Business Number (ABN) has not been supplied or if you are classified as non-resident.
4. The Closing balance is the balance of your account on the last day of this statement period.

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## Account detail

### Maturity instructions

If you don't give us your instructions by the end of the Variation Period, we'll automatically renew your Term Deposit as set out below. [Make changes](#)

Renewal amount	<b>Reinvest closing balance (\$495,242.10 plus any unpaid interest)</b>
Term	<b>10 months</b>
Renewal date	<b>02 Dec 2022</b>
New maturity date	<b>02 Oct 2023</b>
Pay interest	<b>At maturity</b>

You can change these instructions up until the end of the Variation Period, which is 6 business days starting from the maturity date **02 Dec 2022**.

The new interest rate will be provided in the Maturity Advice we send you, closer to your maturity date.

### General

General account information showing account type, open date, balance, length of term and maturity date of the term deposit. Shows status indicating when the term deposit is being held as security. [Learn more](#)

Account name	<b>Term Deposit</b>
Account designator	<b>ATF RE &amp; C PALMER SUPERANNUATION FUND</b>
Current balance	<b>\$495,242.10</b>
BSB/Account number	<b>034-155 194124</b>
Account opening date	<b>24 Jan 2011</b>
Term	<b>10 months</b>
Maturity date	<b>2 Dec 2022</b>
Status	<b>Current</b>
Current term lodgement date	<b>2 Feb 2022</b>
Deposit held as security	<b>No</b>

## Interest

This section shows the accrued interest for the last 3 financial years. [Learn more](#)

Current interest rate (p.a.)	<b>0.57 %</b>
Interest payment cycle	<b>At maturity</b>
Interest accrued since last payment	<b>\$1,972.15</b>
Projected interest earned at maturity	<b>\$2,343.38</b>
Next credit interest paid	<b>2 Dec 2022</b>
Interest earned this financial year (2022 - 2023)	<b>\$0.00</b>
Interest earned last financial year (2021 - 2022)	<b>\$1,055.39</b>
Interest earned previous financial year (2020 - 2021)	<b>\$8,231.17</b>

[View interest and tax](#)