19/01/2016 19/01/2016 19/09/2016 19/09/2017 19/06/2018 19/03/2019 0576.03 9 to 167226144 3/03/2016 3/03/2016 3/09/2016 3/09/2016 3/09/2016	3,135.80 3,135.80	152,566.24 3,072.23 - 15,000.00 2,820.48 3,945.13 2,866.51 3,135.80 - 40,000.00 113,406.39 20,872.93 245167.61 5157.54 - 20,000.00 3,608.99 - 45,000.00
19/01/2016 19/09/2016 19/09/2017 19/06/2018 19/03/2019 19/03/2019 0576.03 89 to 167226144 3/03/2016 3/09/2016 3/09/2016	3,135.80	3,072.23 - 15,000.00 2,820.48 3,945.13 2,866.51 3,135.80 - 40,000.00 113,406.39  20,872.93 245167.61 5157.54 - 20,000.00 3,608.99
19/01/2016 19/09/2016 19/09/2017 19/06/2018 19/03/2019 19/03/2019 0576.03 89 to 167226144 3/03/2016 3/09/2016 3/09/2016	3,135.80	3,072.23 - 15,000.00 2,820.48 3,945.13 2,866.51 3,135.80 - 40,000.00 113,406.39  20,872.93 245167.61 5157.54 - 20,000.00 3,608.99
19/01/2016 19/09/2016 19/09/2017 19/06/2018 19/03/2019 19/03/2019 0576.03 89 to 167226144 3/03/2016 3/09/2016 3/09/2016	3,135.80	- 15,000.00 2,820.48 3,945.13 2,866.51 3,135.80 - 40,000.00 113,406.39 20,872.93 245167.61 5157.54 - 20,000.00 3,608.99
19/09/2016 19/09/2017 19/06/2018 19/03/2019 19/03/2019 0576.03 89 to 167226144 3/03/2016 3/03/2016 3/09/2016 3/09/2016	3,135.80	2,820.48 3,945.13 2,866.51 3,135.80 - 40,000.00 113,406.39 20,872.93 245167.61 5157.54 - 20,000.00 3,608.99
19/09/2017 19/06/2018 19/03/2019 19/03/2019 0576.03 89 to 167226144 3/03/2016 3/03/2016 3/09/2016 3/09/2016	3,135.80	3,945.13 2,866.51 3,135.80 - 40,000.00 113,406.39 20,872.93 245167.61 5157.54 - 20,000.00 3,608.99
19/06/2018 19/03/2019 19/03/2019 0576.03 9 to 167226144 3/03/2016 3/09/2016 3/09/2016	3,135.80	2,866.51 3,135.80 - 40,000.00 113,406.39 20,872.93 245167.61 5157.54 - 20,000.00 3,608.99
19/03/2019 19/03/2019 0576.03 89 to 167226144 3/03/2016 3/09/2016 3/09/2016	3,135.80	20,872.93 245167.61 5157.54 20,000.00 3,608.99
3/03/2016 3/03/2016 3/09/2016 3/09/2016	3,135.80	20,872.93 245167.61 5157.54 20,000.00 3,608.99
3/03/2016 3/03/2016 3/09/2016 3/09/2016		20,872.93 245167.61 5157.54 - 20,000.00 3,608.99
3/03/2016 3/03/2016 3/09/2016 3/09/2016		20,872.93 245167.61 5157.54 - 20,000.00 3,608.99
3/03/2016 3/03/2016 3/09/2016 3/09/2016		245167.61 5157.54 - 20,000.00 3,608.99
3/03/2016 3/03/2016 3/09/2016 3/09/2016		245167.61 5157.54 - 20,000.00 3,608.99
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3/03/2016 3/09/2016 3/09/2016		245167.61 5157.54 - 20,000.00 3,608.99
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3/09/2016 3/09/2016		3,608.99
3/09/2016		
0,00,2011	1	6,294.21
3/09/2017		14.51
4/09/2017		- 35,000.00
4/12/2018	2707.81	2,707.81
4/12/2018		- 15,000.00
4/05/2019	1780.97	1,780.97
.,00,2010	4,488.78	170,604.57
	,	7 7 7 7 7
4/05/2018		3,062.09
		15,000.00
14/12/2018		- 18,062.09
	-	
1		170,604.57
_	4/05/2018 4/12/2018 14/12/2018	4/12/2018



20 March 2019

ե**իկերդիկուլիկ**երիդեսյունեն

MIRAMS NOMINEES 2 ERITH LANE KALORAMA VIC 3766

2400 .03

33 Hutchinson St LILYDALE VIC 3140 T 13 13 12 nab.com.au From overseas +61 3 8641 9083

Shop 10 Lilydale Marketplace

Hi Sir/Madam

### Here are the details of your new NAB Term Deposit

Your NAB Term Deposit matured on 19 March 2019. Following your instructions we:

Reinvested \$150,270.59 into a new NAB Term Deposit, plus an interest amount of \$3,135.80 Please check the details below. If you would like to make any changes or withdraw your money without cost, you need to let us know by 26 March 2019.

3-739

### NAB Term Deposit account 98-965-0725

Account name

Amount

Term

Interest rate p.a.

Interest frequency

Interest

Start date

Maturity date

MR FJ Mirams and MRS SV Mirams Mirams Nominees Pty

\$113,406.39

10 months

2.65%

At maturity

\$2,519.49

19 March 2019

19 January 2020



What you've instructed us to do at next maturity

Term Deposit and interest \$115,925.88 As we don't have any maturity instructions recorded for you, we will reinvest as a new NAB Term Deposit for the same term, with the interest rate that applies at maturity and on the same terms and conditions



**Important** information

If you need to withdraw part or all of your Term Deposit before maturity you must give 31 days' notice and a reduction in interest will apply

We will send you a reminder letter before your NAB Term Deposit matures

At maturity you have 7 calendar days to make any changes to your new NAB Term Deposit or withdraw your money without cost

The current terms and conditions for NAB Term Deposits are available at nab.com.au/termdeposits

If you would like to make any changes to your maturity instructions or have any questions, contact your NAB Banker, give us a call on 13 13 12 or visit your nearest NAB branch.

Thanks,

Branch Manager



20 June 2018

# հվ**իկելովիկին լիհելի լեւ**որյունեն

MIRAMS NOMINEES 2 ERITH LANE KALORAMA VIC 3766

Hi Sir/Madam

Here are the details of your new NAB Term Deposit

Your NAB Term Deposit matured on 19 June 2018. Following your instructions we:

Reinvested \$147,404.08 into a new NAB Term Deposit, plus an interest amount of \$2,866.51 Please check the details below. If you would like to make any changes or withdraw your money without cost, you need to let us know by 26 June 2018.

3-739

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Account name

**Amount** Term

Interest rate p.a.

Interest frequency

Interest

Start date

Maturity date

MR FJ Mirams and MRS SV Mirams Mirams Nominees Pty

\$150,270.59

9 months

2.79%

At maturity

\$3,135.80 - 0576.03.

19 June 2018

19 March 2019

What you've instructed us to do at next maturity

Term Deposit and interest \$153,406.39 As we don't have any maturity instructions recorded for you, we will reinvest as a new NAB Term Deposit for the same term, with the interest rate that applies at maturity and on the same terms and conditions

**Important** information

If you need to withdraw part or all of your Term Deposit before maturity you must give 31 days' notice and a reduction in interest will apply

We will send you a reminder letter before your NAB Term Deposit matures

At maturity you have 7 calendar days to make any changes to your new NAB Term Deposit or withdraw your money without cost

The current terms and conditions for NAB Term Deposits are available at nab.com.au/termdeposits

If you would like to make any changes to your maturity instructions or have any questions, contact your NAB Banker, give us a call on 13 13 12 or visit your nearest NAB branch.

Thanks.

**Branch Manager** 



### **Business Everyday Statement**

13 11 55 suncorp.com.au

2400 · OH.

# <u> Երիութիկայիսյելիի իրիիկիիիոր կիրիկին արդիլին</u>

MR F J MIRAMS & MRS S V MIRAMS ATF MIRAMS NOMINEES PTY LTD SUPERFUND 2 ERITH LNE KALORAMA VIC 3766

BSB Number	484-799	
Account Number	203064026	
catement Period	1/12/2018 - 31/12/2018	

Account Summary	
Opening Balance	\$3,062.09
Total Withdrawals Total Deposits	\$18,062.09 - \$15,000.00+
Closing Balance	\$0.00

in co

Important information for home and other property owners: Protecting your property with adequate home or other insurance, is not only a good idea, it is often a condition of your loan. We recommend you review the terms and conditions concerning insurance in any mortgage you have granted to us to make sure you are complying. It's important to be sure that you have an appropriate level of insurance cover in the event of your property being damaged or destroyed. Suncorp Bank recommends that you check your cover regularly with your insurer, to evaluate your home or other property insurance needs and be sure you're fully covered. The Australian Securities and Investments Commission (ASIC) provides independent information on property insurance and the risks of underinsurance. Find out more at www.moneysmart.gov.au

### **Account Transactions**

Date	Transaction Details	Withdrawal	Deposit	Balance
7ec 2018 14 Dec 2018	Opening Balance MATURE TERM DEPOSIT FROM 167226144 EXT TFR STAFF ASSISTED KNOX SALES CENTRE	Fon TIDEP 18,062.09	15,000.00	3,062.09 18,062.09 0.00
	TO 083-739 646408988 REF NO 831412			
	CLOSING BALANCE			0.00

### Summary of Interest, Fees and Charges on this account for period 1 December 2018 - 31 December 2018

			1	C. DOCCIIIDOI EU IO	
Suncorp:	This Period	1 July to date	Government:	This Period	1 July to date
Interest Paid	\$0.00	\$0.00	Government Duties/Taxes	\$0.00	. July to duto
Interest Charged	\$0.00	\$0.00	Withholding Tax	\$0.00	
Bank Fees Charged	\$0.00		Other Financial Institutions:		
			ATM Operator Fee	\$0.00	

Notes:

Please check all entries on your statement and notify Suncorp Bank immediately of any errors or omissions. Should you have a query about your account please call 13 11 55.

Please retain this statement for taxation purposes.





# **Fixed Term Deposit Interest Advice**

**BSB**: 484-799

Account No: 167226144

Statement Period:

5 Dec 2018 - 4 May 2019

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MR F J & MRS S V MIRAMS ATF MIRAMS NOMINEES PTY LTD SUPER FUND 2 ERITH LNE KALORAMA VIC 3766

### ACCOUNT INFORMATION:

Interest Earned Year to Date: ..... \$4,488.78

Date	Transaction Details	Withdrawal	Deposit	Balance
4 May 2019	Opening Balance	0575 - 64	1,780.97	168,823.60

### Term Deposit Renewal Confirmation

170,604.57

Your renewed term deposit details are outlined below.

CLOSING BALANCE

Please note this is the only confirmation of your renewed term deposit that you'll receive.

Term Deposit 167226144 Amount \$170,604.57 Term 6 months Interest Payments On Maturity Interest Rate \*\* 2.50% p.a. **Next Maturity Date** 4 November 2019 Total Interest\* \$2,150.08 Grace Period End Date

If you have any questions regarding your term deposit please visit your local branch or call our Branch Manager on 03 8765 8044

Total interest is the amount of interest paid for the length of the term. Your interest payments will be all of this amount paid at maturity or proportionately part thereof if paid at another frequency.

17 May 2019

\*\* A higher interest rate may be available on another Suncorp Bank deposit product. You can check our current interest rates on the Suncorp Bank website, by calling 13 11 55, or visiting a store.

Your term deposit has the benefit of a 14 calendar day grace period which started on the maturity date (being the End Date of the Statement Period as listed above). During the grace period you can make changes (including withdrawals and transfers) without incurring any penalties.

After the grace period ends, you cannot withdraw all or any part of your deposit unless we agree. If we agree, the funds will only be available to you after 31 days has expired from the date we agree to your early withdrawal request. A \$30 Early Withdrawal Administration Fee will apply and you will also be charged an interest adjustment which is made according to the proportion of the term completed as outlined in the table below.

Proportion of term completed	Interest Adjustment
0% - 25%	80% of interest earned up to the date we allow you to withdraw your deposit
26% - 50%	60% of interest earned up to the date we allow you to withdraw your deposit
51% - 75%	40% of interest earned up to the date we allow you to withdraw your deposit
76% - 100%	20% of interest earned up to the date we allow you to withdraw your deposit



13 11 75

suncorpbank.com.au

# Fixed Term Deposit Interest Advice

**BSB**: 484-799 **Account No**: 167226144

Statement Period: 5 May 2018 - 4 Dec 2018

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MR F J & MRS S V MIRAMS ATF MIRAMS NOMINEES PTY LTD SUPER FUND 2 ERITH LNE KALORAMA VIC 3766

### **ACCOUNT INFORMATION:**

Interest Earned Year to Date: ......\$2,707.81

Date	Transaction Details	Withdrawal	Deposit	Balance
4 Dec 2018 4 Dec 2018	Opening Balance INTEREST PART PRINCIPAL TFR TO INTERNAL A/C TOPP	0575 .	2 707 81	192 922 60
	CLOSING BALANCE			169 922 60

### **Term Deposit Renewal Confirmation**

Your renewed term deposit details are outlined below.

Please note this is the only confirmation of your renewed term deposit that you'll receive.

Term Deposit 167226144 Amount \$168,823.60 Term 5 months Interest Payments On Maturity Interest Rate \*\* 2.55% p.a. Next Maturity Date 4 May 2019 Total Interest\* \$1,780.97 Grace Period End Date 17 December 2018

If you have any questions regarding your term deposit please visit your local branch or call our Branch Manager on 131155

- \* Total interest is the amount of interest paid for the length of the term. Your interest payments will be all of this amount paid at maturity or proportionately part thereof if paid at another frequency.
- \*\*A higher interest rate may be available on another Suncorp Bank deposit product. You can check our current interest rates on the Suncorp Bank website, by calling 13 11 75, or visiting a branch.

### Important information - Breaking Your Term

Your term deposit has the benefit of a 14 calendar day grace period which started on the maturity date (being the End Date of the Statement Period as listed above). During the grace period you can make changes (including withdrawals and transfers) without incurring any penalties.

After the grace period ends, you cannot withdraw all or any part of your deposit unless we agree. If we agree, the funds will only be available to you after 31 days has expired from the date we agree to your early withdrawal request. A \$30 Early Withdrawal Administration Fee will apply and you will also be charged an interest adjustment which is made according to the proportion of the term completed as outlined in the table below.

	Proportion of term completed	Interest Adjustment				
	0% - 25%	80% of interest earned up to the date we allow you to withdraw your deposit				
I	26% - 50%	60% of interest earned up to the date we allow you to withdraw your deposit				
	51% - 75%	40% of interest earned up to the date we allow you to withdraw your deposit				
	76% - 100%					



# SUNCORP

# OUTSIDE QLD TERM DEPOSIT PROPOSIT PROPOSIT

MI F	Funds Maturing Account	04/05/19	. המני מו המשטמור	Date of Denosit	167226144	Term Denocit No
MIRAMS NOMINEES PTY LTD SIDES SIND	ınt 203064026	04/11/19	Maturity Date R	2	Rate % p.a. Term Length	
IRAMS ATE		YES	Renew Re-invest Interest		ength	
ח -		YES	est Interest	\$170,		
	terest is the amount erest payments will ionately part thereof	AT MA	Interest	\$170,604.57	Amount	
	I total interest is the amount of interest paid for the length of the term. Your interest payments will be all of this amount if paid at maturity or proportionately part thereof if paid at another frequency.	MATURITY	Interest Payment Frequency	\$2,150.08	Total Interest for Term*	

MIRAMS NOMINEES PTY LTD SUPER FUND
2 ERITH LNE
KALORAMA
VIC
3766

VUL

6/05/19

Authorised Signing Officer

Date: