



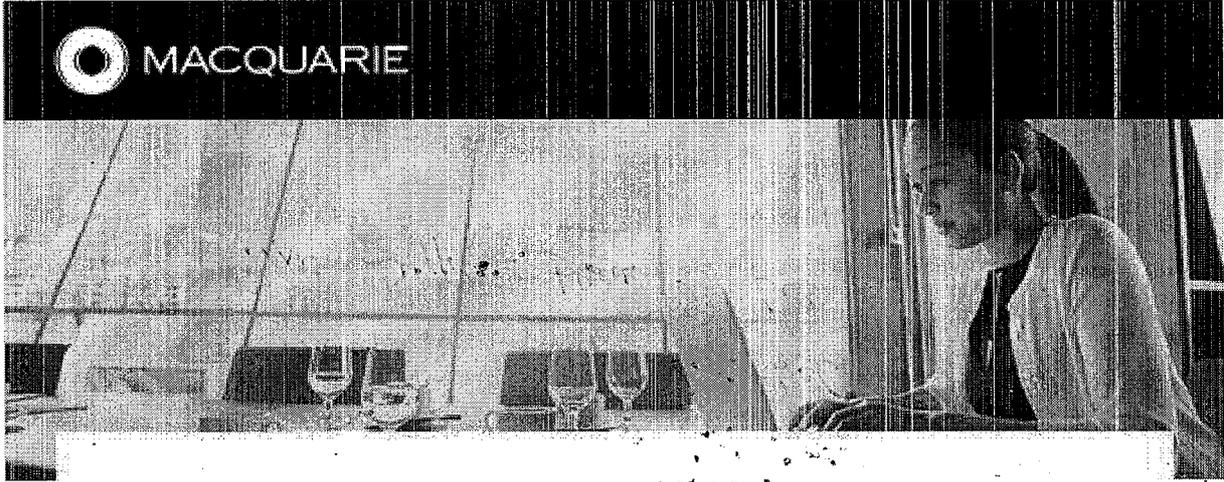
Frank Normoyle <franknormoyle55@gmail.com>

RE: Fwd: Macquarie Withdrawal Form. Thank you for your email [WTH-2659935]

1 message

Macquarie <no-reply@notification.macquarie.com>
Reply-To: no-reply@notification.macquarie.com
To: franknormoyle55@gmail.com

15 July 2022 at 16:58



Thank you for your email



Your case reference is : WTH-2659935

Your email has been received and we will process your request as soon as possible.

If we need further information from you, we will contact you.

If you have any questions in the meantime, please email transact@macquarie.com

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Frank Normoyle <franknormoyle55@gmail.com>

Fwd: Macquarie Withdrawal Form

1 message

Frank Normoyle <franknormoyle55@gmail.com>
To: transact@macquarie.com

15 July 2022 at 16:52

Hi

Attached Macquarie Withdrawal Form duly completed

Regards
Thomas Normoyle
0433 666 756

 **Macquarie Withdrawal Form.pdf**
367K



Frank Normoyle <franknormoyle55@gmail.com>

Your withdrawal enquiry

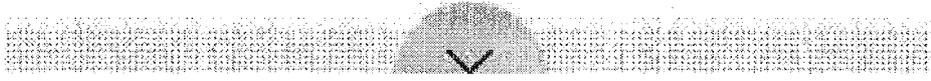
1 message

Macquarie Client Contact Centre <transact@macquarie.com>
To: "franknormoyle55@gmail.com" <franknormoyle55@gmail.com>

15 July 2022 at 16:07



Need funds?



Need to withdraw more than your daily online limit?

If you need to make a withdrawal for more than your daily limit, simply complete the attached cash solutions withdrawal form and send it to **transact@macquarie.com**

If you're regularly transferring to this payee, contact us to discuss how we can make payments easier for you in the future.

With just a couple of clicks, you can set up online banking at **macquarie.com.au** using your Macquarie ID and password. If you don't know your Macquarie ID, just call us on 133 174.

What happens next?

We'll process your withdrawal – all you need to do is confirm the transaction by checking your account online or through the Macquarie Mobile Banking app.

Getting online is easy

Download the Macquarie Mobile Banking app (iOS or Android) to check when your withdrawal has been processed, view balances and transact on the go, wherever and whenever you want.

Macquarie withdrawal form

Macquarie Bank Limited ABN 46 008 583 542 AFSL 237502
Macquarie Investment Management Limited ABN 66 002 867 003 AFSL 237492 RSEL L0001281



MACQUARIE

Please check the following before submitting this form:

- Have you completed all of the details required to process this withdrawal?
- Is there sufficient cash in the account for this withdrawal?
- Is the request signed in accordance with signing instructions for the account?

Please return this form by email to transact@macquarie.com or mail to Reply Paid 85744 Sydney NSW 2001.

Please complete ALL sections in this form using BLOCK LETTERS.

1 Your account details – Funds will be debited from this account

Account number: 182512 000970521100

Account name: NORMOYLE SUPER CO Pty LTD ATF NORMOYLE SUPERANNUATION FUND

2 Your contact details – We may contact you to confirm this request before debiting your account

! Please check your contact details. Transactions may be delayed if we need to contact you to verify the payment.

Phone number:

Mobile number: 0433 666 756

3 Withdrawal details

Is this a full withdrawal? No, please specify withdrawal amount:

\$12,501,000.00

Did you know that you can transfer up to \$100,000 online if you use the Macquarie Authenticator app? Go to help.macquarie.com.au and search *daily transfer limit* to learn more.

- Yes, please keep account open
- Yes, please close this account

! Note: If you close your Macquarie Cash Management Account (CMA), we'll automatically close any linked Macquarie Online Trading Account (if there are no holdings) and/or any linked Macquarie Cash Management Accelerator Account(s). We cannot close your CMA if there are holdings in your linked Macquarie Online Trading account. If you close your Macquarie Transaction Account, we will automatically close any linked Macquarie Savings Account.

Select your withdrawal option: Overnight bank transfer OR

- Same day bank transfer ► go to section 4
- Bank cheque ► go to section 5

Withdrawal details (continued) Please check the details on the first page before signing this form.

4 Bank transfer

Please check your account details carefully. It's your responsibility to ensure all payee account details are correct. We do not match the account name against the account number you provide. Incorrect details may result in a loss of funds and we do not guarantee their recovery. We do not accept liability for funds unable to be recovered. Please confirm the correct account details with the payee.

Please note: Macquarie's Cash Electronic Message Service does not provide rollover SuperStream Services. If you are withdrawing funds as part of a rollover of your SMSF to another superannuation fund (including a Macquarie superannuation fund), you should also make SuperStream arrangements to ensure the receiving superannuation fund can receive your funds and process your rollover.

To nominated bank account (if only one on file) ▶ go to section 6 OR To account specified below *Superannuation*

Account name: *THOMAS JOSEPH NORMOYLE & GERARDINE NORMOYLE TRUST DEED FOR NORMOYLE*

BSB number: - Account number:

Optional reference OR Tax Office Reference (EFT Code) to appear on destination account (max 18 characters)

Optional narrative to appear on your statement (max 40 characters)

SuperStream Payment Reference Number (PRN) (You should contact your Electronic Service Address to provide a payment reference number))

5 Bank cheque

Payable to:	\$

Select receipt of cheque

Collection by (name) from office in Sydney Melbourne Brisbane

on / / after 11.30am OR after 2.30pm

Mail Attention to:

Address:

6 **Signature:** By completing this form, you accept and agree to be bound by the terms and conditions contained in the relevant Product Information Statement (as applicable to you and on the back of this form). If you do not already have a copy of the relevant offer document you can obtain it from our website at macquarie.com.au or by contacting us.

Signature	Date	Signature	Date
<input type="text" value="Thomas Normoyle"/>	<input type="text" value="15 10 2022"/>	<input type="text"/>	<input type="text" value="/ /"/>
Full name		Full name	
<input type="text" value="THOMAS NORMOYLE"/>		<input type="text"/>	
<input type="text"/>		<input type="text"/>	

You can sign this form electronically via one of our approved electronic signature providers and submit the form via email with any additional documentation required. Please visit help.macquarie.com.au to view our submission requirements and a list of our approved electronic signature providers. Please attach a copy of the account holder(s) driver's license or passport, if not already provided previously. The identification does not need to be certified.

Terms and conditions

1. Same day transfers may not be applicable for funds going to credit unions and building societies.
2. We normally do not provide any manual confirmations for transaction and account maintenance requests. Please check your transaction regularly via Macquarie Online Banking, the Macquarie Mobile Banking app or on your statement.
3. For your Macquarie Cash Management Accelerator Account (Accelerator), please use this form only for account closure. To transfer funds between your Accelerator and CMA, please visit Macquarie Online Banking and the Macquarie Mobile Banking app.
4. We may reasonably delay acting on, or may ask you for further information before acting on, an instruction.

Lodgement times

Withdrawal type	Sydney time (AEST)
Online payments Make internal transfers, pay anyone and BPAY® payments through online banking and mobile banking on an immediate or scheduled basis.	5.00pm
Bank cheque requests lodged by 9.00am:	collect cheques after 11.30am
lodged by 12 noon:	collect cheques after 2.30pm
Bank transfer requests ¹	2.00pm
All other withdrawal requests	12 noon

¹ Bank transfers normally reach clients' accounts the following working day. Bank transfers (excluding BPAY) to building societies and credit unions may take up to 48 hours. You cannot use this form to conduct bank transfers via BPAY. To pay via BPAY, please visit macquarie.com.au and select Log in.

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Timing for processing a withdrawal

Delays may occur in processing a transaction due to the following scenarios:

- the transaction or instructions to make a transaction is made on or the day after a public or bank holiday
- authorisation of the transaction needs to be verified
- another BPAY Scheme participant isn't complying with its obligations
- there's a system malfunction
- inactive accounts – if this is the first transaction to your account after a long period of inactivity.

Please note, we try to address any delays with processing a transaction as soon as possible.

Use the Authenticator app for faster withdrawals

The Macquarie Authenticator app is a verification system that helps protect your account and personal information. You can make electronic funds transfers up to \$100,000 if you use the Macquarie Authenticator App and are registered for Electronic banking.

! You can make electronic funds transfers up to \$100,000 if you use the Macquarie Authenticator App and are registered for Electronic Banking. Otherwise, a default limit of \$5,000 will apply.

For more information, please visit help.macquarie.com.au or contact us using the below details:

Macquarie Cash: 1800 806 310

Macquarie Wrap: 1800 025 063



Frank Normoyle <franknormoyle55@gmail.com>

Re: Macquarie Private Bank

1 message

Frank Normoyle <franknormoyle55@gmail.com>
To: "James Duffell (Private Bank)" <James.Duffell@macquarie.com>

15 July 2022 at 10:59

Hi James

Thank you for the email. Tom has decided that he would like the total \$12.5m placed on term deposit for a period of 12 months at the highest rate of Interest.
I would be grateful if you could arrange for this request as soon as possible.

Regards Frank 0425 336 066

On Thu, 14 Jul 2022 at 19:12, James Duffell (Private Bank) <James.Duffell@macquarie.com> wrote:

Hi Frank,

Great to hear from you.

Our term deposit rates are reviewed daily and vary depending on several factors, including changes in the yield curve, wholesale funding costs, etc. The prevailing RBA cash rate is certainly factored in however this tends to influence shorter term maturity deposits.

Let me speak with our pricing team tomorrow and see whether an improvement can be made on the 12 month TD for \$6.25m.

Will revert back.

Best,

James

James Duffell | Team Leader | The Private Bank

Banking and Financial Services | Macquarie Bank Limited
1 Shelley Street (West Tower) Sydney, NSW 2000 Australia
M +61 427 298 119 | james.duffell@macquarie.com



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About me: <https://www.linkedin.com/in/james-duffell/>Our Financial Services Guide can be found [here](#).

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From: Frank Normoyle <franknormoyle55@gmail.com>
Sent: Thursday, 14 July 2022 1:36 PM
To: James Duffell (Private Bank) <James.Duffell@macquarie.com>
Subject: Re: Macquarie Private Bank

External Communication

Hi James

Thank you for meeting with me yesterday and your email. I have spoken to Tom regarding your proposal. He has asked why the rate nominated at 3.5% per email dated 6/7/2022 is not offered on your proposal. Tom was expecting a rate higher than 3.5% given that Reserve Rates have increased since you advised the rate at 3.5%.

I await your response.

Regards Frank

On Wed, 13 Jul 2022 at 16:38, James Duffell (Private Bank) <James.Duffell@macquarie.com> wrote:

Frank,

Great to see you you earlier – thanks for taking the time to meet with Barnaby and I.

As promised, I've spoken with our pricing team and received approval to offer the following negotiated term deposit rates:

Entity:	NORMOYLE SUPERANNUATION FUND
Amount to Invest:	\$6.25m
Preferred Term:	12 months
Rate:	3.44% (interest paid at maturity)

Entity:	NORMOYLE SUPERANNUATION FUND
Amount to Invest:	\$6.25m
Preferred Term:	6 months
Rate:	2.76% (interest paid at maturity)

Please let us know whether you would like to proceed on this basis and Billie (Cc'd) will assist with account opening.

Separately, Barnaby will send through his availability over the coming fortnight to schedule a follow up meeting.

Best,

James

James Duffell | Team Leader | The Private Bank

Banking and Financial Services | Macquarie Bank Limited
1 Shelley Street (West Tower) Sydney, NSW 2000 Australia
M +61 427 298 119 | james.duffell@macquarie.com



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About me: <https://www.linkedin.com/in/james-duffell/>

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Frank Normoyle <franknormoyle55@gmail.com>

RE: Macquarie Private Bank

1 message

Barnaby Matthews (Private Bank) <Barnaby.Matthews@macquarie.com>

13 July 2022 at 17:26

To: "James Duffell (Private Bank)" <James.Duffell@macquarie.com>, "franknormoyle55@gmail.com" <franknormoyle55@gmail.com>

Cc: Billie Hurunui <Billie.Hurunui@macquarie.com>

Thanks James.

Frank,

It was a pleasure to meet you today. Please let me know if any of the below times are convenient for a follow up meeting:

- Tue 19 Jul: 9am-11am
- Wed 20 Jul: 9am-12pm; 1pm-4pm
- Thu 21 Jul: 9am-1pm; 3pm-5pm
- Tue 26 Jul: 9am-12pm
- Wed 27 Jul: 9am-11am; 1pm-5pm
- Thu 28 Jul: 9am-4pm

In our next meeting, we will show you how we approach portfolio construction using an example of a client portfolio, and will cover the relevant fees. Following this, we will provide the slides on email to you so that you can talk through with your brother.

Regards

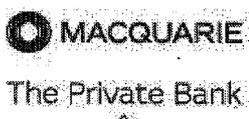
Barnaby

Barnaby Matthews

Director | Macquarie Private Bank

Level 2, 1 Shelley St, Sydney NSW 2000

M +61 444 567 026

About me: www.linkedin.com/in/barnaby-matthews/

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From: James Duffell (Private Bank) <James.Duffell@macquarie.com>
Sent: Wednesday, 13 July 2022 4:38 PM
To: franknormoyle55@gmail.com; Barnaby Matthews (Private Bank) <Barnaby.Matthews@macquarie.com>
Cc: Billie Hurunui <Billie.Hurunui@macquarie.com>
Subject: Macquarie Private Bank

Frank,

Great to see you you earlier – thanks for taking the time to meet with Barnaby and I.

As promised, I've spoken with our pricing team and received approval to offer the following negotiated term deposit rates:

Entity:	NORMOYLE SUPERANNUATION FUND
Amount to Invest:	\$6.25m
Preferred Term:	12 months
Rate:	3.44% (interest paid at maturity)

Entity:	NORMOYLE SUPERANNUATION FUND
Amount to Invest:	\$6.25m
Preferred Term:	6 months
Rate:	2.76% (interest paid at maturity)

Please let us know whether you would like to proceed on this basis and Billie (Cc'd) will assist with account opening.

Separately, Barnaby will send through his availability over the coming fortnight to schedule a follow up meeting.

Best,

James

James Duffell | Team Leader | The Private Bank

Banking and Financial Services | Macquarie Bank Limited
1 Shelley Street (West Tower) Sydney, NSW 2000 Australia
M +61 427 298 119 | james.duffell@macquarie.com



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About me: <https://www.linkedin.com/in/james-duffell/>

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Frank Normoyle <franknormoyle55@gmail.com>

Re: Normoyle Superannuation Fund

1 message

Frank Normoyle <franknormoyle55@gmail.com>

10 July 2022 at 12:11

To: Jordan Zubani <Jordan.Zubani@macquarie.com>

Cc: Allison Dolling <Alli.Dolling@macquarie.com>, Billie Hurunui <Billie.Hurunui@macquarie.com>, "James Duffell (Private Bank)" <James.Duffell@macquarie.com>

Hi Jordan

I have not had any contact regarding my request. I am anxious to get the most favourable rates and place the funds as soon as possible. I note that by not placing them at the more favourable rates I am not achieving higher returns. Do you have a process and if so can I have the time frame. Is it possible to dispense with the delays and move ahead?

Regards Frank

On Wed, 6 Jul 2022 at 12:31, Jordan Zubani <Jordan.Zubani@macquarie.com> wrote:

Great to hear Frank.

Billie - would you be able to please arrange on Frank's behalf with the appropriate team?

Thank all.

Jordan Zubani
Macquarie Bank
+61 437 718 946

On 6 Jul 2022, at 12:28 pm, Allison Dolling <Alli.Dolling@macquarie.com> wrote:

Ok lovely. I'll leave it with Jordan on that basis.

Kind Regards

Alli Dolling | NSW Distribution Lead | Business Banking | Macquarie Bank
M +61 458 683 774 | E Allison.Dolling@macquarie.com

From: Frank Normoyle <franknormoyle55@gmail.com>**Sent:** Wednesday, July 6, 2022 12:26:58 PM**To:** Allison Dolling <Alli.Dolling@macquarie.com>**Subject:** Re: Normoyle Superannuation Fund**External Communication**

Hi Allison

I have spoken with Jordan regarding your attached email. I have discussed your proposals with my brother Thomas and he has agreed to lock in \$12.5m for 12 months at the advised rate of 3.5%. Please advise in due course.

Regards
Frank Normoyle 0425 336 066

On Wed, 6 Jul 2022 at 11:12, Allison Dolling <Alli.Dolling@macquarie.com> wrote:

Sorry to hear that Frank, albeit I appreciate your comments.

Before we move forward, I have been made aware of the fact that you do in fact have a wrap account established for Normoyle Superannuation Fund which means you qualify for our on-platform rates which are higher than those quoted below.

Would this be of interest to you?

On Platform (placed on Vision)

	1MTH	3MTH	6MTH	12MTH
Macquarie (up to \$5M)	0.95%	2.05%	2.75%	3.50%
ANZ	0.25%	1.40%	2.30%	3.20%
NAB	0.95%	2.05%	2.75%	3.50%

Kind Regards

Alli Dolling | NSW Distribution Lead | Business Banking | Macquarie Bank
M +61 458 683 774 | E Allison.Dolling@macquarie.com

From: Frank Normoyle <franknormoyle55@gmail.com>

Sent: Tuesday, July 5, 2022 4:13:42 PM

To: Allison Dolling <Alli.Dolling@macquarie.com>

Subject: Re: Normoyle Superannuation Fund

External Communication

Hi Allison

Thank you for the email. Your rates are not competitive. What do I have to do to transfer the \$12.5m back to Westpac Bank?

Regards Frank

On Tue, 5 Jul 2022 at 14:06, Allison Dolling <Alli.Dolling@macquarie.com> wrote:

Afternoon Frank,

I work alongside Jordan and can assist with the below enquiry.

Please find below Macquarie's Term Deposit rates available to you as at today; please let me know if I can assist you with this moving forward.

Term	\$5,000 - \$1 million	> \$1 million
1 Month	0.05%	0.00%
2 Months	0.05%	0.00%
3 Months	1.25%	1.20%
4 Months	1.25%	1.20%
6 Months	1.90%	1.80%
8 Months	2.10%	2.07%
9 Months	2.20%	2.20%
12 Months	2.75%	2.65%
24 Months	3.30%	3.05%

Kind Regards

Alli Dolling | NSW Distribution Lead | Business Banking | Macquarie Bank

M +61 422 319 933 | E Allison.Dolling@macquarie.com



We support people with caring responsibilities at Macquarie. For me, this means I work where and when it suits me best to manage my work and caring responsibilities. My work hours vary from standard business hours and as such I do not work Wednesday's.

Please read, respond or action this message during your preferred hours.

From: Jordan Zubani <Jordan.Zubani@macquarie.com>
Sent: Tuesday, 5 July 2022 11:39 AM
To: Frank Normoyle <franknormoyle55@gmail.com>
Cc: Allison Dolling <Alli.Dolling@macquarie.com>; Marci-Anne Mitsoulis <Marci-Anne.Mitsoulis@macquarie.com>
Subject: Re: Normoyle Superannuation Fund

33-26-10

End of transaction listing report

Hi Frank,

New contact details? Contact us to update them.

Check we have your latest details

Apologies we will come to you today.

Closing balance

1,975.23 CR

Table with columns: Date, Description, Debits, Credits, Balance. Includes transactions from May 2 to Apr 28, 2022.

External Communication

Opening balance

150.17 CR

Please check each entry on this report. If you think there is an error or unauthorised transaction, please contact us right away.

Further to previous emails I have not heard from you. I will be deciding this week where to place the funds. I will not make any further contact so if you have a proposal please put it forward.

Your transactions

From 1 April 2022 to 2 May 2022

Cash Management Account Transaction Listing Report

Regards Frank

Account Name GREENDALE SUPER CO PTY LTD ATF GREENDALE SUPER FUND



On Thu, 30 Jun 2022 at 12:24, Frank Normoyle <franknormoyle55@gmail.com> wrote:

Hi Jordan

The funds have been placed in Cash Management Accelerator Account. I have keen competition from two other Banks. If you would care to put forward a proposal.

Regards Frank

----- Forwarded message -----

From: **Frank Normoyle** <franknormoyle55@gmail.com>

Date: Tue, 21 Jun 2022 at 10:56

Subject: Normoyle Superannuation Fund

To: Jordan Zubani <Jordan.Zubani@macquarie.com>

Hi Jordan

The settlement of properties 31 & 33 Shepherd Street has been completed. Normoyle Superannuation Fund is currently holding the proceeds in both its deposit and cheque account with Westpac Bank. I have applied to Macquarie for a Macquarie Cash Management and Accelerator Account reference APP-1965341. Because of the uncertainty in the economy at the moment we propose to place the funds in short term deposit. I would be grateful if you could advise what alternative facility you can offer given the significant value of the funds. Please call or email to discuss.

Regards

Frank Normoyle 0425 336 066

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Frank Normoyle <franknormoyle55@gmail.com>

Re: Your new Macquarie account is now open

1 message

Tom Normoyle <normoyletommy@gmail.com>
To: franknormoyle55@gmail.com

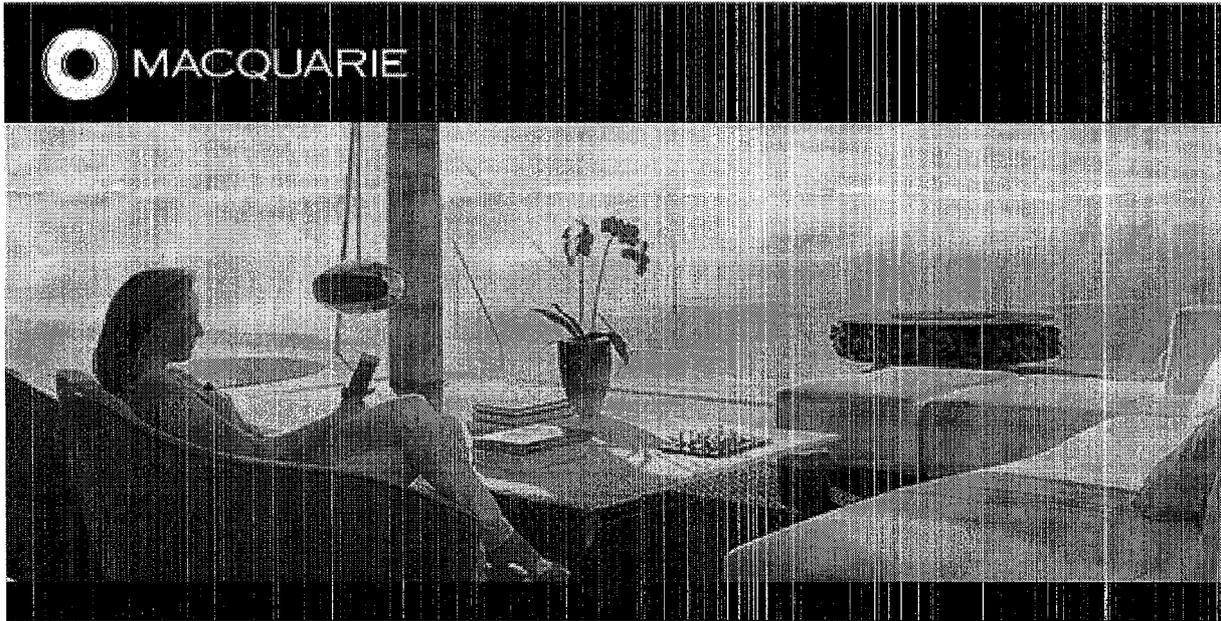
2 July 2022 at 14:00

On Sun, 26 Jun 2022 at 5:08 pm, Tom Normoyle <normoyletommy@gmail.com> wrote:

----- Forwarded message -----

From: **Macquarie Bank Limited** <transact@macquarie.com>
Date: Fri, 24 Jun 2022 at 10:04 pm
Subject: Your new Macquarie account is now open
To: <normoyletommy@gmail.com>

View your new cash account online now.
Continue reading below or [view this email in your browser](#).



Welcome to your new cash
account

I'm with Macquarie

Dear Thomas

Your new Macquarie Cash Management Accelerator Account
(Accelerator) is now open.

Your account details are:

Account type	Macquarie Cash Management Accelerator Account
Account name	NORMOYLE SUPER CO PTY LTD ATF NORMOYLE SUPERANNUATION FUND
BSB	182500
Account number	940581895

30.6.2022 12,501,328.76

Get started with your account online

You can now access your account online by visiting macquarie.com/personal and logging in with your Macquarie ID.

Your Macquarie ID is: 50605565

If you haven't yet activated your Macquarie ID, please visit online.macquarie.com.au/register and follow the instructions.

To protect your security, we advise you to:

- store your Macquarie ID, password and PIN separately
- reset your password and PIN regularly.

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61 9968

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427 208

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Frank Normoyle <franknormoyle55@gmail.com>

Re: Normoyle Superannuation Fund

1 message

Jordan Zubani <Jordan.Zubani@macquarie.com>

6 July 2022 at 12:30

To: Allison Dolling <Alli.Dolling@macquarie.com>

Cc: Frank Normoyle <franknormoyle55@gmail.com>, Billie Hurunui <Billie.Hurunui@macquarie.com>, "James Duffell (Private Bank)" <James.Duffell@macquarie.com>

Great to hear Frank.

Billie - would you be able to please arrange on Frank's behalf with the appropriate team?

Thank all.

Jordan Zubani
Macquarie Bank
+61 437 718 946

On 6 Jul 2022, at 12:28 pm, Allison Dolling <Alli.Dolling@macquarie.com> wrote:

Ok lovely. I'll leave it with Jordan on that basis.

Kind Regards

Alli Dolling | NSW Distribution Lead | Business Banking | Macquarie Bank
M +61 458 683 774 | E Allison.Dolling@macquarie.com

From: Frank Normoyle <franknormoyle55@gmail.com>**Sent:** Wednesday, July 6, 2022 12:26:58 PM**To:** Allison Dolling <Alli.Dolling@macquarie.com>**Subject:** Re: Normoyle Superannuation Fund**External Communication**

Hi Allison

I have spoken with Jordan regarding your attached email. I have discussed your proposals with my brother Thomas and he has agreed to lock in \$12.5m for 12 months at the advised rate of 3.5%. Please advise in due course.

Regards
Frank Normoyle 0425 336 066

On Wed, 6 Jul 2022 at 11:12, Allison Dolling <Alli.Dolling@macquarie.com> wrote:

Sorry to hear that Frank, albeit I appreciate your comments.

Before we move forward, I have been made aware of the fact that you do in fact have a wrap account established for Normoyle Superannuation Fund which means you qualify for our on-platform rates which are higher than those quoted below.

Would this be of interest to you?

On Platform (placed on Vision)



Frank Normoyle <franknormoyle55@gmail.com>

Re: Normoyle Superannuation Fund

1 message

Allison Dolling <Alli.Dolling@macquarie.com>
 To: Frank Normoyle <franknormoyle55@gmail.com>
 Cc: Jordan Zubani <Jordan.Zubani@macquarie.com>

6 July 2022 at 11:12

Sorry to hear that Frank, albeit I appreciate your comments.

Before we move forward, I have been made aware of the fact that you do in fact have a wrap account established for Normoyle Superannuation Fund which means you qualify for our on-platform rates which are higher than those quoted below.

Would this be of interest to you?

On Platform (placed on Vision)

	1MTH	3MTH	6MTH	12MTH
Macquarie (up to \$5M)	0.95%	2.05%	2.75%	3.50%
ANZ	0.25%	1.40%	2.30%	3.20%
NAB	0.95%	2.05%	2.75%	3.50%

Kind Regards

Alli Dolling | NSW Distribution Lead | Business Banking | Macquarie Bank
 M +61 458 683 774 | E Allison.Dolling@macquarie.com

From: Frank Normoyle <franknormoyle55@gmail.com>
Sent: Tuesday, July 5, 2022 4:13:42 PM
To: Allison Dolling <Alli.Dolling@macquarie.com>
Subject: Re: Normoyle Superannuation Fund

External Communication

Hi Allison

Thank you for the email. Your rates are not competitive. What do I have to do to transfer the \$12.5m back to Westpac Bank?

Regards Frank

On Tue, 5 Jul 2022 at 14:06, Allison Dolling <Alli.Dolling@macquarie.com> wrote:

Afternoon Frank,

I work alongside Jordan and can assist with the below enquiry.

Please find below Macquarie's Term Deposit rates available to you as at today; please let me know if I can assist you with this moving forward.



Frank Normoyle <franknormoyle55@gmail.com>

Re: Normoyle Superannuation Fund

1 message

Frank Normoyle <franknormoyle55@gmail.com>
To: Allison Dolling <Alli.Dolling@macquarie.com>

6 July 2022 at 12:26

Hi Allison

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Would this be of interest to you?

On Platform (placed on Vision)

Table with 5 columns: Term (1MTH, 3MTH, 6MTH, 12MTH) and 3 rows: Macquarie (up to \$5M), ANZ, NAB. Rates range from 0.25% to 3.50%.

Handwritten notes: 'Barney WATTHEB.', '10.00am 13/7/2022', 'Wynard to BARRANGROO.'

Kind Regards

Alli Dolling | NSW Distribution Lead | Business Banking | Macquarie Bank
M +61 458 683 774 | E Alli.Dolling@macquarie.com

From: Frank Normoyle <franknormoyle55@gmail.com>
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To: Allison Dolling <Alli.Dolling@macquarie.com>
Subject: Re: Normoyle Superannuation Fund

External Communication

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Regards Frank

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Afternoon Frank,

I work alongside Jordan and can assist with the below enquiry.

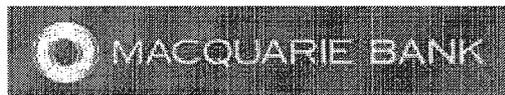
Please find below Macquarie's Term Deposit rates available to you as at today; please let me know if I can assist you with this moving forward.

Term	\$5,000 - \$1 million	> \$1 million
1 Month	0.05%	0.00%
2 Months	0.05%	0.00%
3 Months	1.25%	1.20%
4 Months	1.25%	1.20%
6 Months	1.90%	1.80%
8 Months	2.10%	2.07%
9 Months	2.20%	2.20%
12 Months	2.75%	2.65%
24 Months	3.30%	3.05%

Kind Regards

Alli Dolling | NSW Distribution Lead | Business Banking | Macquarie Bank

M +61 422 319 933 | E Allison.Dolling@macquarie.com



We support people with caring responsibilities at Macquarie. For me, this means I work where and when it suits me best to manage my work and caring responsibilities. My work hours vary from standard business hours and as such I do not work Wednesday's.

Please read, respond or action this message during your preferred hours.

From: Jordan Zubani <Jordan.Zubani@macquarie.com>
Sent: Tuesday, 5 July 2022 11:39 AM
To: Frank Normoyle <franknormoyle55@gmail.com>
Cc: Allison Dolling <Alli.Dolling@macquarie.com>; Marci-Anne Mitsoulis <Marci-Anne.Mitsoulis@macquarie.com>
Subject: Re: Normoyle Superannuation Fund

Hi Frank,

Apologies we will come to you today.

Jordan Zubani

Macquarie Bank

+61 437 718 946

On 5 Jul 2022, at 11:18 am, Frank Normoyle <franknormoyle55@gmail.com> wrote:

External Communication

Hi Jordan

Further to previous emails I have not heard from you. I will be deciding this week where to place the funds. I will not make any further contact so if you have a proposal please put it forward.

Regards Frank

On Thu, 30 Jun 2022 at 12:24, Frank Normoyle <franknormoyle55@gmail.com> wrote:

Hi Jordan

The funds have been placed in Cash Management Accelerator Account. I have keen competition from two other Banks. If you would care to put forward a proposal.

Regards Frank

----- Forwarded message -----

From: **Frank Normoyle** <franknormoyle55@gmail.com>

Date: Tue, 21 Jun 2022 at 10:56

Subject: Normoyle Superannuation Fund

To: Jordan Zubani <Jordan.Zubani@macquarie.com>

Hi Jordan

The settlement of properties 31 & 33 Shepherd Street has been completed. Normoyle Superannuation Fund is currently holding the proceeds in both its deposit and cheque account with Westpac Bank. I have applied to Macquarie for a Macquarie Cash Management and Accelerator Account reference APP-1965341. Because of the uncertainty in the economy at the moment we propose to place the funds in short term deposit. I would be grateful if you could advise what alternative facility you can offer given the significant value of the funds. Please call or email to discuss.

Regards

Frank Normoyle 0425 336 066

This email and any attachment is confidential. If you are not the intended recipient, please delete this message. Macquarie does not guarantee the integrity of any emails or attachments. For important disclosures and information about the incorporation and regulated status of Macquarie Group entities please see: www.macquarie.com/disclosures



Frank Normoyle <franknormoyle55@gmail.com>

Term Deposit Quote

1 message

Nahrein Hanson <nahrein.hanson@westpac.com.au>
To: "franknormoyle55@gmail.com" <franknormoyle55@gmail.com>

29 June 2022 at 15:58

Hi Frank,

I hope you're well.

Eugene has requested I provide you with interest rates for a term deposit.

I can offer you the following rates:

3 months: 2.05%

6 months: 2.68%

9 months: 3.07%

The rates quoted above are indicative, valid for today and are subject to change.

I've noticed you had transferred the money out of your Westpac account. Have you decided to invest it elsewhere?

Kind regards,

Nahrein

Nahrein Hanson**Relationship Manager, Commercial Banking**

Suite 502, Level 5, 203 Northumberland St, Liverpool NSW 2170

PO Box 113, Liverpool NSW 1871

T +61 419 238 185 | E Nahrein.Hanson@westpac.com.au

PO Box 113

Liverpool NSW 1871

Macquarie Bank Limited
ABN 46 008 583 542
AFS Licence Number 237502
Macquarie Banking and Financial Services Group
A Member of the Macquarie Group

Office address
1 Shelley Street
Sydney NSW 2000

Postal address
GPO Box 2520
Sydney NSW 2001

Client service
Telephone: 1800 806 310 Email: transact@macquarie.com

Visit us online at macquarie.com.au



000047

014

Thomas Normoyle
61 George Street
LEPPINGTON NSW 2179
Australia



24 June 2022

Dear Thomas,

Your new Macquarie account is now open

Account Name	NORMOYLE SUPER CO PTY LTD ATF NORMOYLE SUPERANNUATION FUND
Account Number	970521100

We're pleased to confirm that your new Macquarie Cash Management Account is now open.

This new account was opened on 23 June 2022. To access your account online, visit macquarie.com.au and log in with your Macquarie ID. You would have already received an email with your log in details to the email address provided on your application.

Why am I receiving this letter?

We want to ensure your account is safe and secure, so we've sent this letter as an extra step to verify the account being opened was expected by you.

What do you need to do?

If you didn't authorise the opening of this account, please call us immediately on 1800 806 310. Otherwise, no action is required, and we hope you enjoy all the features of our Macquarie Cash Management Account.

Need help?

To learn more about your new account, visit help.macquarie.com.au

Kind regards,

The team at Macquarie

Macquarie Bank Limited
ABN 46 008 583 542
AFS Licence Number 237502
Macquarie Banking and Financial Services Group
A Member of the Macquarie Group

Office address
1 Shelley Street
Sydney NSW 2000

Postal address
GPO Box 2520
Sydney NSW 2001

Client service
Telephone: 1800 806 310 Email: transact@macquarie.com

Visit us online at macquarie.com.au



000051

014

Geraldine Normoyle
61 George Road
LEPPINGTON NSW 2179
Australia



24 June 2022

Dear Geraldine,

Your new Macquarie account is now open

Account Name	NORMOYLE SUPER CO PTY LTD ATF NORMOYLE SUPERANNUATION FUND
Account Number	970521100

We're pleased to confirm that your new Macquarie Cash Management Account is now open.

This new account was opened on 23 June 2022. To access your account online, visit macquarie.com.au and log in with your Macquarie ID. You would have already received an email with your log in details to the email address provided on your application.

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Need help?

To learn more about your new account, visit help.macquarie.com.au

Kind regards,

The team at Macquarie

00141DL/## E-51 S-51 I-101 000000

SECURITY FEATURE: THIS CHEQUE CONTAINS MICROPRINTED SIGNATURE LINE. THE ABSENCE OF WHICH MAY INDICATE A FRAUDULENT CHEQUE



Westpac Banking Corporation

27/06/2022

Pay *Normoyle Super to Pty Ltd AIF Normoyle Superannuation*

The sum of *TWELVE MILLION FIVE HUNDRED THOUSAND DOLLARS ONLY* \$ *12,500,000.00*

T & G NORMOYLE TRUST DEED FOR NORMOYLE SUPERANNUATION FUND

NOT NEGOTIATED

⑈ 200152 ⑈ 032 ⑈ 379 ⑈ 21 ⑈ 2986 ⑈

image001.png

NORMOYLE SUPER CO PTY LTD AIF NORMOYLE SUPERANNUATION FUND

182-500 | 940581895 - Cash Management Accelerator Account Linked account

Account summary

Cash account

Account type Cash Management Accelerator Account

Opened 23 Jun 2022

TFN Supplied Update

Cheque book No

Term deposit operating authority No

Transfer options

BPAY

Reference 940581895

Billers code 423475

SWIFT

Code (BIC) MACQAU2SXXX

Related parties

For 24/6/2022 \$12,804,311.02

Interest * *NARELON JOHN DENISE - NAB*

Rate on first \$9,999,999.99 * *MACARTHUR JUDGE IMPERIAL TRUST - NAB*

Rate on above \$10,000,000.00

1.00% p.a.

0.85% p.a.

TRAY 04/14 975 999



Frank Normoyle <franknormoyle55@gmail.com>

Your contact details have been updated

1 message

Macquarie Bank <no-reply@notification.macquarie.com>
Reply-To: no-reply@notification.macquarie.com
To: franknormoyle55@gmail.com

23 June 2022 at 17:58



Your contact details have been updated

Hi Thomas,

As requested your contact details have been updated.

If you didn't request these changes, please give us a call on 1800 806 310.

Visit us



[macquarie.com.au](https://www.macquarie.com.au)

[Privacy Policy](#) | [Important Information](#)



Frank Normoyle <franknormoyle55@gmail.com>

Normoyle Superannuation Fund

1 message

Frank Normoyle <franknormoyle55@gmail.com>
To: Jordan Zubani <Jordan.Zubani@macquarie.com>

21 June 2022 at 10:56

Hi Jordan

The settlement of properties 31 & 33 Shepherd Street has been completed. Normoyle Superannuation Fund is currently holding the proceeds in both its deposit and cheque account with Westpac Bank. I have applied to Macquarie for a Macquarie Cash Management and Accelerator Account reference APP-1965341. Because of the uncertainty in the economy at the moment we propose to place the funds in short term deposit. I would be grateful if you could advise what alternative facility you can offer given the significant value of the funds. Please call or email to discuss.

Regards
Frank Normoyle 0425 336 066



Frank Normoyle <franknormoyle55@gmail.com>

Fwd: Normoyle Super Fund

1 message

Frank Normoyle <franknormoyle55@gmail.com>
To: Troy Mojsoski <troy@bluechipsuper.com.au>

14 June 2022 at 18:08

Hi Troy

Application duly signed as requested.

Regards Frank

 **Macquarie Account.pdf**
430K



Macquarie Cash Management and Accelerator Account

Macquarie Bank Limited ABN 46 008 583 AFSL No. 237502

Account Number: 970521100

Trust

Normoyle Superannuation Fund

Full name of the trust Normoyle Superannuation Fund
Australian Business Number (ABN) 49150492715
Tax File Number (TFN) Provided
Note: Provision of a TFN or ABN is not compulsory, however, if you do not quote your TFN (including both TFNs for joint accounts) or ABN or claim an exemption, tax may be deducted from the interest paid to you at the highest marginal tax rate plus Medicare Levy. Declining to quote a TFN is not an offence.
ABN/TFN exemption No
Foreign entity for tax purposes No
Country where trust was established AUSTRALIA
Type of trust Regulated Trust (eg. Self Managed Super Fund)
SMSF trust Yes
Nature of the trust activity Superannuation / Pension
Name of Regulator ATO
ABN or Registration/Licensing details 49150492715
SMSF verified by adviser Yes

Company

Normoyle Super Co Pty Ltd

Full name of company Normoyle Super Co Pty Ltd
Company type Proprietary
Australian Company Number (ACN) 603370092
Nature of the business activity Corporate Trustee Duties

Registered office address

Street number and name 61 George Road
Suburb LEPPINGTON
State NSW
Post code 2179
Country AUSTRALIA

Principal place of business address

Street number and name 61 George Road
Suburb LEPPINGTON
State NSW
Post code 2179
Country AUSTRALIA

Company authorisation details

Company officer 1

Company officer name Mr Thomas Joseph Normoyle
Authorised signatory on the account Yes
Role in Company Director

Company officer 2

Company officer name Mrs Geraldine Normoyle
Authorised signatory on the account Yes
Role in Company Director

Company officer 3

Company officer name Mr Emmet Francis Normoyle
Authorised signatory on the account No

**Macquarie Cash Management and Accelerator Account**

Macquarie Bank Limited ABN 46 008 583 AFSL No. 237502

Role in Company Director

Company officer 4

Company officer name Ms Hannora Marie Normoyle

Authorised signatory on the account No

Role in Company Director

Company officer 1**Mr Thomas Joseph Normoyle**

Title Mr

First name (no abbreviations) Thomas

Middle name Joseph

Surname Normoyle

Any other name known by No

Date of birth 21/04/1951

Occupation type Retired

Occupation category Retired

Identification information

Driver licence number 4789SO

State of issue NSW

Residential address

Street number 61

Street name George Road

Suburb LEPPINGTON

State NSW

Postcode 2179

Country AUSTRALIA

Postal address

Street number and name or PO Box 61 George Road

Suburb LEPPINGTON

State NSW

Postcode 2179

Country AUSTRALIA

Contact details

Mobile phone 0433666756

Email address normoyletommy@gmail.com

Additional details

Are you an existing client? Yes

Company officer 2**Mrs Geraldine Normoyle**

Title Mrs

First name (no abbreviations) Geraldine

Surname Normoyle

Any other name known by No

Date of birth 16/10/1951

Occupation type Retired

Occupation category Retired

Identification information

Driver licence number 9160XS

State of issue NSW

Residential address



Macquarie Cash Management and Accelerator Account

Macquarie Bank Limited ABN 46 008 583 AFSL No. 237502

Street number 61
Street name George Road
Suburb LEPPINGTON
State NSW
Postcode 2179
Country AUSTRALIA

Postal address

Street number and name or PO Box 61 George Road
Suburb LEPPINGTON
State NSW
Postcode 2179
Country AUSTRALIA

Contact details

Home phone 0296065817
Mobile phone 0433666756
Email address geraldinenormoyle51@gmail.com

Additional details

Are you an existing client? No

Company officer 3

Mr Emmet Francis Normoyle

Title Mr
First name (no abbreviations) Emmet
Middle name Francis
Surname Normoyle
Date of birth 21/04/1980
Occupation type Technicians and trades workers
Occupation category Automotive and Engineering Trades Workers

Identification information

Driver licence number 12718604
State of issue NSW

Residential address

Street number 61
Street name George Road
Suburb LEPPINGTON
State NSW
Postcode 2179
Country AUSTRALIA

Contact details

Mobile phone 0400611518
Email address emmet80@hotmail.com

Company officer 4

Ms Hannora Marie Normoyle

Title Ms
First name (no abbreviations) Hannora
Middle name Marie
Surname Normoyle
Date of birth 08/02/1978
Occupation type Clerical and administrative workers
Occupation category General Clerical Workers



Macquarie Cash Management and Accelerator Account

Macquarie Bank Limited ABN 46 008 583 AFSL No. 237502

Identification information

Driver licence number 11915767
State of issue NSW

Residential address

Street number 215
Street name Catherine Fields Road
Suburb CATHERINE FIELD
State NSW
Postcode 2557
Country AUSTRALIA

Contact details

Mobile phone 0418481006
Email address hannoramn@hotmail.com

Company beneficial owners

Beneficial owners

Are there any beneficial owners who own 25% or more of the company? Yes

Beneficial owner name Mr Thomas Joseph Normoyle
Beneficial owner name Mrs Geraldine Normoyle
Beneficial owner name Mr Emmet Francis Normoyle
Beneficial owner name Ms Hannora Marie Normoyle

Company beneficial owner 1

Mr Thomas Joseph Normoyle

First name (no abbreviations) Thomas
Middle name Joseph
Surname Normoyle
Date of birth 21/04/1951
Occupation type Retired
Occupation category Retired

Identification information

Driver licence number 4789SO
State of issue NSW

Residential address

Street number 61
Street name George Road
Suburb LEPPINGTON
State NSW
Postcode 2179
Country AUSTRALIA

Contact details

Mobile phone 0433666756
Email address normoyletommy@gmail.com

Company beneficial owner 2

Mrs Geraldine Normoyle

First name (no abbreviations) Geraldine
Surname Normoyle
Date of birth 16/10/1951
Occupation type Retired



Macquarie Cash Management and Accelerator Account

Macquarie Bank Limited ABN 46 008 583 AFSL No. 237502

Occupation category Retired

Identification information

Driver licence number 9160XS

State of issue NSW

Residential address

Street number 61

Street name George Road

Suburb LEPPINGTON

State NSW

Postcode 2179

Country AUSTRALIA

Contact details

Home phone 0296065817

Mobile phone 0433666756

Email address geraldinenormoyle51@gmail.com

Company beneficial owner 3

Mr Emmet Francis Normoyle

First name (no abbreviations) Emmet

Middle name Francis

Surname Normoyle

Date of birth 21/04/1980

Occupation type Technicians and trades workers

Occupation category Automotive and Engineering Trades Workers

Identification information

Driver licence number 12718604

State of issue NSW

Residential address

Street number 61

Street name George Road

Suburb LEPPINGTON

State NSW

Postcode 2179

Country AUSTRALIA

Contact details

Mobile phone 0400611518

Email address emmet80@hotmail.com

Company beneficial owner 4

Ms Hannora Marie Normoyle

First name (no abbreviations) Hannora

Middle name Marie

Surname Normoyle

Date of birth 08/02/1978

Occupation type Clerical and administrative workers

Occupation category General Clerical Workers

Identification information

Driver licence number 11915767

State of issue NSW

Residential address

Street number 215

**Macquarie Cash Management and Accelerator Account**

Macquarie Bank Limited ABN 46 008 583 AFSL No. 237502

Street name Catherine Fields Road
Suburb CATHERINE FIELD
State NSW
Postcode 2557
Country AUSTRALIA

Contact details

Mobile phone 0418481006
Email address hannoramn@hotmail.com

Macquarie Cash Management Account details**Nominated bank account**

Nominate a bank account for fund transfers No

Recurring payments

Set up a recurring payment from your Macquarie CMA No

Account services

Statement delivery You can view and print your statements online
Deposit book No

Additional details

Signing instructions Any one of us to sign
Source of funds for this account Superannuation / Pension
Purpose of this account Retirement

Mailing address**Mailing address**

Street number and name or PO Box 61 George Road
Suburb LEPPINGTON
State NSW
Postcode 2179
Country AUSTRALIA

Authorities on the account**Primary financial services professional**

The primary financial services professional nominated below will receive enquiry access on the Macquarie Cash Management Account and Limited Funds Transfer Authority to transfer funds between the Cash Management Account and the Accelerator Account. We will attempt to contact them in the first instance if any account follow up is required.

First name Troy
Surname Mojsoski
Company name Blue Chip Super
Company code 3363
Representative code TROYMO

Third party authority 1

This authority will provide enquiry and/or transacting authority to additional financial services professionals or companies on your Macquarie CMA. For more information on levels of authority, please refer to the Product Information Statement.

Type of third party Financial services company
Company name Blue Chip Super
Company code (if known) 3363
Level of authority General Withdrawal Authority

Limited third party authority

Term Deposit opening authority No



Macquarie Cash Management and Accelerator Account

Macquarie Bank Limited ABN 46 008 583 AFSL No. 237502

I acknowledge that I have read the current Macquarie Cash Management Account Product Information Statement and agree to be bound by the Terms and Conditions, as set out in the Product Information Statement.

I acknowledge that I have read the current Macquarie Cash Management Accelerator Account Product Information Statement and agree to be bound by the terms and conditions set out in the Product Information Statement.

I acknowledge and agree that:

- this application form was obtained and signed while in Australia
- If I do not provide MBL with information as requested, or there is a delay in providing MBL with this information, MBL may not be able to open my account, and MBL is not liable for any loss incurred by me as a result of any action of MBL which either delays an account being opened or results in an application being declined, when these actions are necessary for MBL to comply with its obligations under AML/CTF Laws and/or its internal policies, and
- When we conduct electronic identification through our credit reporting agencies we may need to contact your financial adviser with further details. Where this happens, they'll get in touch with you to let you know what we need to finalise your application.
- All information (including tax residency information) that I have provided to Macquarie in relation to this application (whether on this form or by other means) is complete and correct. I confirm that I will promptly provide Macquarie with details of any changes to the information provided by me and will on request provide Macquarie with any further information it requires to comply with applicable laws and its internal policies, and
- where I have appointed a financial specialist or company (third party) in the application section "Authorities on the account", I accept and agree to be bound by the terms and conditions in the applicable offer document that relate to the appointment of third party authorities
- I authorise the financial specialist and company whose details appears in the "Authorities on the account" section of the application, which includes the individual signatories appointed by the company, to operate my account according to the level of authority selected
- I acknowledge that, even if I do not make use of MBL's various electronic and telephone services, the appointee(s) may be able to make use of those services in operating my account and/or withdrawing funds on my behalf
- I accept and agree to be bound by the Privacy Statement which describes the handling of my personal information, including direct marketing
- All information provided in this application in relation to any phone number, fax number, address or email is complete and correct. I further confirm that if these details differ to what is currently held by MBL, the information contained in this application should be used to update my records for any cash accounts, wrap accounts, home loans or car loans offered by MBL or its related parties.
- I acknowledge that I can change my marketing preferences by telephoning MBL on 1800 806 310 or by visiting www.macquarie.com.au/privacy-and-cookies/marketing-preferences.html
- MBL will provide information to my financial specialist, should I have one, and will attempt to contact them if any follow up is required on my account.

Furthermore; where I have provided authority in this application for a financial specialist and/or company to open a Macquarie Cash Management Accelerator Account (Accelerator Account) on my behalf;

- I acknowledge that any new Accelerator Account will be established using the same details as my new Macquarie Cash Management Account. Details that may be replicated for my new Accelerator Account include (but are not limited to) my residential and mailing address details, contact information, authorised signatory details, and Tax File Number(s) or ABN.
- I acknowledge that by providing this authority, the financial professional/company I have nominated is empowered to open an Accelerator Account on my behalf, and will be authorised to operate my account as set out under the section 'Authorising a third party to access your Account' in the Product Information Statement.
- I acknowledge and agree that by linking an Accelerator account to my CMA, I will be providing enquiry authority on the Accelerator account to any financial services companies appointed on my CMA.

Mr Thomas Joseph Normoyle

Date

14:06:2022

Mrs Geraldine Normoyle

Date

14:06:2022

Frank Normoyle

From: Frank Normoyle <franknormoyle55@gmail.com>
Sent: Wednesday, 18 August 2021 11:36 AM
To: 'Jordan Zubani'
Subject: RE: Proposal Summary : Frank and Thomas Normoyle : MBB

Hi Jordan

Thank you for the email. I would be grateful if you clarify advantages of Borrower : Trust/Company?
My present situation is a Variable Loan \$3m with Westpac Bank. A second loan with Westpac bank amount paid down \$1.275m.
Normoyle Superannuation Fund has a loan with Westpac Bank for \$1.625m. This loan is secured by property at 31 Shepherd Street Liverpool.

I am seeking to split loan \$3m as follows :

Thomas & Frank	1,806,075.00
Thomas/Geraldine	1,193,925.00
	<hr/>
	3,000,000.00

The value of \$1,193,925.00 being the amount attributable to the cost of property 21 Taber Street. This property is owned by Hannora Normoyle (Thomas' daughter) and we expect to sell it in the near future.
The paid down value in the sum of \$1.275m I am proposing that \$1m be made available in some way so I could access it in the event that the opportunity to make a quick investment presents.

What are my possible options with Westpac Bank loan in the sum of \$1.625m with Normoyle Superannuation Fund?

I would be grateful if you could review and outline my possible options?

Frank Normoyle 0425 336 066

From: Jordan Zubani [mailto:Jordan.Zubani@macquarie.com]
Sent: Friday, 13 August 2021 11:34 AM
To: Frank Normoyle <franknormoyle55@gmail.com>
Subject: Proposal Summary : Frank and Thomas Normoyle : MBB

Hi Frank,

Nice to speak to you yesterday.

Please see below summary of proposal;

<u>Borrower</u>	: Trust / Company
<u>Amount</u>	: \$3,000,000
<u>Term</u>	: 2 years*
<u>Indicative Rate</u>	: 2.65% – 2.75%
<u>Establishment Fee</u>	: 0.25% of the limit
<u>Security</u>	: 61 Reservoir Road, Mt Pritchard

: 71 Liberty Street, Enmore
: 28 Alice Street, Newtown
: 15 Cambridge Street, Enmore
: 9/269 Balmain Road, Leichhardt
: 31 Payten Street, Menangle Park
: Frank Normoyle
: Thomas Normoyle
: <50% LVR to maintained at all times
: ICR ratio of 2x

Guarantors

Covenants

Please let me know if you would like to proceed and we can discuss next steps.

Kind regards,

Jordan

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Before you begin

By completing and returning this form, you accept that:

- We will handle the personal information provided to us in accordance with our Privacy Policy.
- We rely on the information you provide and the details you supply as true and correct and provided for the purposes of assessing your financial situation.
- By providing us this information it in no way implies any acceptance by us to grant you a loan or any other product and any decision is at our discretion.
- If you proceed with submitting a loan application, the information in this form may be used in the application, and will be subsequently provided to you on the Application Record Consent upon approval.



MACQUARIE BANK

1

Tell us about you

Applicant 1

PERSONAL DETAILS

Title Dr Mr Mrs Ms Miss Prof Rev

First Name

Middle Name (if applicable)

Last Name

JB

Residency Status

Citizen Permanent Resident Temporary Resident

Citizenship

Mobile Number

Email Address

Marital Status

Single Married De-Facto Divorced Separated

Number of Dependants (and ages)

Are you an Existing Customer? Yes No

MAC ID #

Applicant 2

PERSONAL DETAILS

Title Dr Mr Mrs Ms Miss Prof Rev

First Name

Middle Name (if applicable)

Last Name

DOB

Residency Status

Citizen Permanent Resident Temporary Resident

Citizenship

Mobile Number

Email Address

Marital Status

Single Married De-Facto Divorced Separated

Number of Dependants (and ages)

Are you an Existing Customer? Yes No

MAC ID #

RESIDENTIAL HISTORY (Last 3 Years Required)

If more space required to cover the last three years please refer to comments section on the last page

Current Residential Address

Dates at this Address

Housing Status

Renting Own Home (No Mortgage)

Own Home Mortgaged Living with Family Other

Rent Paid per month (if applicable)

Prior Address

Dates at prior address

Current Residential Address

Dates at this Address

Housing Status

Renting Own Home (No Mortgage)

Own Home Mortgaged Living with Family Other

Rent Paid per month (if applicable)

Prior Address

Dates at prior address