



Request to Release/Substitute Security (Only for Business Loans).

SECTION A - CUSTOMER DETAILS (COMPLETE FOR ALL DISCHARGES).

Primary Z Number/Customer Number (if known) 75261855

Customer(s) Name (if company, include the ACN number)

SHEPHERD PROPERTY NOMINEE P/L

ABN/ARB/ACN

606 262 784

Customer(s) Name (if company, include the ACN number)

NORMOYLE SUPER CO P/L ATF NORMOYLE SUPERANNUATION FUND

ABN/ARB/ACN

603 370 092

Customer(s) Name (if company, include the ACN number)

THOMAS JOSEPH NORMOYLE, EMMET FRANCIS NORMOYLE

ABN/ARB/ACN

Customer(s) Name (if company, include the ACN number)

GERALDINE NORMOYLE, HANNORA MARIE NORMOYLE

ABN/ARB/ACN

I/We request the Bank to arrange for the release of any security the Bank holds over the following property/assets. Provide details of the property address including TITLE REFERENCE NUMBER (if available) description of assets (other security):

Address/Asset Description

31 Shepherd Street Liverpool NSW 2170

Title Reference Number (if available)

6/247485

Gtee from Thomas, Emmet, Geraldine and Hannora Normoyle, SHEPHERD

PROPERTY NOMINEE P/L

New Address/Address after Settlement (if applicable)

SECTION B - COMPLETE ONLY IF PROPERTY SOLD OR LOANS REFINANCED OR SUBSTITUTE SECURITY OFFERED.

Please hand release of security documents to (tick ✓ one option):



Solicitor/Agent
(if property
sold)

➤ Solicitor/Agent's Name and Reference

CAROLYN DEIGAN SOLICITOR (CAROLYN DEIGAN)

Solicitor/Agent's Phone No.

(02) 92790919

Anticipated Settlement Date in Terms of Contract of Sale

02.05.2022

Contract of Sale Price

2000,000

OR



Refinancier
(if loans
refinanced)

➤ Financial Institution (include branch name)

Contact Name/Reference Number

Contact Phone Number

()

The Bank's security will only be released upon receipt of sufficient funds in cash or cheque drawn by any bank, building society, credit union or special services provider on itself (i.e. *financial institution cheque*), to be distributed as follows:

Sufficient moneys to clear/reduce all debts in the following accounts:

(Note: Provision must also be made for any contingent liabilities such as bills, corporate/credit cards, trade finance, banker's undertaking, etc. supported by the above security over the property/assets).

BRANCH/BSB NUMBER.	ACCOUNT/CARD NUMBER.	PRODUCT TYPE.	REDUCE DEBT TO.	REDUCE LIMIT TO.	CLOSE ACCOUNT. (TICK ONE)
032075	750857	BBBL	\$ 0.00	\$ 0.00	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
			\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
			\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No

Are there any periodical payments/debits to your loan account/s requiring cancellation?

☐ No

☒ Yes Advise details of the account from which payment is made.

BSB Number

Account Number

032075

656203

Surplus funds to be distributed as follows:

Credit Westpac
account ➤
OR
Pay by bank cheque in
my/our favour ➤
Send to address
(non-settlement) only ➤

ACCOUNT NAME.	BRANCH/BSB NUMBER.	ACCOUNT NUMBER.	AMOUNT.
NORMOYLE SUPER CO P/L	032075	656203	\$
			\$

OR Substitute security.

☐ Existing security property has been sold and substitute security is being offered.

Value of substitute security

\$

Provide details of the property address including TITLE REFERENCE NUMBER (if available)/description of assets (other security):

Address/Asset Description

Title Reference Number (if available)

If the new security is acceptable to the Bank, the replacement mortgage will become effective when the Bank gives a discharge of the mortgage over the existing security property, the terms and conditions of your loan will then be automatically varied so that reference to this security are to the mortgage over the new security.

SECTION C - COMPLETE ONLY IF LOAN/S REPAYED IN FULL.

Details of loan account/s repaid in full:

BSB:

A/c No:

BSB:

A/c No:

In some circumstances, additional charges may apply in terms of your loan contract, for example, early repayment fee, fixed rate prepayment costs. If applicable, these charges will need to be paid before the security may be released.

I/We request the Bank to prepare a discharge of mortgage over the property or a release of security interest over an asset described in Section A and lodge documentation for registration with the relevant government department.

Is the registration of discharge required to be done by the Bank? ☒ Yes ☐ No

(Please tick Yes where the property to release is in New South Wales, Victoria, South Australia, Western Australia or South Australia)

Forward documents to:

Branch/Business Unit Name

To Be Collected By

Note: The title deed will not be released if the Bank is on notice of another mortgage registered on title.

SECTION D - COMPLETE FOR ALL DISCHARGES (WHERE APPROPRIATE).

Fees and Charges Applicable:

<input checked="" type="checkbox"/>	\$ 400	Settlement Fee (Section B only)
<input type="checkbox"/>	\$	Portability Fee
<input type="checkbox"/>	\$	Stamp Duty (Collateral)
<input type="checkbox"/>	\$	Switching Fee
<input type="checkbox"/>	\$	Document Processing Fee (Section C only)
<input checked="" type="checkbox"/>	\$ TBA	Title Office Registration Fee (Section C only and Section B for WA)
<input type="checkbox"/>	\$	Loan Early Repayment Fee (the Bank will provide an estimate of any additional fees payable prior to the release of security)
<input type="checkbox"/>	\$	Fixed rate pre-payment costs
<input type="checkbox"/>	\$	Other - specify > <input type="text"/>

Method of Payment (tick ✓ one option):

<input checked="" type="checkbox"/>	Collect from monies received at settlement								
<input type="checkbox"/>	Bank cheque attached for total fees								
<input type="checkbox"/>	Debit my/our account:								
	<table border="0"> <tr> <td>Account Name</td> <td>Branch</td> </tr> <tr> <td><input type="text"/></td> <td><input type="text"/></td> </tr> <tr> <td>BSB Number</td> <td>Account Number</td> </tr> <tr> <td><input type="text"/></td> <td><input type="text"/></td> </tr> </table>	Account Name	Branch	<input type="text"/>	<input type="text"/>	BSB Number	Account Number	<input type="text"/>	<input type="text"/>
Account Name	Branch								
<input type="text"/>	<input type="text"/>								
BSB Number	Account Number								
<input type="text"/>	<input type="text"/>								

SECTION E - COMPLETE FOR ALL DISCHARGES.

Authorisation - to be signed by all mortgagors, security grantors or grantors of the property to be released and borrowers as applicable.

Name (Individual Mortgagor/Borrower)

Signature

<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

Signed for and on behalf of (Company Mortgagor/Borrower) (Include Trust Capacity if applicable)

NORMOYLE SUPER CO P/L ATF NORMOYLE SUPERANNUATION FUND

Name (in full)

Position Held

Signature

THOMAS NORMOYLE	Director	<input type="text"/>
GERARDINE NORMOYLE	Director	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

SECTION D - COMPLETE FOR ALL DISCHARGES (WHERE APPROPRIATE).

Fees and Charges Applicable:

<input type="checkbox"/>	\$	Settlement Fee (<i>Section B only</i>)
<input type="checkbox"/>	\$	Portability Fee
<input type="checkbox"/>	\$	Stamp Duty (<i>Collateral</i>)
<input type="checkbox"/>	\$	Switching Fee
<input type="checkbox"/>	\$	Document Processing Fee (<i>Section C only</i>)
<input type="checkbox"/>	\$	Title Office Registration Fee (<i>Section C only and Section B for WA</i>)
<input type="checkbox"/>	\$	Loan Early Repayment Fee (<i>the Bank will provide an estimate of any additional fees payable prior to the release of security</i>)
<input type="checkbox"/>	\$	Fixed rate pre-payment costs
<input type="checkbox"/>	\$	Other - specify ➤

Method of Payment (*tick ✓ one option*):

<input type="checkbox"/>	Collect from monies received at settlement
<input type="checkbox"/>	Bank cheque attached for total fees
<input type="checkbox"/>	Debit my/our account:

Account Name	Branch
<input type="text"/>	<input type="text"/>
BSB Number	Account Number
<input type="text"/>	<input type="text"/>

SECTION E - COMPLETE FOR ALL DISCHARGES.

Authorisation - to be signed by all mortgagors, security grantors or grantors of the property to be released and borrowers as applicable.

Name (*Individual Mortgagor/Borrower*)

Signature

<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

Signed for and on behalf of (*Company Mortgagor/Borrower*) (*Include Trust Capacity if applicable*)

SHEPHERD PROPERTY NOMINEE P/L

Name (*in full*)

Position Held

Signature

THOMAS NORMOYLE	Director	<input type="text"/>
GERALDINE NORMOYLE	Director	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

WARNING: THIS IS A VERY IMPORTANT DOCUMENT**> You should see your own Lawyer and Financial Adviser before signing it <**

I/We agree to the above release and acknowledge that I am still liable for the amount of the guaranteed secured money now and in the future.

Name (Individual Guarantor)**Signature**

EMMET FRANCIS NORMOYLE

X Emmet Francis Normoyle

THOMAS JOSEPH NORMOYLE

X Thomas Joseph Normoyle~~**For and on behalf of (Company Guarantor) (include Trust Capacity if applicable)**~~**Name (in full) (Individual Guarantor cont..)**~~**Position Held**~~**Signature**

GERALDINE NORMOYLE

*X Geraldine Normoyle***Name (in full)**~~**Position Held**~~**Signature**

HANNORA MARIE NORMOYLE

X Hannora Marie Normoyle~~**For and on behalf of (Company Guarantor) (include Trust Capacity if applicable).**~~

SHEPHERD PROPERTY NOMINEE P/L

Name (in full)**Position Held****Signature***THOMAS NORMOYLE*

Director

*X Thomas Normoyle***Name (in full)****Position Held****Signature***GERALDINE NORMOYLE*

Director

X Geraldine Normoyle

COMPLETE THIS SECTION (IF THE BELOW INFORMATION IS NOT KNOWN, PLEASE CONTACT YOUR NEAREST WESTPAC BRANCH TO FORWARD THIS FORM TO LOAN CENTRE).

Manager Number**Manager BSB****Business Unit Name****Contact Name****Phone Number****Fax Number****Date**

()

()

/ /

**REQUEST TO RELEASE SECURITY
COMPLETION INSTRUCTIONS FOR BANK STAFF USE.**

Please read carefully before completing form and handing to customer

Section A: Complete for all discharges.

- Mandatory Section – tick and complete as applicable.
Please quote customer 'Z' number for TB Loans or 'Origination System (OS)' number for MSS loans.

Section B: Complete only if property sold or loans refinanced or substitute security offered.

- Complete with solicitor/agent OR refinancier details.
- Complete the relevant details in section to allow for distribution of funds to clear loan account/s and surplus funds to be credited to your bank account, or by bank cheque.

Section C: Complete only if loan/s repaid in full.

- Complete full bank/state/branch (i.e. X3X-XXX) and loan account details as applicable.
- Complete branch and name of collector/s as applicable – Loans Centre/MC will forward documents to nominated branch for collection and advise customer direct that the documents have been dispatched.
- Registration for discharge of New South Wales, Victorian, South Australian or West Australian property must be completed by the Bank.

Section D: Complete for all discharges.

- Mandatory section – tick and complete as applicable.
NB: All fees must be completed and advised to customer/s before form is signed. Please ensure that additional fees as per schedule (e.g. S.A., early repayments or where a 2nd mortgage or security interest is held and additional fees apply) are specifically detailed in relevant panel before customer signs.
- Signature authorisation in this section by all parties is mandatory. Where a company is concerned, authorisation must be signed 'For and on behalf of' the company.
Where surety/s consent is required refer LARB 53.026.
- Tick appropriate section relating to PPs/PD-C authorities held on your accounts (only) requiring cancellation.
NB: We are unable to arrange cancellation of periodical payments/debits from accounts held at other banks – please advise customer to arrange their cancellation.

Section E: Complete only when third party or guarantor consents are required.

- Signature authorisation in this section by all parties is mandatory. Where a company is concerned, authorisation must be signed 'for and on behalf of' the Company.

NB: In the event that the total sale proceeds are not being directed to the loan account, a copy of the RRS should be posted direct to each Third Party or Guarantor. In such cases, the Bank should not entrust the customer or a co-guarantor to act as the Bank's 'agent' to procure the signature of the Third Party/Guarantor.

Bank use only: Account Manager to complete.

- Special Instructions:
Complete for unusual requests where format does not explain customer's request clearly
OR provide details on alternate account posting authorities/periodic fee charging where applicable
OR details of partial releases.
IF SPACE IN THIS SECTION IS INSUFFICIENT, PLEASE ATTACH ADDITIONAL DETAILS.
- Checklist: All sections here must be completed accordingly for all full or partial releases.
NB: Incorrect/incomplete forms will be returned by the Loan Centre/MC for correction.
- Branch/Relationship Manager to sign and complete details where indicated. Credit Centre approval to be obtained.
- Where a debt remains and the loan repayment amount is to be changed (new amount to be shown alongside 'Repayment amount to be adjusted to'), please ensure all necessary documentation is completed e.g. periodical payment authority.

Important – ensure that all applicable fee details have been inserted prior to customer being requested to sign.

BANK USE ONLY – ACCOUNT MANAGER/RESPONSIBLE OFFICER TO COMPLETE.

Checklist (complete/delete as appropriate)

Type of release	Partial	Full
Remaining direct/contingent liabilities will be	\$	Nil
Third Party or Guarantor security	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Is the Bank on notice of a subsequent security interest/mortgage?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does early repayment fee or any other additional fee apply?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Repayment amount to be adjusted to	\$	N/A
Pricing approval held (if applicable)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> NA
PP cancellation processed?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> NA
Unused cheques collected from customer? (refer to the Customer Account Manual Section 3)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> NA
Value for unrepresented cheques has been included in the settlement proceeds?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> NA
Customer provided with signed copy of RRS (If applicable, substitute security and/or limit/repayments reduced)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> NA
Is the loan part of Premier Advantage Package?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
If yes, from which accounts is the Annual Package Fee paid?	BSB Account no.	
If yes, is this the last loan in the package?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
If yes, is the Annual Package Fee (PROF) removed from Transaction Account?	<input type="checkbox"/> Yes <input type="checkbox"/> No	

Special Instructions (if required)

Release approved by:

- All necessary requests, consents and authorities have been obtained in writing from parties concerned.
- Release is within ☐ my CAL authority, or ☐ the higher level authority attached (refer to the Business Credit manual AP5).
- Any direct and/or contingent liabilities remaining after this release are considered safe and adequately secured so as to comply with current lending policy.
- Matter is in order for execution by an attorney.
- Account/s listed in Sections B and C have been verified as the only accounts subject to clearance or reduction from this transaction.

Name

Signature

Position

Date

Credit Manager's approval

Signature

The Manager
Westpac Banking Corporation
Sydney Metro South West Commercial Centre
Suite 502, Level 5, 203 Northumberland Street
Liverpool NSW 2170

Dear Sir,

With reference to security documentation required by the Bank to cover advances to Normoyle Super & Co Pty Ltd ACN: 603 370 092 ATF Normoyle Super Fund, we undertake to pay the Bank for all, and any costs, expenses and taxes (including any goods and services tax) incurred by the Bank that are necessary to refer the matter to its solicitors, estimated to be \$1,000-00 plus GST.

I/we nominate one of the following methods for the Invoice Payment (**Mandatory, please select**)

- ☒ Westpac Banking Corporation account BSB 032379 A/C 212986
☐ Westpac account that I/we nominate in my loan contract

I/we acknowledge that any bank's panel lawyer's cost will be applicable and payable despite:

- any decision not to proceed with the finance after instruction to panel solicitor has occurred; or
- not accepting the bank's loan offer document.

Dated this 30th day of SEPTEMBER 2021

For and on behalf of Normoyle Super & Co Pty Ltd ACN: 603 370 092 ATF Normoyle Super Fund

Thomas Normoyle Director/Secretary
Thomas Joseph Normoyle

Geraldine Normoyle Director/Secretary
Geraldine Normoyle

Emmet Francis Normoyle Director/Secretary
Emmet Francis Normoyle

Hannah Marie Normoyle Director/Secretary
Hannah Marie Normoyle

Dated 30, 09, 2021

Section A – Your facilities

Bank Bill Business Loan

The commercial terms of this facility are:

Borrower	NORMOYLE SUPER CO PTY LTD ACN 603 370 092 AS TRUSTEE FOR NORMOYLE SUPERANNUATION FUND ABN 49 150 492 715
Facility limit	\$1,625,000.00
Purpose	Extension of existing facility originally used to assist with the purchase of 31 Shepherd Street, Liverpool NSW 2170 (032075 750857)
Term	2 years to expire 20/11/2023
Drawdown	<p>Single</p> <p>This facility must be drawn within 3 months of the date of this offer or as we otherwise agree.</p>
Redraw	No redraw permitted.
Interest	<p>Interest rate</p> <p>The sum of:</p> <ul style="list-style-type: none"> ■ Base rate: <i>BBSY</i> 0.090% p.a. (indicative) ■ Business loan margin: 1.130% p.a. (indicative) ■ Margin rate: 3.080% p.a <p>Total indicative rate: 4.300% p.a. This is a variable rate.</p> <p>Rate reset period</p> <p>90 days unless we agree with you otherwise.</p> <p>The variable base rate is reset at the end of each rate reset period.</p> <p>Special business day rules apply for this facility</p> <p>Despite anything else in the general terms, if a rate reset period ends on a Saturday, Sunday or national public holiday in Australia, the period will instead end on the next day that is not a Saturday, Sunday or national public holiday.</p>
Payment arrangements	<p>Repayment type</p> <p>- Principal and Interest up to 20/11/2023</p> <p>Payment periods</p> <p>Monthly for Principal and Interest</p> <p>Indicative repayment amount</p> <p>\$8,595.00 (this indicative amount includes fees)</p> <p>You have to pay us the <i>total amount owing</i> on the last day of the term. For more information on your repayment obligations (including when your payments are due) refer to Part B of the general terms.</p>

Frank Normoyle

From: Frank Normoyle <franknormoyle55@gmail.com>
Sent: Wednesday, 17 November 2021 9:49 AM
To: 'Crescini, John'
Subject: FW: Normoyle SMSF Loan Documents
Attachments: Undertaking & Acknowledgement.pdf; SMSF Side Agreement.pdf; Business Finance Agreement - Finance Offer.pdf; SMSF Applications - Trustee Acknowledgement.pdf

Hi John
Documents duly signed and completed for your review
I will put the originals through the bank mail tomorrow

Regards: Frank

BANK MAIL 18/11/2021

IN

PER MATH

\$ 8595.00

Frank Normoyle

From: Crescini, John <johncrescini@westpac.com.au>
Sent: Tuesday, 16 November 2021 2:17 PM
To: Frank @ J & J Towing; Frank Normoyle
Cc: normoyletommy@gmail.com; Hooton, Karryn
Subject: Loan Documents - SMSF
Attachments: Documents.zip

Hi Frank (CC: Tom),

As discussed, please find attached documents to extend the SMSF loan for a further 2 years, and switching from Interest Only to Principal & Interest. Could you kindly arrange for signing and return to me via email, with the originals via internal mail to BSB: 032405.

NOTE: Documents are protected with a password being your 8 digit personal customer number.

Documents attached

1. Business Finance Agreement_Normoyle Superannuation Fund_1121
 - Page 10: Detail account for repayments and fees.
 - Page 11: Directors of Normoyle Super Co Pty Ltd ATF Normoyle Superannuation Fund to sign and date. **(PLEASE WRITE NAME IN BLOCK LETTERS).**
 - Pages 13 & 14: Individual & Corporate Guarantors to sign and date. **(PLEASE WRITE NAME IN BLOCK LETTERS).**
2. SMSF Side Agreement_Normoyle Superannuation Fund_1121
 - Page 2: Please date.
 - Pages 8, 9 & 10: Individuals & Corporate Borrower and Guarantors to sign. Witness (over 18 and not party to transaction) to also sign. **(PLEASE WRITE NAME AND ADDRESS IN BLOCK LETTERS).**
3. Acknowledgement of SMSF Trustee_Normoyle Superannuation Fund_1121
 - Pages 1-3: Please answer **ALL** questions.
 - Page 3: Directors of Corporate Trustee for SMSF to sign and date. **(PLEASE WRITE NAME IN BLOCK LETTERS).**
4. Undertaking & Acknowledgement
 - Page 1: Directors of Corporate Trustee for SMSF to sign and date. **(PLEASE WRITE NAME IN BLOCK LETTERS).**

Thank you for your assistance here.

In the meantime, should you have any questions, please don't hesitate to call or email.

Kind regards,

John Crescini

Senior Relationship Manager – NSW Metro South, Commercial Banking NSW&ACT, Business Bank
A Suite 502, Level 5, 203 Northumberland St, Liverpool NSW 2170 Australia | **BSB** 032-405
P PO Box 113, Liverpool NSW 1871 | **M** +61 419 238 185 | **P** +61 2 9426 9623
E johncrescini@westpac.com.au | **W** www.westpac.com.au

Help when
it matters | 

For all general service enquiries please email our dedicated local Service Excellence Team at:
ServiceSupportNSWMetroSouth@westpac.com.au

Helpdesk Contact List

Westpac Live Support 1300 655 505	Corporate Online Support 1300 134 291	Commercial Cards 1300 650 107
Personal Telephone Banking 132 032	Business Telephone Banking 132 142	Personal Credit Cards 1300 651 089
International Trade Support 1800 632 308	International Payments 1300 139 152	Merchant Enquiries 1800 029 749
BT Super for Life 1300 653 553	Fraud 1300 364 294	Fraud Email digitalfraud@westpac.com.au

Confidential communication
Westpac Banking Corporation (ABN 33 007 457 141, AFSL 233714)
Westpac Institutional Bank is a division of Westpac Banking Corporation

The Manager
Westpac Banking Corporation
Sydney Metro South West Commercial Centre
Suite 502, Level 5, 203 Northumberland Street
Liverpool NSW 2170

Dear Sir,

With reference to security documentation required by the Bank to cover advances to Normoyle Super & Co Pty Ltd ACN: 603 370 092 ATF Normoyle Super Fund, we undertake to pay the Bank for all, and any costs, expenses and taxes (including any goods and services tax) incurred by the Bank that are necessary to refer the matter to its solicitors, estimated to be \$1,000-00 plus GST.

I/we nominate one of the following methods for the Invoice Payment (Mandatory, please select)

- ☒ Westpac Banking Corporation account BSB.....0323 79 A/C.....212986
☐ Westpac account that I/we nominate in my loan contract

I/we acknowledge that any bank's panel lawyer's cost will be applicable and payable despite:

- any decision not to proceed with the finance after instruction to panel solicitor has occurred; or
- not accepting the bank's loan offer document.

Dated this 30th day of SEPTEMBER 2021

For and on behalf of Normoyle Super & Co Pty Ltd ACN: 603 370 092 ATF Normoyle Super Fund

Thomas Joseph Normoyle Director/Secretary
Thomas Joseph Normoyle

Geraldine Normoyle Director/Secretary
Geraldine Normoyle

Emmet Francis Normoyle Director/Secretary
Emmet Francis Normoyle

Hannora Marie Normoyle Director/Secretary
Hannora Marie Normoyle

Dated 30 / 9 / 2021

Business Finance Consents.

For borrowers and guarantors.



Your consents and declarations.

BORROWERS ("you" or "Borrower") (including trust name).

Tick as appropriate

☐ Individual Borrowers.

☒ Non-individual Borrowers.

Borrower Name

ACN/ABN

No. of signatories

1 Normoyle Super & Co Pty Ltd ACN: 603 370 092 ATF Normoyle
Super Fund ABN: 49 150 492 715

49150492715

4

INDIVIDUAL GUARANTORS.

Tick as appropriate

☒ Director Guarantors (Applicable to non-individual borrowers only).

Name

1 Thomas Joseph Normoyle

Name

2 Geraldine Normoyle

Name

3 Emmet Francis Normoyle

Name

4 Hannora Marie Normoyle

☒ Non-director Guarantors.

Name

1 Thomas Joseph Normoyle on behalf of Shepherd Property Nominee Pty Ltd ACN: 606 262 784

Name

2 Geraldine Normoyle on behalf of Shepherd Property Nominee Pty Ltd ACN: 606 262 784

Name

3 Emmet Francis Normoyle on behalf of Shepherd Property Nominee Pty Ltd ACN: 606 262 784

ABOUT THIS DOCUMENT.

This document contains important information about your personal and confidential information. It also contains certain consents, declarations and elections you make.

You should read this document carefully before signing it.

This document is divided into Sections. Each Section sets out when it applies to you.

Section A – Privacy Statement.

Section B – Disclosing information to your guarantors.

Section C – Other things you declare to us (borrower).

Section D – Business Purpose Declaration.

Section E – Director Guarantor Elections.

Section F – Things you declare to us (director guarantor).

Section G – Things you declare to us (non-director guarantor).

Meaning of certain words in this document.

In this document:

“We” and “us” means Westpac Banking Corporation ABN 33 007 457 141.

“Westpac Group” means Westpac Banking Corporation and its related bodies corporate.

SECTION A – PRIVACY STATEMENT.

Applies to all individual borrowers and individual guarantors. It also applies to you if you are an Office Bearer* of the borrower.

Personal information.

We collect personal information from you to process your application, provide you with your product or service, and manage your product or service. We may also use your information to comply with legislative or regulatory requirements in any jurisdiction, prevent fraud, crime or other activity that may cause harm in relation to our products or services and help us run our business. We may also use your information to tell you about products or services we think may interest you.

If you do not provide all the information we request, we may need to reject your application or we may no longer be able to provide a product or service to you.

If you are a proposed guarantor, we collect your personal information in order to assess you as a guarantor, take a guarantee from you and administer that guarantee. If you do not provide all the information we request, we may be unable to accept you as a guarantor.

* An office bearer includes a director of a company, partner in a partnership, trustee of a trust, chairman, secretary or treasurer of an association or co-operative.

Who we may provide your information to.

We may disclose your personal information to other members of the Westpac Group, anyone we engage to do something on our behalf, lenders mortgage insurers, your broker or any other person acting on your behalf, other loan parties, and other organisations that assist us with our business.

We may disclose your personal information to an entity which is located outside Australia. Details of the countries where the overseas recipients are likely to be located are in our privacy policy.

As a provider of financial services, we have obligations to disclose some personal information to government agencies and regulators in Australia, and in some cases offshore. We are not able to ensure that foreign government agencies or regulators will comply with Australian privacy laws, although they may have their own privacy laws. By using our products or services, you consent to these disclosures.

We are required or authorised to collect personal information from you by certain laws. Details of these laws are in our privacy policy.

Our privacy policy is available at westpac.com.au or by calling 132 032. It covers:

- how you can access the personal information we hold about you and ask for it to be corrected;
 - how you may complain about a breach of the Australian Privacy Principles or a registered privacy code and how we will deal with your complaint; and
 - how we collect, hold, use and disclose your personal information in more detail.
- We will update our privacy policy from time to time.

For our customers located in the European Union.

The General Data Protection Regulation (GDPR) regulates the collection, use, disclosure or other processing of personal data under European Union (EU) law. Personal data means any information relating to you from which you are either identified or may be identifiable. Our collection, use, disclosure and other processing of your personal data may also be regulated by the GDPR.

Please refer to our EU Data Protection Policy on our website at westpac.com.au/privacy/eu-data-protection-policy for information about how we manage your personal data under the GDPR. The EU Data Protection Policy also forms part of this Privacy Statement.

Credit information.

We may:

- obtain consumer credit information about you from a credit reporting body to enable us to assess your creditworthiness;
- obtain information about your commercial activities or commercial creditworthiness from a business which provides information about the commercial creditworthiness;

- exchange personal information and credit information about you with other credit providers to assess your application and creditworthiness and to notify them of any defaults by you;
- disclose credit information and other personal information held by Westpac Group about you to a guarantor or to a proposed guarantor for the purpose of them considering whether to offer to act as guarantor, as required by the Australian Banking Association's Banking Code of Practice or otherwise as permitted by law;
- give or obtain a banker's opinion about you; or
- if you are a proposed guarantor, obtain credit reporting information about you from a credit reporting body for the purpose of assessing whether to accept you as a guarantor.

To ensure we are meeting our requirements and to allow the most up-to-date information to be considered as part of the application process, we may do any or all of these things on one or more occasions.

If you have made your application or have been introduced to us through a broker or other intermediary, we may exchange credit information and other personal information about you with them. We may also communicate with them directly in relation to your application instead of communicating with you.

The privacy page of our website westpac.com.au includes a "Statement of Notifiable Matters". These are matters you should be aware of in relation to the use and disclosure of your credit information. This statement includes:

- details of the credit reporting bodies to which we are likely to disclose your credit information, the types of credit information we may give them and how this information will be used;
- your rights over your credit information, including how you can access and correct your information and make complaints;
- your rights to direct a credit reporting body to limit the use of your information for direct marketing purposes and what protections are available if you believe you are a victim of fraud; and
- information about our Credit Reporting Policy.

Our credit reporting policy is available at westpac.com.au, and you can call us on **132 032** or visit us in branch for a hard copy of the Statement of Notifiable Matters, credit reporting policy, or privacy policy.

Our reporting obligations.

We are required under domestic and international laws to collect and report financial and account information relating to individuals and organisations that are, or may be, foreign tax residents. We may ask you whether you or any shareholder, beneficiary, settlor or controlling person are a foreign tax resident from time to time, such as when you open an account with us, or if your circumstances change. If you do not provide this information to us we may be required to limit the services we provide to you.

Unless you tell us otherwise, by completing any application, you certify that any shareholder, named beneficiary, settlor or controlling person is not a foreign tax resident. You must tell us if you, or any shareholder, named beneficiary, settlor or controlling person is, or becomes, a foreign tax resident (unless an exemption applies, such as for shareholders of listed companies). Where there are no named beneficiaries (e.g. for beneficiaries identified only as a class) you must tell us if a beneficiary is a foreign tax resident immediately when any decision is made to identify and make a distribution to them. You may contact us to provide foreign tax residence information by calling **1300 725 863**.

We cannot give tax advice, so please contact your independent tax advisor if you need help finding out whether any person is a foreign tax resident.

Introducer acknowledgements and consents.

If your application was provided to us by a broker, agent, or other introducer (Introducer), you authorise that Introducer to be your authorised agent, to do any of the following during the term of the facility:

- to obtain information about your facility;
- to enquire about the status of any progress payment activity;
- to request a cheque book or deposit book and to enquire about the status of the request; or
- to arrange a direct debit request, substitution of security, product switch, partial release of security, complete discharge of security or facility increase and to enquire about the status of any of these.

If your application is referred for further assessment or declined, you request us to disclose credit eligibility information about you to the Introducer, as your authorised representative. This includes information from your credit report and any information we derive from your credit report.

You can revoke this authority at any time by calling **132 032**.

The Introducer has no authority to act on our behalf in any capacity.

We may, in our absolute discretion, communicate or otherwise deal with you directly in relation to any matter concerning the loan application.

You acknowledge that, before signing this document, the Introducer informed you that we may pay them commission if the application is approved and the facility drawn. The Introducer also informed you that the amount of commission (if any), to the extent that it is ascertainable, will be disclosed in your facility documentation. We may periodically disclose to the Introducer your facility account number and account balance for the purpose of allowing the Introducer to verify our commission payments to them.

Other acknowledgements and consents.

Where you have provided information about another individual, you must make them aware of that fact and the contents of the Privacy Statement.

Your application is not an offer or acceptance of credit.

Information about other products and services.

We will use or disclose your personal information to contact you or send you information about other products and services offered by the Westpac Group or its preferred suppliers. Please call us on 132 032 or visit any of our branches if you do not wish to receive marketing communications from us.

SECTION B – DISCLOSING INFORMATION TO YOUR GUARANTORS.

Applies if a guarantee is regulated by the Banking Code of Practice.

Consent to disclose information.

By signing this document you consent to us disclosing documents and information about you to a proposed guarantor as required by law, including under the Banking Code of Practice.

SECTION C – OTHER THINGS YOU DECLARE TO US (BORROWER).

Applies to all borrowers.

By signing this document you declare that where information has been provided about another individual, you have made that individual aware of that disclosure and the contents of the Privacy Statement contained in Part A of this document.

DECLARATIONS.

Borrower declarations.

Unless you have otherwise disclosed to the Bank in writing, you declare that:

The statutory obligations of the Borrower and all members of their corporate group (including employee superannuation and other entitlements) have been met, and are not under any form of arrangement.

Financial statements provided by Borrower present an accurate view of the borrowing entity's financial position.

The Borrower is not aware of any litigation, petition or action that may ultimately result in the bankruptcy or external administration of the Borrower.

All of the Borrower's existing financial commitments are current/not in dispute, and the Borrower is under no pressure to repay or refinance any of the commitments.

The Borrower consents to our related bodies corporate and/or other members of the Westpac Group disclosing information about the Borrower or the Borrower's business to us to assist us assess the Borrower's creditworthiness and process your application.

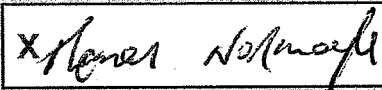
Substantial Benefit (this applies to individual co-borrowers who are not partners only).

If you are an individual and a co-borrower, you acknowledge and declare that you will receive a substantial benefit from the credit that you are applying for and you understand the difference between being a co-borrower and a guarantor.

SIGNING.

By signing this document you:

- agree to the Privacy Statement;
- consent to us disclosing information and documents to your guarantors (if Section B applies to you); and
- make the declarations contained in Section C.

Signature	Signatory Name
	Thomas Joseph Normoyle
Date	<input checked="" type="checkbox"/> Director <input type="checkbox"/> Partner <input type="checkbox"/> Other
30.09.2021	Borrower Name
	Normoyle Super & Co Pty Ltd ACN: 603 370 092 ATF Normoyle Super Fund ABN: 49 150 492 715

Signature

X *Geraldine Normoyle*

Date

30.09.2021

Signatory Name

Geraldine Normoyle

☒ Director ☐ Partner ☐ Other

Borrower Name

Normoyle Super & Co Pty Ltd ACN: 603 370 092 ATF
Normoyle Super Fund ABN: 49 150 492 715

Signature

X *Emmet Francis Normoyle*

Date

30.09.2021

Signatory Name

Emmet Francis Normoyle

☒ Director ☐ Partner ☐ Other

Borrower Name

Normoyle Super & Co Pty Ltd ACN: 603 370 092 ATF
Normoyle Super Fund ABN: 49 150 492 715

Signature

X *Hannora Marie Normoyle*

Date

30.09.2021

Signatory Name

Hannora Marie Normoyle

☒ Director ☐ Partner ☐ Other

Borrower Name

Normoyle Super & Co Pty Ltd ACN: 603 370 092 ATF
Normoyle Super Fund ABN: 49 150 492 715

SECTION E – DIRECTOR GUARANTOR ELECTIONS.

Applies to you if you are providing us with a new guarantee, the guarantee is regulated by the Banking Code of Practice and you are a director, who is not the sole director of the borrower.

Information elections and review period.

If the Banking Code of Practice applies to your guarantee and you are a director, who is not the sole director of the borrower, you have a right to receive the information listed in the table below. We will not accept a guarantee from you until the third day after we provide you with the guarantee and other information we are required to give you. This period is called the "review period".

However, you may be able to choose not to receive all of the information listed in the table and not to have the review period. Irrespective of your decision, we are still required under the Banking Code of Practice to provide you with some other information. You should carefully consider whether you would like to receive this information as it may contain important details that may affect your decision to provide the guarantee. You should also carefully consider whether you would like the benefit of the review period. We will not influence your decision about making these choices.

Please let us know the information you would like to receive by making a selection in the table below.

Elections

Review period Please tick if you do not want the benefit of the review period. If you choose not to have the review period, by signing this document you ask us to accept your signed guarantee before the end of the review period. If you choose not to tick, we will not accept a guarantee from you until the third day after we provide you with the guarantee and other information.	<input checked="" type="checkbox"/>
Disclosure of Borrower and Facility Information Please tick if you do not want to receive all of the information listed in full disclosure and only want to receive information listed in partial disclosure. If you choose not to tick, you will receive full disclosure of information (see Borrower and Facility Information table below).	<input checked="" type="checkbox"/>

Borrower and Facility Information	Full Disclosure	Partial Disclosure
Proposed facility A copy of the proposed facility agreement which may include a facility offer and standard terms.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Securities A list of all securities (including guarantees) required to support the facility.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Credit report A copy of any credit reports we have obtained which relates to the facility.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Insurance contracts A copy of any current insurance contracts (this includes insurance of mortgage, property or consumer credit insurance) which relates to the facility.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Statement of financial position A copy of any statements of financial position which the borrower has provided to us within the last 2 years which support the facility.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Latest statement of account If you have been asked to guarantee an existing facility, a copy of the latest statement of account relating to that facility, in which a notice of demand was made by us.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Notice of demand Details about any notice of demand we have made on the borrower for the facility, or any other facility the borrower has (or has had) with us within the last two years.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

SECTION F – THINGS YOU DECLARE TO US (DIRECTOR GUARANTOR).

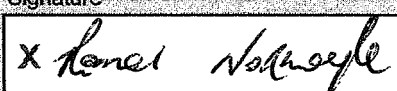
Applies to all director guarantors.

DECLARATIONS.

SIGNING.

By signing this document you:

- agree to the Privacy Statement; and
- make the elections in Section E.

Signature 	Name Thomas Joseph Normoyle
Date 30.09.2021	

SECTION E – DIRECTOR GUARANTOR ELECTIONS.

Applies to you if you are providing us with a new guarantee, the guarantee is regulated by the Banking Code of Practice and you are a director, who is not the sole director of the borrower.

Information elections and review period.

If the Banking Code of Practice applies to your guarantee and you are a director, who is not the sole director of the borrower, you have a right to receive the information listed in the table below. We will not accept a guarantee from you until the third day after we provide you with the guarantee and other information we are required to give you. This period is called the "review period".

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You should carefully consider whether you would like to receive this information as it may contain important details that may affect your decision to provide the guarantee. You should also carefully consider whether you would like the benefit of the review period. We will not influence your decision about making these choices.

Please let us know the information you would like to receive by making a selection in the table below.

Elections

Review period Please tick if you do not want the benefit of the review period. If you choose not to have the review period, by signing this document you ask us to accept your signed guarantee before the end of the review period. If you choose not to tick, we will not accept a guarantee from you until the third day after we provide you with the guarantee and other information.	<input checked="" type="checkbox"/>
Disclosure of Borrower and Facility Information Please tick if you do not want to receive all of the information listed in full disclosure and only want to receive information listed in partial disclosure. If you choose not to tick, you will receive full disclosure of information (see Borrower and Facility Information table below).	<input checked="" type="checkbox"/>

Borrower and Facility Information	Full Disclosure	Partial Disclosure
Proposed facility A copy of the proposed facility agreement which may include a facility offer and standard terms.	✓	✓
Securities A list of all securities (including guarantees) required to support the facility.	✓	✗
Credit report A copy of any credit reports we have obtained which relates to the facility.	✓	✗
Insurance contracts A copy of any current insurance contracts (this includes insurance of mortgaged property or consumer credit insurance) which relates to the facility.	✓	✗
Statement of financial position A copy of any statements of financial position which the borrower has provided to us within the last 2 years which support the facility.	✓	✗
Latest statement of account If you have been asked to guarantee an existing facility, a copy of the latest statement of account relating to that facility, in which a notice of demand was made by us.	✓	✗
Notice of demand Details about any notice of demand we have made on the borrower for the facility, or any other facility the borrower has (or has had) with us within the last two years.	✓	✗

SECTION F – THINGS YOU DECLARE TO US (DIRECTOR GUARANTOR).

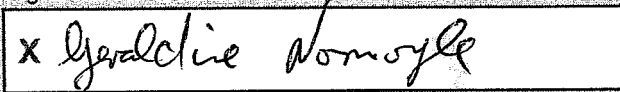
Applies to all director guarantors.

DECLARATIONS.

SIGNING.

By signing this document you:

- agree to the Privacy Statement; and
- make the elections in Section E.

Signature	Name
	Geraldine Normoyle
Date	
30.09.2021	

SECTION E – DIRECTOR GUARANTOR ELECTIONS.

Applies to you if you are providing us with a new guarantee, the guarantee is regulated by the Banking Code of Practice and you are a director, who is not the sole director of the borrower.

Information elections and review period.

If the Banking Code of Practice applies to your guarantee and you are a director, who is not the sole director of the borrower, you have a right to receive the information listed in the table below. We will not accept a guarantee from you until the third day after we provide you with the guarantee and other information we are required to give you. This period is called the "review period".

However, you may be able to choose not to receive all of the information listed in the table and not to have the review period. Irrespective of your decision, we are still required under the Banking Code of Practice to provide you with some other information.

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Please let us know the information you would like to receive by making a selection in the table below.

Elections

Review period

Please tick if you do not want the benefit of the review period. If you choose not to have the review period, by signing this document you ask us to accept your signed guarantee before the end of the review period. If you choose not to tick, we will not accept a guarantee from you until the third day after we provide you with the guarantee and other information.



Disclosure of Borrower and Facility Information

Please tick if you do not want to receive all of the information listed in full disclosure and only want to receive information listed in partial disclosure. If you choose not to tick, you will receive full disclosure of information (see Borrower and Facility Information table below).



Borrower and Facility Information

Full Disclosure

Partial Disclosure

Proposed facility

A copy of the proposed facility agreement which may include a facility offer and standard terms.



Securities

A list of all securities (including guarantees) required to support the facility.



Credit report

A copy of any credit reports we have obtained which relates to the facility.



Insurance contracts

A copy of any current insurance contracts (this includes insurance of mortgaged property or consumer credit insurance) which relates to the facility.



Statement of financial position

A copy of any statements of financial position which the borrower has provided to us within the last 2 years which support the facility.



Latest statement of account

If you have been asked to guarantee an existing facility, a copy of the latest statement of account relating to that facility, in which a notice of demand was made by us.



Notice of demand

Details about any notice of demand we have made on the borrower for the facility, or any other facility the borrower has (or has had) with us within the last two years.



SECTION F – THINGS YOU DECLARE TO US (DIRECTOR GUARANTOR).

Applies to all director guarantors.

DECLARATIONS.

SIGNING.

By signing this document you:

- agree to the Privacy Statement; and
- make the elections in Section E.

Signature

X 

Name

Emmet Francis Normoyle

Date

30.09.2021

SECTION E – DIRECTOR GUARANTOR ELECTIONS.

Applies to you if you are providing us with a new guarantee, the guarantee is regulated by the Banking Code of Practice and you are a director, who is not the sole director of the borrower.

Information elections and review period.

If the Banking Code of Practice applies to your guarantee and you are a director, who is not the sole director of the borrower, you have a right to receive the information listed in the table below. We will not accept a guarantee from you until the third day after we provide you with the guarantee and other information we are required to give you. This period is called the "review period".

However, you may be able to choose not to receive all of the information listed in the table and not to have the review period. Irrespective of your decision, we are still required under the Banking Code of Practice to provide you with some other information.

You should carefully consider whether you would like to receive this information as it may contain important details that may affect your decision to provide the guarantee. You should also carefully consider whether you would like the benefit of the review period. We will not influence your decision about making these choices.

Please let us know the information you would like to receive by making a selection in the table below.

Elections

Review period Please tick if you do not want the benefit of the review period. If you choose not to have the review period, by signing this document you ask us to accept your signed guarantee before the end of the review period. If you choose not to tick, we will not accept a guarantee from you until the third day after we provide you with the guarantee and other information.	<input checked="" type="checkbox"/>
Disclosure of Borrower and Facility Information Please tick if you do not want to receive all of the information listed in full disclosure and only want to receive information listed in partial disclosure. If you choose not to tick, you will receive full disclosure of information (see Borrower and Facility Information table below).	<input checked="" type="checkbox"/>

Borrower and Facility Information	Full Disclosure	Partial Disclosure
Proposed facility A copy of the proposed facility agreement which may include a facility offer and standard terms.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Securities A list of all securities (including guarantees) required to support the facility.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Credit report A copy of any credit reports we have obtained which relates to the facility.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Insurance contracts A copy of any current insurance contracts (this includes insurance of mortgaged property or consumer credit insurance) which relates to the facility.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Statement of financial position A copy of any statements of financial position which the borrower has provided to us within the last 2 years which support the facility.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Latest statement of account If you have been asked to guarantee an existing facility, a copy of the latest statement of account relating to that facility, in which a notice of demand was made by us.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Notice of demand Details about any notice of demand we have made on the borrower for the facility, or any other facility the borrower has (or has had) with us within the last two years.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

SECTION F – THINGS YOU DECLARE TO US (DIRECTOR GUARANTOR).


Applies to all director guarantors.

DECLARATIONS.

SIGNING.

By signing this document you:

- agree to the Privacy Statement; and
- make the elections in Section E.

Signature 	Name Hannora Marie Normoyle
Date 30.09.2021	

SECTION G – THINGS YOU DECLARE TO US (NON-DIRECTOR INDIVIDUAL GUARANTOR).

Applies to all non-director individual guarantors.

DECLARATIONS.

SIGNING.

By signing this document you:

- agree to the Privacy Statement.

Signature <div>X <i>Thomas Normoyle</i></div>	Signatory Name Thomas Joseph Normoyle on behalf of Shepherd Property Nominee Pty Ltd ACN: 606 262 784
Date <div>30:09:2021</div>	
Signature <div>X <i>Geraldine Normoyle</i></div>	Signatory Name Geraldine Normoyle on behalf of Shepherd Property Nominee Pty Ltd ACN: 606 262 784
Date <div>30:09:2021</div>	
Signature <div>X <i>Emmet Francis Normoyle</i></div>	Signatory Name Emmet Francis Normoyle on behalf of Shepherd Property Nominee Pty Ltd ACN: 606 262 784
Date <div>30:09:2021</div>	
For Office Use Only. Reference number <div></div>	



Request to Release/Substitute Security (Only for Business Loans).

SECTION A - CUSTOMER DETAILS (COMPLETE FOR ALL DISCHARGES)

Primary Z Number/Customer Number (if known) 75261855	
Customer(s) Name (if company, include the ACN number)	ABN/ARBN/ACN
SHEPHERD PROPERTY NOMINEE P/L	606 262 784
Customer(s) Name (if company, include the ACN number)	ABN/ARBN/ACN
NORMOYLE SUPER CO P/L ATF NORMOYLE SUPERANNUATION FUND	603 370 092
Customer(s) Name (if company, include the ACN number)	ABN/ARBN/ACN
THOMAS JOSEPH NORMOYLE, EMMET FRANCIS NORMOYLE	
Customer(s) Name (if company, include the ACN number)	ABN/ARBN/ACN
GERALDINE NORMOYLE, HANNORA MARIE NORMOYLE	

I/We request the Bank to arrange for the release of any security the Bank holds over the following property/assets. Provide details of the property address including TITLE REFERENCE NUMBER (if available) description of assets (other security):

Address/Asset Description	Title Reference Number (if available)
31 Shepherd Street Liverpool NSW 2170	6/247485
Gtee from Thomas, Emmet, Geraldine and Hannora Normoyle, SHEPHERD	PROPERTY NOMINEE P/L

New Address/Address after Settlement (if applicable)

SECTION B - COMPLETE ONLY IF PROPERTY SOLD OR LOANS REFINANCED OR SUBSTITUTE SECURITY OFFERED

Please hand release of security documents to (tick ✓ one option):

<input checked="" type="checkbox"/> Solicitor/Agent (if property sold)	➤ Solicitor/Agent's Name and Reference
	CAROLYN DEIGAN SOLICITOR (CAROLYN DEIGAN)
	Solicitor/Agent's Phone No. Anticipated Settlement Date in Terms of Contract of Sale
	(02) 92790919 02:05:2022
	Contract of Sale Price
	2000000
OR	
<input type="checkbox"/> Refinancier (if loans refinanced)	➤ Financial Institution (include branch name)
	Contact Name/Reference Number Contact Phone Number
	()

PTO →

SECTION D - COMPLETE FOR ALL DISCHARGES (WHERE APPROPRIATE)

Fees and Charges Applicable:

<input checked="" type="checkbox"/>	\$ 400	Settlement Fee (Section B only)
<input type="checkbox"/>	\$	Portability Fee
<input type="checkbox"/>	\$	Stamp Duty (Collateral)
<input type="checkbox"/>	\$	Switching Fee
<input type="checkbox"/>	\$	Document Processing Fee (Section C only)
<input checked="" type="checkbox"/>	\$ TBA	Title Office Registration Fee (Section C only and Section B for WA)
<input type="checkbox"/>	\$	Loan Early Repayment Fee (the Bank will provide an estimate of any additional fees payable prior to the release of security)
<input type="checkbox"/>	\$	Fixed rate pre-payment costs
<input type="checkbox"/>	\$	Other - specify > <input type="text"/>

Method of Payment (tick ✓ one option):

<input checked="" type="checkbox"/>	Collect from monies received at settlement								
<input type="checkbox"/>	Bank cheque attached for total fees								
<input type="checkbox"/>	Debit my/our account:								
	<table border="0"> <tr> <td>Account Name</td> <td><input type="text"/></td> <td>Branch</td> <td><input type="text"/></td> </tr> <tr> <td>BSB Number</td> <td><input type="text"/></td> <td>Account Number</td> <td><input type="text"/></td> </tr> </table>	Account Name	<input type="text"/>	Branch	<input type="text"/>	BSB Number	<input type="text"/>	Account Number	<input type="text"/>
Account Name	<input type="text"/>	Branch	<input type="text"/>						
BSB Number	<input type="text"/>	Account Number	<input type="text"/>						

SECTION E - COMPLETE FOR ALL DISCHARGES

Authorisation - to be signed by all mortgagors, security grantors or grantors of the property to be released and borrowers as applicable.

Name (Individual Mortgagor/Borrower)

Signature

<input type="text"/>	<input checked="" type="checkbox"/>
<input type="text"/>	<input checked="" type="checkbox"/>
<input type="text"/>	<input checked="" type="checkbox"/>

Signed for and on behalf of (Company Mortgagor/Borrower) (Include Trust Capacity if applicable)

NORMOYLE SUPER CO P/L ATF NORMOYLE SUPERANNUATION FUND

Name (in full)

Position Held

Signature

THOMAS NORMOYLE	Director	<input checked="" type="checkbox"/>
GERARDINE NORMOYLE	Director	<input checked="" type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input checked="" type="checkbox"/>