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MRS S M COWCILL & THE ESTATE OF
MR L J COWCILL
36 SUBURBAN RD
QUAIRADING WA 6383

QUAIRADING
7 HEAL STREET
QUAIRADING WA 6383

25 January 2021

Your account matures soon.

Term Deposit account number: 036-172 14-8639

Customer ID: 1916 8863 SHIRLEY MAY COWCILL
Customer ID: 3719 9775 LENNARD JOHN COWCILL

Dear MRS SHIRLEY MAY COWCILL & MR LENNARD JOHN COWCILL,
ATF LJ & SM COWCILL SUPERANNUATION FUND

Your Term Deposit matures on 11 February 2021, so now is a good time to check or change your maturity instructions in Online Banking. You can also call us on 132 032 (+61 2 9293 9270 if overseas) or visit us in branch.

| Your current Term Deposit details | | | |
|-----------------------------------|------------------|---------------------------|------------------|
| Principal amount | \$351,320.13 | Term | 9 Months |
| Open date | 11 May 2020 | Gross interest | + \$3,559.79 |
| Maturity date | 11 February 2021 | Withholding tax | - \$0.00 |
| Interest rate | 1.34 % p.a. | Government tax | - \$0.00 |
| Interest payment frequency | At Maturity | Net interest | + \$3,559.79 |
| Variation Period start date | 11 February 2021 | Variation Period end date | 18 February 2021 |

What happens next?

We'll send you a notice no later than two business days after the maturity date to inform you the applicable interest rate for the new Term Deposit.



Term Deposit Account Statement
Statement Period 01/02/2020 - 31/07/2020

02/08/2020



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MR L J COWCILL
36 SUBURBAN RD
QUAIRADING WA 6383

Deposit Name:

MRS SHIRLEY MAY COWCILL & MR LENNARD JOHN COWCILL DECEASED

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

| | | | | | |
|--|------------|-----------------------------------|------------|-------------|----------|
| Term Deposit Account No. 036-172 148639 | | | | | |
| Account designator: ATF LJ & SM COWCILL SUPERANNUATION FUND | | | | | |
| Deposit date | 11/05/2020 | Maturity date ¹ | 11/02/2021 | Term | 9 Months |

| Opening balance | Interest frequency | Interest rate | Gross interest ² | Withholding tax ³ | Closing balance ⁴ |
|------------------------|---------------------------|----------------------|------------------------------------|-------------------------------------|-------------------------------------|
| \$351,320.13 | At Maturity | 1.34 % | \$0.00 | \$0.00 | \$351,320.13 |

Things you should know.

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



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11 February 2021

Your account renewal notification.

Term Deposit account number: 036-172 14-8639

Term Deposit name: MRS SHIRLEY MAY COWCILL & MR LENNARD JOHN COWCILL
Term Deposit name: ATF LJ & SM COWCILL SUPERANNUATION FUND

Customer ID: 1916 8863 SHIRLEY MAY COWCILL
Customer ID: 3719 9775 LENNARD JOHN COWCILL

Dear MRS S M COWCILL & THE ESTATE OF,

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

Your current Term Deposit details

| | |
|----------------------------|------------------|
| Principal amount | \$351,320.13 |
| Renewal date | 11 February 2021 |
| Maturity date | 11 November 2021 |
| Interest rate | 0.49 % p.a. |
| Interest payment frequency | At Maturity |
| Term | 9 Months |

Other Information.

The principal of \$351,320.13 from this deposit was reinvested.

The interest of \$3,559.79 from this deposit was paid to account 736172 520872 at the WESTPAC QUAIRADING BRANCH.



Term Deposit Account Statement
Statement Period 01/08/2020 - 31/01/2021

07/02/2021



053

MRS S M COWCILL & THE ESTATE OF
MR L J COWCILL
36 SUBURBAN RD
QUAIRADING WA 6383

Deposit Name:
MRS SHIRLEY MAY COWCILL & MR LENNARD JOHN COWCILL

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

| | | | | | |
|--|---------------------------|-----------------------------------|------------------------------------|-------------------------------------|-------------------------------------|
| Term Deposit Account No. 036-172 148639 | | | | | |
| Account designator: ATF LJ & SM COWCILL SUPERANNUATION FUND | | | | | |
| Deposit date | 11/05/2020 | Maturity date ¹ | 11/02/2021 | Term | 9 Months |
| Opening balance | Interest frequency | Interest rate | Gross interest ² | Withholding tax ³ | Closing balance ⁴ |
| \$351,320.13 | At Maturity | 1.34 % | \$0.00 | \$0.00 | \$351,320.13 |

Things you should know.

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

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Term Deposit Funds On Notice Confirmation Advice



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MRS S M COWCILL & THE ESTATE OF
MR L J COWCILL
36 SUBURBAN RD
QUAIRADING WA 6383

Branch Name and Address
**QUAIRADING
7 HEAL STREET
QUAIRADING WA 6383**

21 May 2021

BSB and Account Number
036-172 14-8639

Dear MRS SHIRLEY MAY COWCILL & MR LENNARD JOHN COWCILL,

Customer ID

**1916 8863 SHIRLEY MAY COWCILL
3719 9775 LENNARD JOHN COWCILL**

Re: Your Term Deposit designated ATF LJ & SM COWCILL SUPERANNUATION FUND

We confirm your request to terminate your Term Deposit (036-172 14-8639) early, upon 31 days' notice.

Please note that the following early termination quote is indicative only.

| | | | |
|---------------------------------------|------------------|----------------------------------|-------------|
| Amount: | \$351,320.13 | Original Interest Rate: | + 0.49 % pa |
| Renewal/Lodgement Date: | 11 February 2021 | Interest Rate Adjustment: | - 0.29 % pa |
| Original Funds Available Date: | 11 November 2021 | Gross Interest: | + \$613.13 |
| Notice Start Date: | 21 May 2021 | Interest Adjustment: | - \$367.88 |
| Notice End Date: | 20 June 2021 | Withholding Tax: | + \$0.00 |
| Release of Funds Date: | 21 June 2021 | Interest to be Paid: | + \$245.25 |

Other Information:

The principal of \$351,320.13 and the interest from this deposit will be paid to account 736-172 52-0872 at the Westpac Quairading Branch.

Things you should know.

We will disburse funds on the Release of Funds Date. Where this date does not fall on a Business day, the disbursement will be processed on the following Business day. Please allow up to three Business days for the disbursed funds to be received.

You have up until 5:00pm (Sydney time) on the Business day before the funds will be disbursed to cancel your instructions. You can cancel or change your instructions by signing into Westpac Live, calling Westpac on 132 032, or by contacting your Branch or Westpac Manager.

If you cancel your instructions your funds will continue in the same Term Deposit (036-172 14-8639) until the end of the term without any interest adjustment, unless you make another request to close your account prior to Maturity.

Your notice continues on the next page ...

Term Deposit Repayment Advice



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MR L J COWCILL
36 SUBURBAN RD
QUAIRADING WA 6383

Branch Name and Address
**QUAIRADING
7 HEAL STREET
QUAIRADING WA 6383**

21 June 2021

BSB and Account number
036-172 14-8639

Deposit name
**MRS SHIRLEY MAY COWCILL & MR LENNARD JOHN COWCILL
ATF LJ & SM COWCILL SUPERANNUATION FUND**

Customer ID
**1916 8863 SHIRLEY MAY COWCILL
3719 9775 LENNARD JOHN COWCILL**

We confirm repayment of your Term Deposit:

| | | | |
|---------------------------------|------------------|------------------------------|-------------|
| Amount | \$351,320.13 | Interest Frequency | At Maturity |
| Renewal/Lodgement Date | 11 February 2021 | Gross Interest | + \$613.13 |
| Original Maturity Date | 11 November 2021 | Early Termination Fee | + \$0.00 |
| Repayment Date | 21 June 2021 | Withholding Tax | - \$0.00 |
| Interest Rate | 0.49% pa | Interest Adjustment | - \$367.88 |
| Interest Rate Adjustment | - 0.29% pa | Amount Repaid | + \$245.25 |

This deposit was repaid prior to maturity. To reflect the shortened term an adjusted interest rate has been used.

Other information:

The principal of \$351,320.13 and the interest of \$245.25 from this deposit was paid to account 736172 520872 at the WESTPAC QUAIRADING BRANCH.

LITHUANIAN PRIVATE A/C
SVOEL POSTS CLOSED

Your notice continues on the next page ...