



053

THE SMART SUPERANNUATION FUND
PO BOX 15
NORTHAM WA 6401

NORTHAM
161 FITZGERALD STREET
NORTHAM WA 6401

03 September 2021

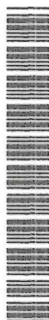
Your account matures soon.

Term Deposit account number: 036-107 20-8957

Customer ID: 5676 9645 RONALD BRUCE SMART & CAROLYN MARGARET SMART A..

For the attention of: RONALD BRUCE SMART & CAROLYN MARGARET SMART AS TRUSTEE FOR T,

Your Term Deposit matures on 21 September 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	\$140,000.00	Term	3 Months
Open date	21 June 2021	Gross interest	+ \$67.05
Maturity date	21 September 2021	Withholding tax	- \$0.00
Interest rate	0.19 % p.a.	Government tax	- \$0.00
Interest payment frequency	At Maturity	Net interest	+ \$67.05
Variation Period start date	21 September 2021	Variation Period end date	28 September 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.

You will have 6 business days (called the Variation Period) beginning on the maturity date to withdraw or transfer the funds of your Term Deposit without incurring a fee or a reduction in your interest return. Your Variation Period is set out under the "Your current Term Deposit details" section.



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17 September 2021

reinvested @ 0.21
12
\$130.00

199042
to Superannuation
~~*\$1067.00*~~
\$10,067.00
CSF
28/9/21

Your account maturity notification.

Term Deposit account number: 036-107 20-8957

Customer ID: 5676 9645 RONALD BRUCE SMART & CAROLYN MARGARET SMART A..

For the attention of: RONALD BRUCE SMART & CAROLYN MARGARET SMART AS TRUSTEE FOR T,

Thank you for choosing Westpac for your Term Deposit.

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

Your current Term Deposit details

Principal amount	\$140,000.00	Term	3 Months
Open date	21 June 2021	Gross interest	+ \$67.05
Maturity date	21 September 2021	Withholding tax	- \$0.00
Interest rate	0.19% p.a.	Government tax	- \$0.00
Interest payment frequency	At Maturity	Net interest	+ \$67.05
Variation Period start date	21 September 2021	Variation Period end date	28 September 2021

What happens next?

Sign in to Online Banking, visit your nearest Westpac branch or call us on 132 032 (+61 2 9293 9270 if overseas) and provide your maturity instructions.

You will have 6 business days (called the Variation Period) to withdraw or transfer the funds of your Term Deposit without incurring a fee or a reduction in your interest return. Your Variation Period starts on 21/09/2021 and ends on 28/09/2021. During this time you can make changes to your new Term Deposit once.



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28 September 2021

Your account renewal notification.

Term Deposit account number: 036-107 20-8957

Term Deposit name: RONALD BRUCE SMART & CAROLYN MARGARET SMART AS TRUSTEE FOR T
Term Deposit name: HE SMART SUPERANNUATION FUND

Customer ID: 5676 9645 RONALD BRUCE SMART & CAROLYN MARGARET SMART A..

Dear THE SMART SUPERANNUATION FUND,

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	\$130,000.00
Renewal date	28 September 2021
Maturity date	28 March 2022
Interest rate	0.26 % p.a.
Interest payment frequency	At Maturity
Term	6 Months

*Super
2022*

Other Information.

Part principal of \$130,000.00 from this deposit was reinvested.

The remainder of the principal of \$10,000.00 and the interest of \$68.39 from this deposit was paid to account 036107 199042 at the WESTPAC NORTHAM BRANCH.

Your previous Term Deposit details			
Principal amount	\$140,000.00	Term	3 Months
Open date	21 June 2021	Gross Interest	+ \$68.39
Maturity date	21 September 2021	Withholding tax	- \$0.00
Interest rate	0.19 % p.a.	Net interest	+ \$68.39
Interest payment frequency	At Maturity		

What happens next?

Unless you advise us otherwise, at maturity, the principal of \$130,000.00 and the interest from this deposit will be reinvested for 6 month(s) at the standard interest rate applicable on the day of maturity.

You will, however, have 6 business days (called the Variation Period) beginning on the maturity date to tell us what you'd like to do.

If you do let your Term Deposit automatically roll over, it may be reinvested at a **lower rate than the current interest rate**. There may be another product available with a similar term and a higher interest rate. If you contact us at maturity, we can check whether you're eligible for a special rate.

Note: You'll need to give us 31 days' notice to access the funds before maturity, except in cases of hardship as defined by us. If you withdraw the funds early, we may recalculate all interest paid or to be paid on your Term Deposit at a reduced rate, and you may lose any interest accrued.

Complaints

If you have a complaint, contact our dedicated Customer Solutions team on 132 032 or write to us at Westpac Customer Solutions, Reply Paid 5265, Sydney NSW 2001. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Online: www.afca.org.au

Email: info@afca.org.au

Phone 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001



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PO BOX 15
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NORTHAM
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NORTHAM WA 6401

10 March 2022

Your account matures soon.

Term Deposit account number: 036-107 20-8957

Customer ID: 5676 9645 RONALD BRUCE SMART & CAROLYN MARGARET SMART A..

For the attention of: RONALD BRUCE SMART & CAROLYN MARGARET SMART AS TRUSTEE FOR T,

Your Term Deposit matures on 28 March 2022, 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 9155 7700 if overseas) or visit us in branch.

Your current Term Deposit details

Principal amount	\$130,000.00	Term	6 Months
Open date	28 September 2021	Gross interest	+ \$167.61
Maturity date	28 March 2022	Withholding tax	- \$0.00
Interest rate	0.26 % p.a.	Government tax	- \$0.00
Interest payment frequency	At Maturity	Net interest	+ \$167.61
Variation Period start date	28 March 2022	Variation Period end date	04 April 2022

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.

You will have 6 business days (called the Variation Period) beginning on the maturity date to withdraw or transfer the funds of your Term Deposit without incurring a fee or a reduction in your interest return. Your Variation Period is set out under the "Your current Term Deposit details" section.

Fiona 4/4/22
 $\$120,000 \frac{6}{12} @ 0.26\%$

*\$10,000 + int
into Super A/C*

matures 23/9/22



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NORTHAM WA 6401

04 April 2022

Your account renewal notification.

Term Deposit account number: 036-107 20-8957

Term Deposit name: RONALD BRUCE SMART & CAROLYN MARGARET SMART AS TRUSTEE FOR T
Term Deposit name: HE SMART SUPERANNUATION FUND

Customer ID: 5676 9645 RONALD BRUCE SMART & CAROLYN MARGARET SMART A..

Dear THE SMART SUPERANNUATION FUND,

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	\$120,000.00
Renewal date	04 April 2022
Maturity date	04 October 2022
Interest rate	0.26 % p.a.
Interest payment frequency	At Maturity
Term	6 Months

Other Information.

Part principal of \$120,000.00 from this deposit was reinvested.

The remainder of the principal of \$10,000.00 and the interest of \$168.86 from this deposit was paid to account 036107 199042 at the WESTPAC NORTHAM BRANCH.

Your previous Term Deposit details

Principal amount	\$130,000.00	Term	6 Months
Open date	28 September 2021	Gross Interest	+ \$168.86
Maturity date	28 March 2022	Withholding tax	- \$0.00
Interest rate	0.26 % p.a.	Net interest	+ \$168.86
Interest payment frequency	At Maturity		

What happens next?

Unless you advise us otherwise, at maturity, the principal of \$120,000.00 and the interest from this deposit will be reinvested for 6 month(s) at the standard interest rate applicable on the day of maturity.

You will, however, have 6 business days (called the Variation Period) beginning on the maturity date to tell us what you'd like to do.

If you do let your Term Deposit automatically roll over, it may be reinvested at a **lower rate than the current interest rate**. There may be another product available with a similar term and a higher interest rate. If you contact us at maturity, we can check whether you're eligible for a special rate.

Note: You'll need to give us 31 days' notice to access the funds before maturity, except in cases of hardship as defined by us. If you withdraw the funds early, we may recalculate all interest paid or to be paid on your Term Deposit at a reduced rate, and you may lose any interest accrued.

Complaints

If you have a complaint, contact our dedicated Customer Solutions team on 132 032 or write to us at Westpac Customer Solutions, Reply Paid 5265, Sydney NSW 2001. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Online: www.afca.org.au

Email: info@afca.org.au

Phone 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001