



036

MR J A SCUDERI
PO BOX 3199
BRACKEN RIDGE QLD 4017

ASPLEY
1374 GYMPIE RD
ASPLEY QLD 4034

09 February 2021

Your account maturity notification.

Term Deposit account number: 034-064 38-1215

Customer ID: 0652 0681 JOSEPH ALFIO SCUDERI

Customer ID: 0254 2772 BEVERLEY JUDITH SCUDERI

Dear MR JOSEPH ALFIO SCUDERI & MRS BEVERLEY JUDITH SCUDERI,
THE TRUSTEE JNB SUPERANNUATION FUND

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	\$207,174.95	Term	12 Months
Open date	11 February 2020	Gross interest	+ \$3,178.46
Maturity date	11 February 2021	Withholding tax	- \$0.00
Interest rate	1.53% p.a.	Government tax	- \$0.00
Interest payment frequency	At Maturity	Net interest	+ \$3,178.46
Variation Period start date	11 February 2021	Variation Period end date	18 February 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 11/02/2021 and ends on 18/02/2021. During this time you can make changes to your new Term Deposit once.

If we don't hear from you by 18/02/2021, you have given consent for us to automatically reinvest your principal and any unpaid interest into a new Term Deposit, for the same term and interest payment frequency. **Your new interest rate will be 0.25% p.a.** or the applicable interest rate on the maturity date (whichever is higher).

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.

If you wish to withdraw or transfer your funds after the Variation Period, we have the discretion to delay the withdrawal or transfer until the end of the 31 days' notice period (except in cases of hardship), but not beyond the maturity date of the new Term Deposit.

Managing your Term Deposit online is easier than ever.

Just sign in to get started – no need to call or visit a branch.



Have complete control.

No need to wait until maturity, you can check or change maturity instructions online during the life of your Term Deposit.



Manage it all on the go.

View and control all your account details wherever you are, whenever you need.



Easily compare rates.

You can access and compare interest rates in seconds.

Find out more at westpac.com.au/renew.

Not yet registered for Online Banking?

It only takes a few minutes. Ask us in branch today or call **1300 655 505** or register online. Read the Online Banking Terms and Conditions available at westpac.com.au before deciding.

We're here to help.



If you have any further questions you can call us on **132 032 (+61 2 9293 9270 if overseas)**. Otherwise drop into your nearest branch to talk to us today.

Thanks for choosing Westpac.

The Westpac Term Deposit Team

Important notice.

Please advise Westpac if you do not wish the tax file number/exemption or Australian Business Number already quoted, to be applied to this deposit.

Collection of tax file numbers, ABNs or exemptions is authorised by law. Quotation is not compulsory, but tax may be taken out of interest if you do not quote your number or exemption. For more information about tax file numbers, contact the Australian Taxation Office.



S000061 / M000031 / 041 / CNTTYCP5

Help when
it matters



Things you should know. 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.

Westpac Term Deposits & Farm Management Deposits Terms and Conditions apply, and is available from westpac.com.au, by visiting a branch, or by calling us on 132 032 (+61 2 9293 9270 if overseas). Current interest rate information is also available.

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CSF - TYIMTY /PRINT5 /10022021/000091



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

07/02/2021



MR J A SCUDERI
PO BOX 3199
BRACKEN RIDGE QLD 4017

Deposit Name:
MR JOSEPH ALFIO SCUDERI & MRS BEVERLEY JUDITH SCUDERI

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

Term Deposit Account No. 034-064 381215					
Account designator: THE TRUSTEE JNB SUPERANNUATION FUND					
Deposit date	11/02/2020	Maturity date ¹	11/02/2021	Term	12 Months

Opening balance	Interest frequency	Interest rate	Gross interest ²	Withholding tax ³	Closing balance ⁴
\$207,174.95	At Maturity	1.53 %	\$0.00	\$0.00	\$207,174.95

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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Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9293 9270 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.

Please check all entries on this statement and promptly inform us of any possible error or unauthorised transaction.

We're here to help.

For more information go to westpac.com.au, your nearest Westpac branch or call us on 132 032 (+61 2 9293 9270 if overseas).

The Westpac team



Term Deposit Account Statement
Statement Period 01/02/2021 - 31/07/2021

01/08/2021



MR J A SCUDERI & MRS B J SCUDERI
18 RODEO DR
DAYBORO QLD 4521

Deposit Name:
MR JOSEPH ALFIO SCUDERI & MRS BEVERLEY JUDITH SCUDERI

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

Term Deposit Account No. 034-064 381215					
Account designator: THE TRUSTEE JNB SUPERANNUATION FUND					
Deposit date	11/02/2021	Maturity date ¹	09/02/2022	Term	11 Months 29 Days
Opening balance	Interest frequency	Interest rate	Gross interest ²	Withholding tax ³	Closing balance ⁴
\$110,353.41	At Maturity	0.51 %	\$0.00	\$0.00	\$110,353.41

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.

S001887 / M001852 / 213 / CN1TY3P1

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Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9293 9270 from overseas.

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The Westpac team


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Account detail

Maturity instructions

If you don't give us your instructions by the end of the Variation Period, we'll automatically renew your Term Deposit as set out below. [Make changes](#)

Renewal amount	Reinvest closing balance (\$110,353.41 plus any unpaid interest)
Term	11 months 29 days
Renewal date	09 Feb 2022
New maturity date	07 Feb 2023
Pay interest	At maturity

Term Deposit

034-064 381215

Matured on 11 Feb 2021.

[Manage now.](#)
\$110,353.41

You can change these instructions up until the end of the Variation Period, which is 6 business days starting from the maturity date **09 Feb 2022**.

The new interest rate will be provided in the Maturity Advice we send you, closer to your maturity date.

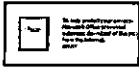
General

General account information showing account type, open date, balance, length of term and maturity date of the term deposit. Shows status indicating when the term deposit is being held as security. [Learn more](#)

Account name	Term Deposit
Account designator	THE TRUSTEE JNB SUPERANNUATION FUND
Current balance	\$110,353.41
BSB/Account number	034-064 381215
Account opening date	9 Aug 2018
Term	12 months
Maturity date	11 Feb 2021
Status	On demand
Current term lodgement date	11 Feb 2020
Deposit held as security	No

Interest

Tax



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Australia's First Bank.

Westpac Banking Corporation
ABN 33 007 457 141
AFSL 233714

Term Deposit Enquiries
GEEBUNG BUSINESS CENTRE
1B 67 ROBINSON ROAD, VIRGINIA
QLD 4014
Telephone: 0732128288
www.westpac.com.au

12 February 2021

MR J A SCUDERI
18 RODEO DR
DAYBORO QLD 4521

Dear MR SCUDERI,

Thank you for choosing to open your Term Deposit with Westpac. We are pleased to provide you with your new account details.

Term Deposit details

Account number:	034254-243956
Account name(s):	JOSEPH ALFIO SCUDERI, BEVERLEY JUDITH SCUDERI
Account designator:	AS TRUSTEE FOR JNB SUPERANNUATION FUND
Principal amount:	\$100,000.00
Open date:	12 February 2021
Maturity date:	12 May 2021
Term:	3 months 0 days
Interest rate:	0.380% p.a.
Interest frequency:	We will pay you interest at maturity.

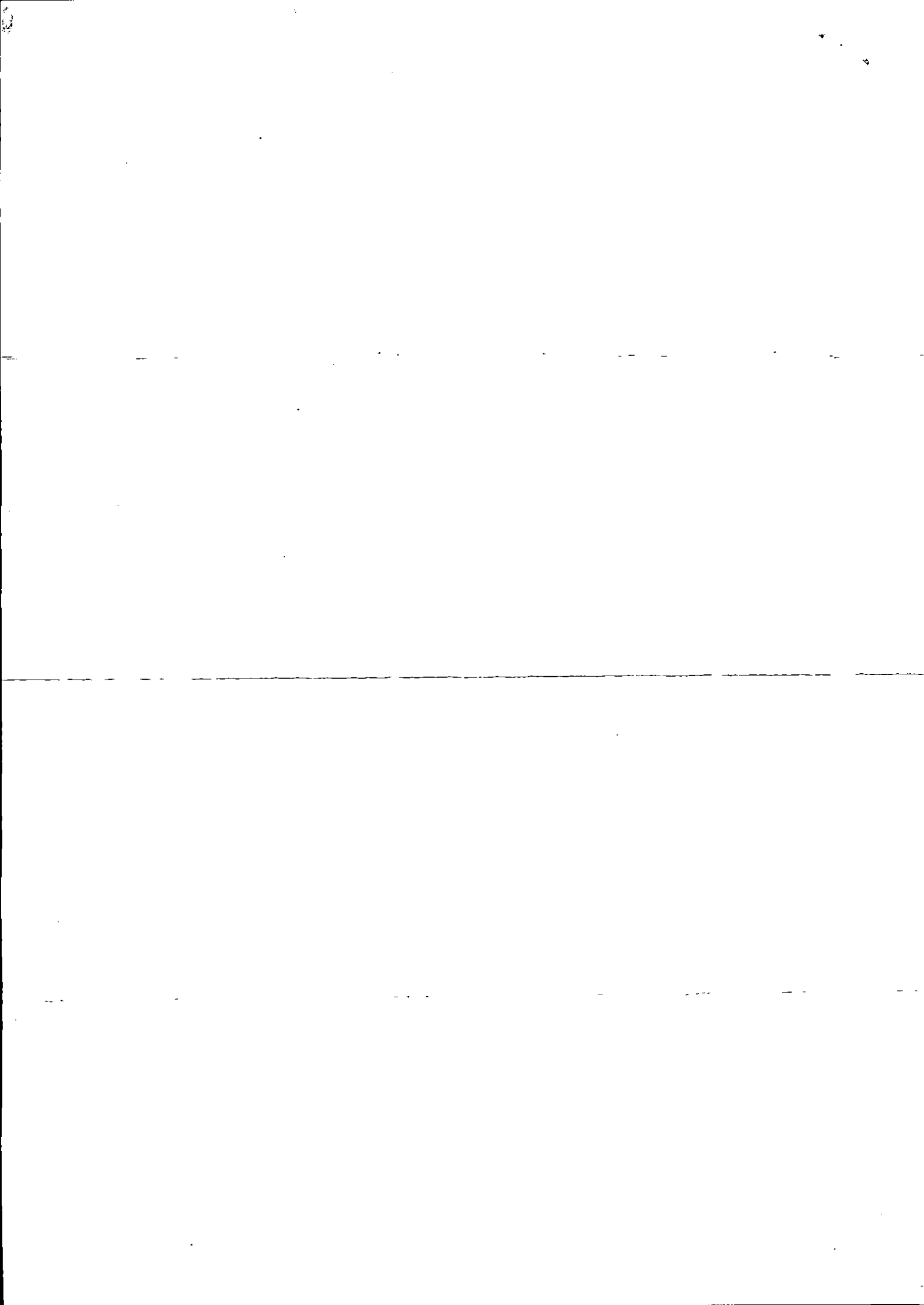
This letter is to confirm the opening of your Term Deposit and to provide you with relevant account details. It does *not* constitute a receipt for the amount of your opening deposit. We will send you a letter of confirmation, outlining any reinvestment instructions we are holding for your deposit, once your funds have been received into the account.

If there is anything else that we can help you with, please call Westpac Telephone Banking on 132 032 or if you are a Business Customer call Westpac Business Direct on 132 772 and we will be happy to assist you.

Thank you for banking with Westpac.

Yours sincerely,

Keran ROWBOTHAM



Things you should know

Interest is calculated daily and will be paid in accordance with your instructions. For deposits with a term greater than 12 months, interest must be paid at least yearly.

Please allow up to three business days for funds to be repaid from your Term Deposit to your account(s).

In response to regulations designed to maintain the strength of Australian banks, Westpac has decided to introduce a 31 days' notice period for access to funds prior to maturity, except in cases of hardship. You will need to give us 31 days notice if you wish to access funds prior to maturity, unless hardship applies. If you have less than 31 days remaining on your term, the earliest you can access funds from this account is at maturity, if hardship doesn't apply. If you provide us with notice to access your funds prior to maturity, we may recalculate the interest (paid or to be paid) at a reduced rate.

For further information, please refer to the 'Westpac Term Deposits & Farm Management Deposits Terms and Conditions' and the Important Information Document.

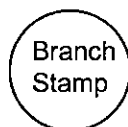
Please note, we do not issue a Maturity Advice where the term of the deposit is 20days or less.

If for any reason at maturity we are unable to follow your instructions, we will try to contact you to discuss your investment needs. In the meantime, the deposit will be held 'On Demand', receiving an at call interest rate.

Tax File Numbers or exemptions

You have not quoted your Tax File Number/Exemption or Australian Business Number. The collection of Tax File Numbers and Australian Business Numbers is authorised by law. Quotation is not compulsory but tax may be taken out of interest if you do not quote your number or exemption. If you would like to know more about Tax File Numbers and Australian Business Numbers, please contact the Australian Taxation Office.

For current interest rates, terms and conditions or more detail on this information, please call Westpac Telephone Banking on 132 032, visit your local branch or if you are a Business Customer call Westpac Business Direct on 132 772.



A handwritten signature in black ink, consisting of several loops and a long horizontal stroke extending to the right.

Bank officer's signature

[Back](#)

Messages

Your Term Deposit has matured

From: Westpac[Archive](#) [Mark as unread](#)

12:00pm, 11 May 2021

Hi Joseph,

Thank you for choosing Westpac for your Term Deposit.

Your Term Deposit account 034254 xxx956, for MR JOSEPH ALFIO SCUDERI & MRS BEVERLEY JUDITH SCUDERI AS TRUSTEE FOR JNB SUPERANNUATION FUND, has matured. The details are below:

Principal amount: \$100,000.00

Open date: 12 FEB 2021

Maturity date: 12 MAY 2021

Interest rate: 0.380% p.a.

Interest payment frequency: at maturity

Term: 3Months0Days

[Back to Inbox](#)

Term Deposit Statement of Interest Paid



04 July 2021

MR J A SCUDERI & MRS B J SCUDERI
18 RODEO DR
DAYBORO QLD 4521

Term Deposit(s) held in the name of:
MR JOSEPH ALFIO SCUDERI & MRS BEVERLEY JUDITH SCUDERI

We are pleased to provide this statement showing the interest we have paid to you on your Term Deposit(s) between 1 July 2020 and 30 June 2021.

All Term Deposits held in the above name with us during the year are listed, including those which matured during the year and have been repaid to you.

Withholding Taxes may have been deducted from the interest earned. If part/all of the tax has been refunded it is marked with an asterisk (*).

If tax has not been refunded you may be able to claim it through your tax return. Any enquiries should be directed to your Tax Advisor or the Australian Taxation Office.

Term Deposit account number	Interest	Withholding tax deducted from interest	Amount paid to you	Deposit was repaid on (if applicable)
	\$	\$	\$	
Designator: The Trustee Jnb Superannuation Fund				
034064 381215	3,178.46	0.00	3,178.46	Still open
Designator: As Trustee For Jnb Superannuation Fund				
034254 243956	92.66	0.00	92.66	12 May 21
TOTAL	3,271.12	0.00	3,271.12	

We trust the information on this statement may be of use to you in preparing your income tax return.

Thank you for banking with us in 2020/21. We look forward to assisting you meet your savings and investment needs in the new financial year.

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Please check all entries on this statement and promptly inform the Bank of any possible error or unauthorised transaction.

Thank you for banking with Westpac

