

12 October 2022

MR J V BARNETT
62 HARVEST RD
GREENBANK QLD 4124

Dear MR BARNETT,

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:	034115-748137
Account name(s):	JOHN VICTOR BARNETT, KATHRYN BETH EGGLETON
Account designator:	ATF BARNETT SUPERANNUATION FUND
Principal amount:	\$40,000.00
Open date:	12 October 2022
Maturity date:	12 April 2023
Term:	6 months 0 days
Interest rate:	2.820% 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,

Tahine Tutuila

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.

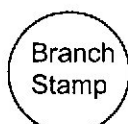
Please note, we do not issue a Maturity Advice where the term of the deposit is 20 days or less.

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.



Bank officer's signature