



MR J V BARNETT & MRS K EGGLETON
62 HARVEST RD
GREENBANK QLD 4124

BROWNS PLAINS
24-28 BROWNS PLAINS RD
BROWNS PLAINS QLD 4118

19 September 2023

Your account matures soon.

Term Deposit account number: 034-115 74-7732

Customer ID: 0081 2526 JOHN VICTOR BARNETT
Customer ID: 2051 6419 KATHRYN BETH EGGLETON

Dear MR JOHN VICTOR BARNETT & MRS KATHRYN BETH EGGLETON,
ATF BARNETT SUPERANNUATION FUND

Your Term Deposit matures on 05 October 2023, 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	\$250,000.00	Term	6 Months
Open date	05 April 2023	Gross interest	+ \$4,700.34
Maturity date	05 October 2023	Withholding tax	- \$0.00
Interest rate	3.75 % p.a.	Government tax	- \$0.00
Interest payment frequency	At Maturity	Net interest	+ \$4,700.34
Variation Period start date	05 October 2023	Variation Period end date	12 October 2023

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.

If we don't hear from you, 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. There is no fee for this automatic roll over, and we will notify you of any changes to the fees in accordance with the Westpac Term Deposit Terms and Conditions.

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.