



041

MRS URSZULA CHOMICZ
19 FRANCIS ST
MERMAID BEACH QLD 4218

PACIFIC FAIR
PACIFIC FAIR SHOPPING CENTRE
BROADBEACH QLD 4218

01 June 2022

Your account renewal notification.

Term Deposit account number: 034-239 39-4051

Term Deposit name: MR ROBERT STEVEN CHOMICZ & MRS URSZULA CHOMICZ & MR ALEX GEO

Term Deposit name: RGE CHOMICZ

Term Deposit name: AS TRUSTEE FOR CHOMICZ SUPERANNUATION FUND

Customer ID: 6400 1111 URSZULA CHOMICZ

Customer ID: 1205 9387 ALEX GEORGE CHOMICZ

Customer ID: 0106 2558 ROBERT STEVEN CHOMICZ

Dear MRS URSZULA CHOMICZ,

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	\$459,077.99
Renewal date	01 June 2022
Maturity date	01 September 2022
Interest rate	0.87 % p.a.
Interest payment frequency	At Maturity
Term	3 Months

Other Information.

Part principal of \$459,077.99 from this deposit was reinvested.

The remainder of the principal of \$54,581.75 and the interest of \$418.25 from this deposit was paid to account 034239 303949 at the WESTPAC PACIFIC FAIR, GOLD COAST BRANCH.

Your previous Term Deposit details

Principal amount	\$513,659.74	Term	3 Months
Open date	25 February 2022	Gross Interest	+ \$418.25
Maturity date	25 May 2022	Withholding tax	- \$0.00
Interest rate	0.33 % p.a.	Net interest	+ \$418.25
Interest payment frequency	At Maturity		

What happens next?

Unless you advise us otherwise, at maturity, the principal of \$459,077.99 and the interest from this deposit will be reinvested for 3 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.

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Phone 1800 931 678

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

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.



Bank confidently.

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Not yet registered for Online Banking?

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.

Is a Term Deposit the account that best suits your needs?

Term Deposits have been designed for people who wish to deposit a specific amount and be paid a fixed rate of interest over a fixed period of time of their choice, and who do not need immediate access to their funds during that time.

If you have different needs, please talk to us about other options you can take at maturity, including, varying your Term Deposit, withdrawing funds or changing to another product. Help is available by logging into Online Banking, calling us or visiting a branch, which can be found at westpac.com.au/locateus.

We're here to help.



If you have any further questions you can call us on **132 032 (+61 2 9155 7700 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 the use of tax file numbers, contact the Australian Taxation Office.

Help when
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PACIFIC FAIR
PACIFIC FAIR SHOPPING CENTRE
BROADBEACH QLD 4218

23 May 2022

Your account maturity notification.

Term Deposit account number: 034-239 39-4051

Customer ID: 0106 2558 ROBERT STEVEN CHOMICZ

Customer ID: 1205 9387 ALEX GEORGE CHOMICZ

Customer ID: 6400 1111 URSZULA CHOMICZ

Dear MR ROBERT STEVEN CHOMICZ & MRS URSZULA CHOMICZ & MR ALEX GEO,
AS TRUSTEE FOR CHOMICZ 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	\$513,659.74	Term	3 Months
Open date	25 February 2022	Gross interest	+ \$413.32
Maturity date	25 May 2022	Withholding tax	- \$0.00
Interest rate	0.33% p.a.	Government tax	- \$0.00
Interest payment frequency	At Maturity	Net interest	+ \$413.32
Variation Period start date	25 May 2022	Variation Period end date	01 June 2022

What happens next?

Sign in to Online Banking, visit your nearest Westpac branch or call us on 132 032 (+61 2 9155 7700 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 25/05/2022 and ends on 01/06/2022. During this time you can make changes to your new Term Deposit once.

If we don't hear from you by 01/06/2022, 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 0.07% 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.

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.

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Have complete control.

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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.

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Is a Term Deposit the account that best suits your needs?

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If you have different needs, please talk to us about other options you can take at maturity, including, varying your Term Deposit, withdrawing funds or changing to another product. Help is available by logging into Online Banking, calling us or visiting a branch, which can be found at westpac.com.au/locateus.

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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 9155 7700 if overseas). Current interest rate information is also available.

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PACIFIC FAIR
PACIFIC FAIR SHOPPING CENTRE
BROADBEACH QLD 4218

09 May 2022

Your account matures soon.

Term Deposit account number: 034-239 39-4051

Customer ID: 0106 2558 ROBERT STEVEN CHOMICZ

Customer ID: 1205 9387 ALEX GEORGE CHOMICZ

Customer ID: 6400 1111 URSZULA CHOMICZ

Dear MR ROBERT STEVEN CHOMICZ & MRS URSZULA CHOMICZ & MR ALEX GEO,
AS TRUSTEE FOR CHOMICZ SUPERANNUATION FUND

Your Term Deposit matures on 25 May 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	\$513,659.74	Term	3 Months
Open date	25 February 2022	Gross interest	+ \$413.32
Maturity date	25 May 2022	Withholding tax	- \$0.00
Interest rate	0.33 % p.a.	Government tax	- \$0.00
Interest payment frequency	At Maturity	Net interest	+ \$413.32
Variation Period start date	25 May 2022	Variation Period end date	01 June 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.

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.

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.

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PACIFIC FAIR
PACIFIC FAIR SHOPPING CENTRE
BROADBEACH QLD 4218

01 March 2022

Your account renewal notification.

Term Deposit account number: 034-239 39-4051

Term Deposit name: MR ROBERT STEVEN CHOMICZ & MRS URSZULA CHOMICZ & MR ALEX GEO

Term Deposit name: RGE CHOMICZ

Term Deposit name: AS TRUSTEE FOR CHOMICZ SUPERANNUATION FUND

Customer ID: 6400 1111 URSZULA CHOMICZ

Customer ID: 1205 9387 ALEX GEORGE CHOMICZ

Customer ID: 0106 2558 ROBERT STEVEN CHOMICZ

Dear MRS URSZULA CHOMICZ,

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	\$513,659.74
Renewal date	25 February 2022
Maturity date	25 May 2022
Interest rate	0.33 % p.a.
Interest payment frequency	At Maturity
Term	3 Months

Other Information.

The principal of \$513,194.07 and interest of \$465.67 from this deposit was reinvested.

Your previous Term Deposit details

Principal amount	\$513,194.07	Term	3 Months
Open date	25 November 2021	Gross Interest	+ \$465.67
Maturity date	25 February 2022	Withholding tax	- \$0.00
Interest rate	0.36 % p.a.	Net interest	+ \$465.67
Interest payment frequency	At Maturity		

What happens next?

Unless you advise us otherwise, at maturity, the principal of \$513,659.74 and the interest from this deposit will be reinvested for 3 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.

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23 February 2022

Your account maturity notification.

Term Deposit account number: 034-239 39-4051

Customer ID: 0106 2558 ROBERT STEVEN CHOMICZ

Customer ID: 1205 9387 ALEX GEORGE CHOMICZ

Customer ID: 6400 1111 URSZULA CHOMICZ

Dear MR ROBERT STEVEN CHOMICZ & MRS URSZULA CHOMICZ & MR ALEX GEO,
AS TRUSTEE FOR CHOMICZ 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

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Open date	25 November 2021	Gross interest	+ \$465.67
Maturity date	25 February 2022	Withholding tax	- \$0.00
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Interest payment frequency	At Maturity	Net interest	+ \$465.67
Variation Period start date	25 February 2022	Variation Period end date	04 March 2022

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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 25/02/2022 and ends on 04/03/2022. During this time you can make changes to your new Term Deposit once.

If we don't hear from you by 04/03/2022, 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 0.07% p.a.** or the applicable interest rate on the maturity date (whichever is higher).

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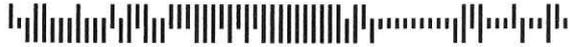
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Customer ID: 0106 2558 ROBERT STEVEN CHOMICZ

Customer ID: 1205 9387 ALEX GEORGE CHOMICZ

Customer ID: 6400 1111 URSZULA CHOMICZ

Dear MR ROBERT STEVEN CHOMICZ & MRS URSZULA CHOMICZ & MR ALEX GEO,
AS TRUSTEE FOR CHOMICZ SUPERANNUATION FUND

Your Term Deposit matures on 25 February 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.

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Variation Period start date	25 February 2022	Variation Period end date	04 March 2022

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We're here to help.



If you have any further questions you can call us on **132 032 (+61 2 9155 7700 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.



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 9155 7700 if overseas). Current interest rate information is also available.

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041

MRS URSZULA CHOMICZ
19 FRANCIS ST
MERMAID BEACH QLD 4218

PACIFIC FAIR
PACIFIC FAIR SHOPPING CENTRE
BROADBEACH QLD 4218

25 November 2021

Your account renewal notification.

Term Deposit account number: 034-239 39-4051

1st Term Deposit name: MR ROBERT STEVEN CHOMICZ & MRS URSZULA CHOMICZ & MR ALEX GEO

Term Deposit name: RGE CHOMICZ

Term Deposit name: AS TRUSTEE FOR CHOMICZ SUPERANNUATION FUND

Customer ID: 6400 1111 URSZULA CHOMICZ

Customer ID: 1205 9387 ALEX GEORGE CHOMICZ

Customer ID: 0106 2558 ROBERT STEVEN CHOMICZ

Dear MRS URSZULA CHOMICZ,

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	\$513,194.07
Renewal date	25 November 2021
Maturity date	25 February 2022
Interest rate	0.36 % p.a.
Interest payment frequency	At Maturity
Term	3 Months

Other Information.

Part principal of \$513,194.07 from this deposit was reinvested.

The remainder of the principal of \$19,476.38 and the interest of \$523.62 from this deposit was paid to account 034239 303949 at the WESTPAC PACIFIC FAIR, GOLD COAST BRANCH.

Your previous Term Deposit details

Principal amount	\$532,670.45	Term	3 Months
Open date	25 August 2021	Gross Interest	+ \$523.62
Maturity date	25 November 2021	Withholding tax	- \$0.00
Interest rate	0.39 % p.a.	Net interest	+ \$523.62
Interest payment frequency	At Maturity		

What happens next?

Unless you advise us otherwise, at maturity, the principal of \$513,194.07 and the interest from this deposit will be reinvested for 3 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

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.



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



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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.

Is a Term Deposit the account that best suits your needs?

Term Deposits have been designed for people who wish to deposit a specific amount and be paid a fixed rate of interest over a fixed period of time of their choice, and who do not need immediate access to their funds during that time.

If you have different needs, please talk to us about other options you can take at maturity, including, varying your Term Deposit, withdrawing funds or changing to another product. Help is available by logging into Online Banking, calling us or visiting a branch, which can be found at westpac.com.au/locateus.

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Thanks for choosing Westpac.

The Westpac Term Deposit Team

Important notice.

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041

MRS URSZULA CHOMICZ
19 FRANCIS ST
MERMAID BEACH QLD 4218

PACIFIC FAIR
PACIFIC FAIR SHOPPING CENTRE
BROADBEACH QLD 4218

23 November 2021

Your account maturity notification.

Term Deposit account number: 034-239 39-4051

Customer ID: 0106 2558 ROBERT STEVEN CHOMICZ

Customer ID: 1205 9387 ALEX GEORGE CHOMICZ

Customer ID: 6400 1111 URSZULA CHOMICZ

Dear MR ROBERT STEVEN CHOMICZ & MRS URSZULA CHOMICZ & MR ALEX GEO,
AS TRUSTEE FOR CHOMICZ 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	\$532,670.45	Term	3 Months
Open date	25 August 2021	Gross interest	+ \$523.62
Maturity date	25 November 2021	Withholding tax	- \$0.00
Interest rate	0.39% p.a.	Government tax	- \$0.00
Interest payment frequency	At Maturity	Net interest	+ \$523.62
Variation Period start date	25 November 2021	Variation Period end date	02 December 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 25/11/2021 and ends on 02/12/2021. During this time you can make changes to your new Term Deposit once.

If we don't hear from you by 02/12/2021, 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 0.07% 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.

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.

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Phone 1800 931 678

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

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S000166 / M000083 / 928 / CNITYCP5



041

MRS URSZULA CHOMICZ
19 FRANCIS ST
MERMAID BEACH QLD 4218

PACIFIC FAIR
PACIFIC FAIR SHOPPING CENTRE
BROADBEACH QLD 4218

09 November 2021

Your account matures soon.

Term Deposit account number: 034-239 39-4051

Customer ID: 0106 2558 ROBERT STEVEN CHOMICZ

Customer ID: 1205 9387 ALEX GEORGE CHOMICZ

Customer ID: 6400 1111 URSZULA CHOMICZ

Dear MR ROBERT STEVEN CHOMICZ & MRS URSZULA CHOMICZ & MR ALEX GEO,
AS TRUSTEE FOR CHOMICZ SUPERANNUATION FUND

Your Term Deposit matures on 25 November 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	\$532,670.45	Term	3 Months
Open date	25 August 2021	Gross interest	+ \$523.62
Maturity date	25 November 2021	Withholding tax	- \$0.00
Interest rate	0.39 % p.a.	Government tax	- \$0.00
Interest payment frequency	At Maturity	Net interest	+ \$523.62
Variation Period start date	25 November 2021	Variation Period end date	02 December 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.

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.

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.

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.

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Thanks for choosing Westpac.

The Westpac Term Deposit Team

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041

MRS URSZULA CHOMICZ
19 FRANCIS ST
MERMAID BEACH QLD 4218

PACIFIC FAIR
PACIFIC FAIR SHOPPING CENTRE
BROADBEACH QLD 4218

31 August 2021

Your account renewal notification.

Term Deposit account number: 034-239 39-4051

Term Deposit name: MR ROBERT STEVEN CHOMICZ & MRS URSZULA CHOMICZ & MR ALEX GEO

Term Deposit name: RGE CHOMICZ

Term Deposit name: AS TRUSTEE FOR CHOMICZ SUPERANNUATION FUND

Customer ID: 6400 1111 URSZULA CHOMICZ

Customer ID: 1205 9387 ALEX GEORGE CHOMICZ

Customer ID: 0106 2558 ROBERT STEVEN CHOMICZ

Dear MRS URSZULA CHOMICZ,

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	\$532,670.45
Renewal date	25 August 2021
Maturity date	25 November 2021
Interest rate	0.39 % p.a.
Interest payment frequency	At Maturity
Term	3 Months

Other Information.

The principal of \$532,402.06 and interest of \$268.39 from this deposit was reinvested.

Your previous Term Deposit details

Principal amount	\$532,402.06	Term	3 Months
Open date	25 May 2021	Gross Interest	+ \$268.39
Maturity date	25 August 2021	Withholding tax	- \$0.00
Interest rate	0.20 % p.a.	Net interest	+ \$268.39
Interest payment frequency	At Maturity		

What happens next?

Unless you advise us otherwise, at maturity, the principal of \$532,670.45 and the interest from this deposit will be reinvested for 3 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.

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Thanks for choosing Westpac.

The Westpac Term Deposit Team

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041

MRS URSZULA CHOMICZ
19 FRANCIS ST
MERMAID BEACH QLD 4218

PACIFIC FAIR
PACIFIC FAIR SHOPPING CENTRE
BROADBEACH QLD 4218

23 August 2021

Your account maturity notification.

Term Deposit account number: 034-239 39-4051

Customer ID: 0106 2558 ROBERT STEVEN CHOMICZ

Customer ID: 1205 9387 ALEX GEORGE CHOMICZ

Customer ID: 6400 1111 URSZULA CHOMICZ

Dear MR ROBERT STEVEN CHOMICZ & MRS URSZULA CHOMICZ & MR ALEX GEO,
AS TRUSTEE FOR CHOMICZ 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	\$532,402.06	Term	3 Months
Open date	25 May 2021	Gross interest	+ \$268.39
Maturity date	25 August 2021	Withholding tax	- \$0.00
Interest rate	0.20% p.a.	Government tax	- \$0.00
Interest payment frequency	At Maturity	Net interest	+ \$268.39
Variation Period start date	25 August 2021	Variation Period end date	01 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 25/08/2021 and ends on 01/09/2021. During this time you can make changes to your new Term Deposit once.

If we don't hear from you by 01/09/2021, 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 0.10% 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.

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SC00160 / M000086 / 236 / CN1TYCP5

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it matters

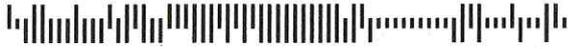


Things you should know. You'll need to give us 31 days' notice to access the funds before maturity, except in cases of hardship as defined by us. If you withdraw the funds early, we may recalculate all interest paid or to be paid on your Term Deposit at a reduced rate, and you may lose any interest accrued.

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041

MRS URSZULA CHOMICZ
19 FRANCIS ST
MERMAID BEACH QLD 4218

PACIFIC FAIR
PACIFIC FAIR SHOPPING CENTRE
BROADBEACH QLD 4218

09 August 2021

Your account matures soon.

Term Deposit account number: 034-239 39-4051

Customer ID: 0106 2558 ROBERT STEVEN CHOMICZ

Customer ID: 1205 9387 ALEX GEORGE CHOMICZ

Customer ID: 6400 1111 URSZULA CHOMICZ

Dear MR ROBERT STEVEN CHOMICZ & MRS URSZULA CHOMICZ & MR ALEX GEO,
AS TRUSTEE FOR CHOMICZ SUPERANNUATION FUND

Your Term Deposit matures on 25 August 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	\$532,402.06	Term	3 Months
Open date	25 May 2021	Gross interest	+ \$268.39
Maturity date	25 August 2021	Withholding tax	- \$0.00
Interest rate	0.20 % p.a.	Government tax	- \$0.00
Interest payment frequency	At Maturity	Net interest	+ \$268.39
Variation Period start date	25 August 2021	Variation Period end date	01 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.

3 - 0.39
6 - 0.49

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.

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.

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The Westpac Term Deposit Team

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