



MR & MRS R E PALMER
PO BOX 47
COOKTOWN QLD 4895

PORT DOUGLAS
SHOP 5 43 MACROSSAN STREET
PORT DOUGLAS QLD 4877

16 March 2021

Your account matures soon.

Term Deposit account number: 034-155 19-4124

Customer ID: 6405 6754 RONALD EDWARD PALMER
Customer ID: 6405 6755 CHRISTA PALMER

Dear MR RONALD EDWARD PALMER & MRS CHRISTA PALMER,
ATF RE & C PALMER SUPERANNUATION FUND

Your Term Deposit matures on 02 April 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	\$484,186.71	Term	12 Months
Open date	02 April 2020	Gross interest	+ \$8,231.17
Maturity date	02 April 2021	Withholding tax	- \$0.00
Interest rate	1.70 % p.a.	Government tax	- \$0.00
Interest payment frequency	Yearly	Net interest	+ \$8,231.17
Variation Period start date	06 April 2021	Variation Period end date	13 April 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.

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.

Rest assured with Westpac's Online Banking Security guarantee.

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



MR & MRS R E PALMER
PO BOX 47
COOKTOWN QLD 4895

PORT DOUGLAS
SHOP 5 43 MACROSSAN STREET
PORT DOUGLAS QLD 4877

30 March 2021

Your account maturity notification.

Term Deposit account number: 034-155 19-4124

Customer ID: 6405 6754 RONALD EDWARD PALMER
Customer ID: 6405 6755 CHRISTA PALMER

Dear MR RONALD EDWARD PALMER & MRS CHRISTA PALMER,
ATF RE & C PALMER SUPERANNUATION FUND

Thank you for choosing Westpac for your Term Deposit.

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

At maturity, your outstanding interest will be paid into account 034197 221987 at the WESTPAC MAREEBA BRANCH.

Your current Term Deposit details

Principal amount	\$484,186.71	Term	12 Months
Open date	02 April 2020	Gross interest	+ \$8,231.17
Maturity date	02 April 2021	Withholding tax	- \$0.00
Interest rate	1.70% p.a.	Government tax	- \$0.00
Interest payment frequency	Yearly	Net Interest	+ \$8,231.17
Variation Period start date	06 April 2021	Variation Period end date	13 April 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 06/04/2021 and ends on 13/04/2021. During this time you can make changes to your new Term Deposit once.

If we don't hear from you by 13/04/2021, 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.

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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.

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

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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.



S001250 / M000660 / 090 / CH1TYCP5

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 130 032 (+61 2 9293 9270 if overseas). Current interest rate information is also available.

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MR & MRS R E PALMER
PO BOX 47
COOKTOWN QLD 4895

PORT DOUGLAS
SHOP 5 43 MACROSSAN STREET
PORT DOUGLAS QLD 4877

09 April 2021

Your account renewal notification.

Term Deposit account number: 034-155 19-4124

Term Deposit name: MR RONALD EDWARD PALMER & MRS CHRISTA PALMER
Term Deposit name: ATF RE & C PALMER SUPERANNUATION FUND

Customer ID: 6405 6754 RONALD EDWARD PALMER
Customer ID: 6405 6755 CHRISTA PALMER

Dear MR & MRS R E PALMER,

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	\$484,186.71
Renewal date	02 April 2021
Maturity date	02 February 2022
Interest rate	0.26 % p.a.
Interest payment frequency	At Maturity
Term	10 Months

Other Information.

The principal of \$484,186.71 from this deposit was reinvested.

The interest of \$8,231.17 from this deposit was paid to account 034197 221987 at the WESTPAC MAREEBA BRANCH.

Your previous Term Deposit details

Principal amount	\$484,186.71	Term	12 Months
Open date	02 April 2020	Gross Interest	+ \$8,231.17
Maturity date	02 April 2021	Withholding tax	- \$0.00
Interest rate	1.70 % p.a.	Net interest	+ \$8,231.17
Interest payment frequency	Yearly		

What happens next?

Unless you advise us otherwise, at maturity, the principal of \$484,186.71 and the interest from this deposit will be reinvested for 10 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.

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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Handwritten signature
AB1

Term Deposit Statement of Interest Paid



05 July 2020

**MR & MRS R E PALMER
 PO BOX 47
 COOKTOWN QLD 4895**

**Term Deposit(s) held in the name of:
 MR RONALD EDWARD PALMER & MRS CHRISTA PALMER**

We are pleased to provide this statement showing the interest we have paid to you on your Term Deposit(s) between 1 July 2019 and 30 June 2020.

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: Atf Re & C Palmer Superannuation Fund				
034155 194124	9,247.01	0.00	9,247.01	Still open
TOTAL	9,247.01	0.00	9,247.01	

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 2019/20. We look forward to assisting you meet your savings and investment needs in the new financial year.

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



Term Deposit Account Statement
Statement Period 01/02/2020 - 31/07/2020

02/08/2020



044

MR & MRS R E PALMER
PO BOX 47
COOKTOWN QLD 4895

Deposit Name:
MR RONALD EDWARD PALMER & MRS CHRISTA PALMER

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

Term Deposit Account No. 034-155 194124					
Account designator: ATF RE & C PALMER SUPERANNUATION FUND					
Deposit date	02/04/2020	Maturity date ¹	02/04/2021	Term	12 Months
Opening balance	Interest frequency	Interest rate	Gross interest ²	Withholding tax ³	Closing balance ⁴
\$484,186.71	Yearly	1.70 %	\$0.00	\$0.00	\$484,186.71

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.



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.

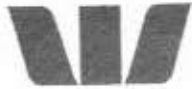
Please check all entries on this statement and promptly inform us of any possible error or unauthorised transaction.

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

03/10/2010 / 10:00:00 AM / 10/10/2010 / 10:00:00 AM



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

07/02/2021



044

MR & MRS R E PALMER
PO BOX 47
COOKTOWN QLD 4895

Deposit Name:
MR RONALD EDWARD PALMER & MRS CHRISTA PALMER

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

Term Deposit Account No. 034-155 194124					
Account designator: ATF RE & C PALMER SUPERANNUATION FUND					
Deposit date	02/04/2020	Maturity date ¹	02/04/2021	Term	12 Months
Opening balance	Interest frequency	Interest rate	Gross interest ²	Withholding tax ³	Closing balance ⁴
\$484,186.71	Yearly	1.70 %	\$0.00	\$0.00	\$484,186.71

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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