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16 April, 2019

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**Term Deposit Account TD148357817-
535190**

Dear Sir/Madam

Thank you for your new Term Deposit.

Here's a summary of your Term deposit -

Amount	\$50,000.00
Start date of Term Deposit	12 April 2019
Term	270 days

Interest Details

Interest rate	2.65%
Interest payment frequency	At Maturity
Interest Instructions	
• Add interest to Term Deposit.	
First Interest Payment Amount	\$980.14

Maturity Details

Maturity Date	7 January 2020
Maturity Instructions	
• Roll the remaining balance	

Account Number

Facility Reference	TD148357817-535190
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If you'd like to change your maturity instructions, just call us. We'll also reconfirm your instructions before your Term Deposit matures. We're pleased to be helping you reach your financial goals.

If you change your mind

You can change your mind and withdraw the funds within the first 7 days from when this term deposit started (the grace period) without incurring an interest rate adjustment. Remember, for term deposits from 2 months, you can make a full or partial withdrawal after this grace period ends but before the maturity date, if you've given us at least 31 days' notice. If you make a withdrawal after the 7 day grace period, the interest rate applicable to the amount withdrawn is adjusted by the rates shown in the table below. For example, when you withdraw all or part of your deposit and less than 25% of the original term has lapsed then the interest rate (the adjusted interest rate) is 2% per annum less than the rate which originally applied to the deposit. We don't apply these restrictions for customers in hardship. Call us if you'd like to do this.