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16 April, 2019

**AMP Bank**  
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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           |
| <b>Interest Details</b>         |                    |
| Interest rate                   | 2.65%              |
| Interest payment frequency      | At Maturity        |
| Interest Instructions           |                    |
| • Add interest to Term Deposit. |                    |
| First Interest Payment Amount   | \$980.14           |
| <b>Maturity Details</b>         |                    |
| Maturity Date                   | 7 January 2020     |
| Maturity Instructions           |                    |
| • Roll the remaining balance    |                    |
| <b>Account Number</b>           |                    |
| Facility Reference              | TD148357817-535190 |

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 If you make a withdrawal after the 7 day grace period, the interest rate applicable to the amount withdrawn is adjusted by the rates shown in the table below.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.