



17 May 2023



John William Larsson & Dellene Joy
Larsson ATF JWL Superannuation Fund
GPO BOX 330
BRISBANE QLD 4000

Your contacts

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AMP Bank

Reply Paid 79702 Parramatta NSW 2124

Account details

ACCOUNT NUMBER

TD111446258

BSB NUMBER

939-200

ACCOUNT HOLDER

John William Larsson & Dellene Joy Larsson ATF JWL
Superannuation Fund

Dear Sir/Madam,

Here are your term deposit details

Thanks for opening your new term deposit with us.

Here's a summary of your term deposit

Account number	TD111446258
Amount	\$98,134.00
Start date	12 May 2023
Term	150 days
Interest rate	4.55% pa
Interest payment frequency	Maturity
Total interest	\$1,834.97

What happens to your term deposit when it matures?

You've chosen to reinvest the total balance (including interest) when your term deposit matures on 9 October 2023.

Call us if you'd like to change your maturity instructions. We'll also contact you to reconfirm your instructions before your term deposit matures.

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 with a term of 2 months or longer, you can make a full or partial withdrawal after this grace period ends on 19 May 2023, 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 If you make a withdrawal after the 7 day grace period, the interest rate applicable to the amount withdrawn is adjusted by the rates shown in the **Interest Rate Adjustment table** below.

We don't apply these restrictions for customers in hardship. Please call us if you'd like to request an early withdrawal.

Interest Rate Adjustment table

Portion of term completed	Interest rate adjustment (% reduction to your interest rate)
Less than 20%	90%
20% to less than 40%	80%
40% to less than 60%	60%
60% to less than 80%	40%
80% or more	20%

For example, if you request to withdraw all or part of your deposit and less than 25% of the original term has lapsed at the time the withdrawal is processed, then the interest rate (the adjusted interest rate) is the rate which originally applied to the deposit less 80%. Further information about this interest rate adjustment can be found in the Deposit products terms and conditions and Deposit products fees and charges guide at **amp.com.au/bankterms**.

Higher interest rates may be available for other terms or on our other deposit products. More information about our term deposits can be found at **amp.com.au/termdeposits**.

If you applied for the term deposit directly with AMP Bank, you can find the current interest rates at **amp.com.au/td-rates-and-fees** or by calling us. Alternatively, if you applied for a term deposit through an intermediary (such as your financial adviser), please contact them for the current interest rates as these may differ to the rates that apply to customers who applied for a term deposit directly with AMP Bank.

Want to know more?

Please view the terms and conditions for information about your new account, available at **amp.com.au/bankterms** or call or email us and we'll send you a copy.

We're here to help

If you have any questions or need help, call us on 13 30 30 from Monday to Friday (8am – 8pm) or Saturday and Sunday (9am – 5pm), Sydney time. You can also email us at **info@ampbanking.com.au**

Yours sincerely

The AMP Bank Team

What you need to know

The product issuer is AMP Bank Limited ABN 15 081 596 009, AFSL and Australian Credit Licence 234517. Information including interest rate adjustments are subject to change.