



047

GIBSON SUPERANNUATION FUND  
 UNIT 194 18 MONTELIER TCE  
 PORT ELLIOT SA 5212

Date printed	31 December 2022
Term Deposit number	06 5504 50123338
Investment balance	\$30,000.00
Investment term	6 months
At an interest rate of	2.00% p.a.
Invested on	10 August 2022
To mature on	10 February 2023
Interest option	Compound Six Monthly

## Account statement for your Term Deposit

For your records this is your account statement for the period from 1 July to 31 December 2022.

### Things you should know

This Transaction Notice provides Term Deposit transactions for the first six months of the financial year from 1 July 2022 to 31 December 2022.

For taxation purposes the End of Financial Year Notice displays all Term Deposit transactions for the full financial year from 1 July 2022 to 30 June 2023.

### We're here to help

If you want to view our latest Terms and Conditions or have any questions, you can visit [commbank.com.au](http://commbank.com.au), drop into your nearest branch, contact your Relationship Manager or Adviser, or call 13 2221.

### Important information for Term Deposits opened after 1 July

The opening balance of this Term Deposit will display as 'Nil' on this account statement. The opening deposit will be listed as a separate transaction on the date that the Term Deposit was opened or the value date specified for the Term Deposit.

**Account name** KATHLEEN RAE GIBSON AND WILLIAM EDMUND GIBSON IN TRUST FOR WE & KR GIBSON SUPERANNUATION FUND

Date	Transaction	Debit	Credit	Balance
01 Jul	OPENING BALANCE			\$35,000.00
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2022 is \$25.68			
06 Jul	\$9.36 CR Credit Interest REDIRECTED TO 065-000 10448977			
13 Jul	\$0.20 CR Credit Interest REDIRECTED TO 065-000 10448977			
20 Jul	\$0.20 CR Credit Interest REDIRECTED TO 065-000 10448977			
27 Jul	\$0.20 CR Credit Interest REDIRECTED TO 065-000 10448977			
03 Aug	\$0.20 CR Credit Interest REDIRECTED TO 065-000 10448977			
10 Aug	\$0.20 CR Credit Interest REDIRECTED TO 065-000 10448977			

\*# 19745.19887.1.1 ZZ175 1102 AR.YT.S111.D365.L V05.01.31



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GIBSON SUPERANNUATION FUND  
 UNIT 194 18 MONTEPELIER TCE  
 PORT ELLIOT SA 5212

Date printed	28 January 2023
Term Deposit number	06 5504 50123338
Current balance	\$30,000.00
Investment term	6 months
At an interest rate of	2.00% p.a.
Invested on	10 August 2022
To mature on	10 February 2023
Interest option	Compound Six Monthly

## Review your Term Deposit before it matures

Your Term Deposit is due to mature on 10 February 2023 at which point you can provide us instructions and lock in your new rate. As at the date of this notice we have no maturity instructions recorded for your account.

Account name	KATHLEEN RAE GIBSON AND WILLIAM EDMUND GIBSON IN TRUST FOR WE & KR GIBSON SUPERANNUATION FUND
Interest paid this financial year	\$10.36
Interest payable by maturity date if your funds remain invested until maturity	\$302.47

### What do you need to do?

Review your Term Deposit and update your instructions if you want to make a change to these. You can do this at any point prior to maturity, or during the grace period. Prior to maturity, interest rates are indicative only, and may change before your maturity date.

As a guide if you chose to renew, based on your current term and balance as at the date of this notice (including any headline or special offers), the interest rate for the new term would be 0.15% p.a. This may change significantly by the time your Term Deposit matures. To confirm what the interest rate applied to the new term will be, contact us during the grace period so you can make changes if needed.

### What are your maturity options?

You can:

- **Renew** your Term Deposit, with a wide variety of investment terms and the ability to add or withdraw funds
- **Withdraw** your funds in full and close your Term Deposit account
- **Temporarily** place your funds in a holding facility, a feature where you can renew or withdraw your funds without penalty until you decide your next move.

For the latest indicative interest rates, including rates for holding facility, go to [www.commbank.com.au/tdrates](http://www.commbank.com.au/tdrates)

### How to give us instructions

Log on to NetBank to provide instructions online, visit any CommBank branch, contact your Relationship Manager or Adviser, or call **13 2221**.

If you **don't** provide us instructions, your Term Deposit will be automatically placed in the holding facility on your maturity date. Based on your current balance, the 7 day variable interest rate of 0.15% p.a. would apply. This rate may change by the time your Term Deposit matures.

If you forget to provide instructions before maturity, or just change your mind, don't worry - you have the **7 day grace period** from 10 February 2023 to 16 February 2023 to provide alternative renewal or withdrawal instructions without notice or penalty. This will take effect from 10 February 2023.

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GIBSON SUPERANNUATION FUND  
 UNIT 194 18 MONTELIER TCE  
 PORT ELLIOT SA 5212

Date printed	10 February 2023
Term Deposit number	06 5504 50123338
Investment balance	\$30,302.47
Placed in holding facility on	10 February 2023
Current interest rate	0.15% p.a.
Interest option	Weekly

## Your Term Deposit has been placed into the holding facility

Your Term Deposit matured on 10 February 2023. We've placed your funds into the holding facility of your account so you can reinvest or withdraw your funds without penalty once you decide what to do.

Please ignore this notice if you have made any changes to your Term Deposit on or after the date this notice was printed. These changes will be confirmed to you in a separate notice.

Account name	KATHLEEN RAE GIBSON AND WILLIAM EDMUND GIBSON IN TRUST FOR WE & KR GIBSON SUPERANNUATION FUND
Interest payment instructions	Interest will be paid into account number 065000 10448977.
Interest paid this financial year	\$312.83

### What's the interest rate?

Based on your current balance, the rate that applies is 0.15% p.a.

While your money is in the holding facility, a fixed interest rate will apply for each 7-day calendar period, and interest will be paid every 7 days until you've reinvested or withdrawn the total balance. Due to market rate movements we may vary the rate for each 7 day period, at any time, without notice.

Note that if you leave your money in the holding facility over an extended period of time, you could miss out on earning interest at a higher rate - such as if you were to reinvest your Term Deposit for a renewed term.

For the latest indicative interest rates, including rates for holding facility, you can go to [www.commbank.com.au/tdrates](http://www.commbank.com.au/tdrates)

### What do you need to do?

- If you want to withdraw all your money from the holding facility, or reinvest it for a fixed term, let us know as soon as you're ready. You can do this by:
  - visiting any CommBank branch
  - contacting your Relationship Manager or Adviser
  - calling us on **13 2221**.
- We'll send you written confirmation once we've received your instructions.

### We're here to help

If you want to view our latest Terms and Conditions or have any questions, you can visit [commbank.com.au](http://commbank.com.au), drop into your nearest branch, contact your Relationship Manager or Adviser, or call **13 2221**.



\*# 4712.4712.1.1 ZZ175 1102.CH.TD.S101.D041.L.V05.01.31



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GIBSON SUPERANNUATION FUND  
 UNIT 194 18 MONTELIER TCE  
 PORT ELLIOT SA 5212

Date printed	10 March 2023
Term Deposit number	06 5504 50123338
Investment balance	\$20,000.00
Investment term	6 months
At an interest rate of	3.50% p.a.
Reinvested on	10 March 2023
To mature on	10 September 2023
Interest option	Annual

## Your Term Deposit has been reinvested

Your Term Deposit was reinvested on 10 March 2023 for 6 months with an interest rate of 3.50%p.a.

This notice has been issued as confirmation of your new Term Deposit details before any changes made during grace period. If you want to make any changes to your account, you'll need to do so before your grace period ends on 16 March 2023.

<b>Account name</b>	KATHLEEN RAE GIBSON AND WILLIAM EDMUND GIBSON IN TRUST FOR WE & KR GIBSON SUPERANNUATION FUND
<b>Interest payment instructions</b>	Prior to reinvestment, your holding facility balance was reduced by your withdrawal of \$10302.47. The interest on your Term Deposit will be paid into account number 065504 10221232, every 12 months or at maturity.
<b>Interest paid this financial year</b>	\$316.89

### What do you need to do?

1. You have a 7 day grace period commencing 10 March 2023 and ending 16 March 2023 during which you may make changes to your Term Deposit or withdraw your funds in full without notice or penalty. You can find our latest interest rates at [www.commbank.com.au/tdrates](http://www.commbank.com.au/tdrates).
2. If you request changes to your account within the grace period (or have requested already), we'll send you further confirmation – otherwise, this is the only confirmation of your new investment details that you'll receive from us.

After your grace period ends and your investment has been locked-in, you'll need to give us 31 days' notice if you want to take money out of your Term Deposit before it matures. A prepayment interest adjustment and administration fee will also apply for not fulfilling the term.

You may want to consider other deposit products we offer that may be more suitable for you, For instance, you might prefer an option that allows immediate access to funds or may offer higher interest rates for a comparable term. Please contact us to discuss your options.

### We're here to help

Visit [commbank.com.au](http://commbank.com.au) to view our latest Terms and Conditions, applicable to your renewed account as at the date of renewal.

For any questions, you can drop into your nearest branch, contact your Relationship Manager or Adviser, or call **13 2221**.



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047

GIBSON SUPERANNUATION FUND  
UNIT 194 18 MONTELIER TCE  
PORT ELLIOT SA 5212

Date printed	30 June 2023
Term Deposit number	06 5504 50123338
Investment balance	\$20,000.00
Investment term	6 months
At an interest rate of	3.50% p.a.
Invested on	10 March 2023
To mature on	10 September 2023
Interest option	Annual

## Interest earned on your Term Deposit

Your Term Deposit has earned interest for the financial year ending 30 June 2023. Please keep a record of this information for taxation purposes.

Account name	KATHLEEN RAE GIBSON AND WILLIAM EDMUND GIBSON IN TRUST FOR WE & KR GIBSON SUPERANNUATION FUND
Investment balance at start of the reporting period 1 July 2022	\$35,000.00
Total interest paid for the financial year ending 30 June 2023	\$316.89

### Things you should know

If you had a Term Deposit that was closed during the last financial year, please refer to the information provided in your Closed Account Notice for completing your tax return.

### We're here to help

If you want to view our latest Terms and Conditions or have any questions, you can visit [commbank.com.au](http://commbank.com.au), drop into your nearest branch, contact your Relationship Manager or Adviser, or call 13 2221.

**We are required to provide an account statement for this Term Deposit. The account statement covering the previous financial year is on the following page.**



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MR W E GIBSON  
 UNIT 194 18 MONTPELIER TCE  
 PORT ELLIOT SA 5212

Date printed	31 December 2022
Term Deposit number	06 5504 50122175
Investment balance	\$50,000.00
Investment term	7 days
At an interest rate of	0.15% p.a.
Interest option	Weekly

## Account statement for your Term Deposit

For your records this is your account statement for the period from 1 July to 31 December 2022.

### Things you should know

This Transaction Notice provides Term Deposit transactions for the first six months of the financial year from 1 July 2022 to 31 December 2022.

For taxation purposes the End of Financial Year Notice displays all Term Deposit transactions for the full financial year from 1 July 2022 to 30 June 2023.

### We're here to help

If you want to view our latest Terms and Conditions or have any questions, you can visit [commbank.com.au](http://commbank.com.au), drop into your nearest branch, contact your Relationship Manager or Adviser, or call **13 2221**.

### Important information for Term Deposits opened after 1 July

The opening balance of this Term Deposit will display as 'Nil' on this account statement. The opening deposit will be listed as a separate transaction on the date that the Term Deposit was opened or the value date specified for the Term Deposit.

**Account name** WILLIAM EDMUND GIBSON AND KATHLEEN RAE GIBSON IN TRUST FOR WE & KR GIBSON SUPERANNUATION FUND

Date	Transaction	Debit	Credit	Balance
01 Jul	OPENING BALANCE			\$50,000.00
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2022 is \$182.52			
10 Nov	\$63.77 CR Credit Interest REDIRECTED TO 065-000 10448977			
17 Nov	\$1.44 CR Credit Interest REDIRECTED TO 065-000 10448977			
24 Nov	\$1.44 CR Credit Interest REDIRECTED TO 065-000 10448977			
01 Dec	\$1.44 CR Credit Interest REDIRECTED TO 065-000 10448977			
08 Dec	\$1.44 CR Credit Interest REDIRECTED TO 065-000 10448977			
15 Dec	\$1.44 CR Credit Interest REDIRECTED TO 065-000 10448977			

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MR W E GIBSON  
UNIT 194 18 MONTPELIER TCE  
PORT ELLIOT SA 5212

Date printed	16 March 2023
Term Deposit number	06 5504 50122175
Investment balance	\$50,000.00
Investment term	12 months
At an interest rate of	4.20% p.a.
Reinvested on	9 March 2023
To mature on	9 March 2024
Interest option	Annual

## Your Term Deposit has been reinvested with changes

In line with the changes you requested during your grace period, your Term Deposit was reinvested on 9 March 2023 for 12 months with an interest rate of 4.20%p.a.

<b>Account name</b>	WILLIAM EDMUND GIBSON AND KATHLEEN RAE GIBSON IN TRUST FOR WE & KR GIBSON SUPERANNUATION FUND
<b>Interest payment instructions</b>	The interest on your Term Deposit will be paid into account number 065504 10221232, every 12 months or at maturity.
<b>Interest paid this financial year</b>	\$89.21

### What you need to know

You'll need to give us 31 days' notice if you want to take money out of your Term Deposit before it matures. A prepayment interest adjustment and administration fee will also apply for not fulfilling the term.

Please check all the details in this letter and let us know if any information is incorrect, as these are the details we now have on record. This supersedes any previously dated notice.

### We're here to help

Visit [commbank.com.au](http://commbank.com.au) to view our latest Terms and Conditions, applicable to your renewed account as at the date of renewal.

For any questions, you can drop into your nearest branch, contact your Relationship Manager or Adviser, or call **13 2221**.



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MR W E GIBSON  
UNIT 194 18 MONTEPELIER TCE  
PORT ELLIOT SA 5212

Date printed	30 June 2023
Term Deposit number	06 5504 50122175
Investment balance	\$50,000.00
Investment term	12 months
At an interest rate of	4.20% p.a.
Invested on	9 March 2023
To mature on	9 March 2024
Interest option	Annual

## Interest earned on your Term Deposit

Your Term Deposit has earned interest for the financial year ending 30 June 2023. Please keep a record of this information for taxation purposes.

Account name	WILLIAM EDMUND GIBSON AND KATHLEEN RAE GIBSON IN TRUST FOR WE & KR GIBSON SUPERANNUATION FUND
Investment balance at start of the reporting period 1 July 2022	\$50,000.00
Total interest paid for the financial year ending 30 June 2023	\$89.21

### Things you should know

If you had a Term Deposit that was closed during the last financial year, please refer to the information provided in your Closed Account Notice for completing your tax return.

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**We are required to provide an account statement for this Term Deposit. The account statement covering the previous financial year is on the following page.**