



029

THE SECRETARY  
12 MILSOM AVE  
TEMPLESTOWE LOWER VIC 3107

GREYTHORN  
277 DONCASTER RD  
NORTH BALWYN VIC 3104

01 September 2020

# Your account maturity notification.

**Term Deposit account number:** 033-365 29-4305

**Customer ID:** 9267 0213 J S GUO & Y H ZHANG PTY LTD

For the attention of: J S GUO & Y H ZHANG PTY LTD,  
ATF J S GUO & Y H ZHANG SUPERANNUATION FUND

Thank you for choosing Westpac for your Term Deposit.

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

## Your current Term Deposit details

<b>Principal amount</b>	\$128,889.10	<b>Term</b>	6 Months
<b>Open date</b>	03 March 2020	<b>Gross interest</b>	+ \$883.65
<b>Maturity date</b>	03 September 2020	<b>Withholding tax</b>	- \$0.00
<b>Interest rate</b>	1.36% p.a.	<b>Government tax</b>	- \$0.00
<b>Interest payment frequency</b>	At Maturity	<b>Net interest</b>	+ \$883.65
<b>Variation Period start date</b>	03 September 2020	<b>Variation Period end date</b>	10 September 2020

## 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 03/09/2020 and ends on 10/09/2020. During this time you can make changes to your new Term Deposit once.

If we don't hear from you by 10/09/2020, 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 0.65% 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.

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.



### Easily compare rates.

You can access and compare interest rates in seconds.

Find out more at [westpac.com.au/renew](https://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](https://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

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## 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.



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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](http://westpac.com.au), by visiting a branch, or by calling us on 132 032 (+61 2 9293 9270 if overseas). Current interest rate information is also available.

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10 September 2020

## Your account renewal notification.

**Term Deposit account number:** 033-365 29-4305

**Term Deposit name:** J S GUO & Y H ZHANG PTY LTD

**Term Deposit name:** ATF J S GUO & Y H ZHANG SUPERANNUATION FUND

**Customer ID:** 9267 0213 J S GUO & Y H ZHANG PTY LTD

Dear THE SECRETARY,

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	\$129,772.75
Renewal date	03 September 2020
Maturity date	03 September 2021
Interest rate	0.80 % p.a.
Interest payment frequency	At Maturity
Term	12 Months

### Other Information.

The principal of \$128,889.10 and interest of \$883.65 from this deposit was reinvested.

## Your previous Term Deposit details

Principal amount	\$128,889.10	Term	6 Months
Open date	03 March 2020	Gross Interest	+ \$883.65
Maturity date	03 September 2020	Withholding tax	- \$0.00
Interest rate	1.36 % p.a.	Net interest	+ \$883.65
Interest payment frequency	At Maturity		

## What happens next?

Unless you advise us otherwise, at maturity, the principal of \$129,772.75 and the interest from this deposit will be reinvested for 12 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.

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](https://westpac.com.au/renew).

## Not yet registered for Online Banking?

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## 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**

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18 August 2021

## Your account matures soon.

**Term Deposit account number:** 033-365 29-4305

**Customer ID:** 9267 0213 J S GUO & Y H ZHANG PTY LTD

For the attention of: J S GUO & Y H ZHANG PTY LTD,  
ATF J S GUO & Y H ZHANG SUPERANNUATION FUND

Your Term Deposit matures on 03 September 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	\$129,772.75	Term	12 Months
Open date	03 September 2020	Gross interest	+ \$1,038.18
Maturity date	03 September 2021	Withholding tax	- \$0.00
Interest rate	0.80 % p.a.	Government tax	- \$0.00
Interest payment frequency	At Maturity	Net interest	+ \$1,038.18
Variation Period start date	03 September 2021	Variation Period end date	10 September 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.

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Westpac Term Deposits & Farm Management Deposits Terms and Conditions apply, and is available from [westpac.com.au](http://westpac.com.au), by visiting a branch, or by calling us on 132 032 (+61 2 9293 9270 if overseas). Current interest rate information is also available.

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