

If undelivered, return to:
PO Box 6348
WETHERILL PARK NSW 1851



000005-000001-1

Anthony & Brent Attard ATF A K Attard Superannuation Fund
94 Hollands Road
BUNDABERG QLD 4670

REF: APER_10272670
Letter ID: APEREPI1NC

19 April 2022

Dear Sir/Madam,

WE'VE REFUNDED ADVISER SERVICE FEES

You paid ongoing Adviser Service Fees (Fees) from your Portfolio Partners account to your financial adviser, who operated under one of the NAB Advice Licensees between 1 January 2009 and 30 June 2018. This means NAB Limited was responsible to ensure these advice services were provided.

What you need to know:

- Some clients may not have received the advice services for which they paid
- We've refunded a proportion of Fees you paid
- We haven't assessed whether you personally received the advice services for which you paid
- **You need to take action to access your refund**
- You can request a personal Adviser Service Fee review

Why NAB has refunded you

We initiated a review as some clients may not have received the advice services for which they paid. This includes the opportunity of an annual review with their financial adviser.

We're determined to put things right and will refund clients a proportion of the Fees paid, plus interest. As a result, **even if you received the advice services from your financial adviser**, you have received a refund.

Your refund
\$1,188.80 ✓

It's clear we made some mistakes that could have impacted you, and for that we apologise.

How your refund was calculated

We haven't assessed whether you've personally received the advice services. To calculate your refund amount, we applied yearly refund percentages (Refund Rates) to the Fees you paid in each year between 1 January 2009 and 30 June 2018, plus interest.

The Refund Rates are based on a substantial group of NAB Financial Planning clients who have already had a personal Adviser Service Fee review.

For more information about how your refund and interest were calculated, please refer to the enclosed **Information Sheet**.

What you need to do next

You need to take action to access your refund. You can find details under **What you need to do within the next 30 days** on the following pages.

You can request a personal Adviser Service Fee review

In addition to the refund you've received, you can request that we assess whether you personally received advice services between 1 January 2009 and 30 June 2018.

We'll calculate your refund based on the advice services you received in each year. If the personal review determines that you did not receive the advice services, you might be entitled to a further refund.

Depending on the complexity of the individual circumstances, a review may take a number of months to complete.

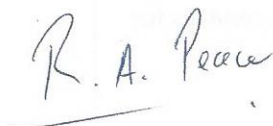
If we don't hold your relevant advice service records, you and your financial adviser could be asked to provide information to assist with this review.

Even if you decide to request a personal Adviser Service Fee review, you should take action now to access your refund.

We're here to help

If you have any questions, or would like to request a review, please contact our local support centre on 1300 405 562 or +61 3 8372 8588 between 8am and 6pm (AEST/AEDT) Monday to Friday.

Yours sincerely,



Russell Peace
Head of Wealth Remediation
National Australia Bank Limited



YOUR REFUND SUMMARY

Your account where ongoing Adviser Service Fees (Fees) were paid from

| Account No. | Account Name | Product | Account Status | Fees You Paid | Refunded Fees | Interest | Total Refund |
|--------------|---|--|----------------|-------------------|-----------------|-----------------|-------------------|
| 300164001 | Anthony & Brent Attard ATF A K Attard Super Fund | Antares Dividend Builder Direct Sma | Closed | \$5,396.36 | \$906.37 | \$282.43 | \$1,188.80 |
| Total | | | | \$5,396.36 | \$906.37 | \$282.43 | \$1,188.80 |

If you paid Fees from more than one account between 1 January 2009 and 30 June 2018, you may receive multiple letters and refunds over several months.

You have been refunded a proportion of all Fees paid, plus interest. Please refer to the following **Information Sheet** for further details on how we calculated your refunded Fees and the interest.

What you need to do within the next 30 days

Enclosed Cheque: We have paid your refund by cheque for your Portfolio Partners investment account mentioned in the table above.

Please deposit your enclosed cheque **within 30 days** of receiving this letter. Contactless cheque deposits may be possible with your bank's mobile app.



YOUR REFERENCE SUMMARY

Your reference summary regarding the above matter, dated 17/01/2012, is as follows:

| Reference | Date | Author | Subject | Summary |
|----------------------|------------|------------|-------------------|--|
| 10000000000000000000 | 17/01/2012 | John Smith | Reference Summary | Summary of the reference regarding the above matter. |

The above information is for your information only. It is not intended to be used as a basis for any decision. The information is provided for your reference only. It is not intended to be used as a basis for any decision. The information is provided for your reference only. It is not intended to be used as a basis for any decision.

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