



30 June 2023

3\*116

B & V A Gray  
PO Box 88  
HERNE HILL WA 6056

Dear Mr Gray,

Following completion of the maturity grace period of your 12 Month Term Deposit, we would like to confirm the following details:

Account Name: **B & V A Gray ATF The B & V A Gray Superannuation Fund**

Customer Number: **0001993336/DE04**  
Account Number: **302164561**  
BSB Number: **633-111**  
Principal: **\$181,073.72**  
Effective Date: **19 June 2023**  
Maturity Date: **19 June 2024**  
Term in Months: **12**  
Interest Rate: **4.75% p.a.**  
Interest Frequency: **At Maturity**  
Interest Payment Method: **Reinvest**

Please retain this confirmation for tax purposes and your personal records. The above information is current as at the date of this confirmation and does not take into account any subsequent changes you may have instructed us to make to your investment.

Should you wish to withdraw your funds after the grace period, your funds will be available 31 days after we receive your request, or at maturity, whichever occurs sooner. Please note this does not apply in cases of proven hardship, as defined by us. Any funds withdrawn after the grace period and prior to maturity will be subject to an interest rate reduction.

If you have any questions, please contact our Customer Service Team on 1300 660 115.

Thank you for investing in the future of rural Australia with Rural Bank.

Yours sincerely

On behalf of **Rural Bank**

Terms, conditions, fees and charges apply and are available online at [www.ruralbank.com.au](http://www.ruralbank.com.au), by phoning our Customer Service Team on 1300 660 115 or by talking to your local Rural Bank representative. Products are issued by Rural Bank - A Division of Bendigo and Adelaide Bank Limited, ABN 11 068 049 178 AFSL 237879. Products are distributed by Bendigo and Adelaide Bank Limited and Elders Rural Services Australia Limited ABN 72 004 045 121 AFSL 237757.



052/01283 009550


 B & V A GRAY  
 PO BOX 88  
 HERNE HILL WA 6056

### Your details at a glance

BSB number	633-111
Account number	302164561
Customer number	1993336/DE04
Account title	B & V A GRAY ATF THE B & V A GRAY SUPERANNUATION FUND

### Account summary

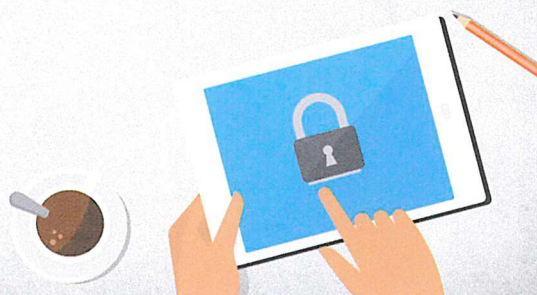
Statement period	1 Jul 2022 - 31 Dec 2022
Statement number	11
Opening balance on 1 Jul 2022	\$177,529.70
Deposits	\$0.00
Withdrawals & debits	\$0.00
<b>Closing Balance on 31 Dec 2022</b>	<b>\$177,529.70</b>

### Account details

Review date	19 Jun 2023
Interest rate	2.000%PA
Payment frequency	At Review
Payment method	Reinvest

## Learn more about the latest scams

[ruralbank.com.au/security/scams](http://ruralbank.com.au/security/scams)



### General Enquiries

Please call our Customer Service Team on 1300 660 115

### 12 Month Term Deposit

Date	Transaction	Withdrawals	Deposits	Balance
	<b>Opening balance</b>			<b>\$177,529.70</b>
	<b>Transaction totals / Closing balance</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$177,529.70</b>

#### Have your details changed?

If your postal or email address, phone number, business structure or other personal information has changed please contact us immediately to update your details. Updating your personal information with us helps us to protect your privacy. You can contact our Customer Service team on 1300 660 115 to update your details with us.

Rural Bank recommends you carefully check all entries displayed on your account statement. If you have any questions regarding the information that appears on your statement, please contact our Customer Service Team on 1300 660 115.

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 B & V A GRAY  
 PO BOX 88  
 HERNE HILL WA 6056

**Your details at a glance**

BSB number	633-111
Account number	302164561
Customer number	1993336/DE04
Account title	B & V A GRAY ATF THE B & V A GRAY SUPERANNUATION FUND

**Account summary**

Statement period	1 Jan 2023 - 30 Jun 2023
Statement number	12
Opening balance on 1 Jan 2023	\$177,529.70
Deposits	\$3,544.02
Withdrawals & debits	\$0.00
<b>Closing Balance on 30 Jun 2023</b>	<b>\$181,073.72</b>

**Account details**

Review date	19 Jun 2024
Interest rate	4.750%PA
Payment frequency	At Review
Payment method	Reinvest

**General Enquiries**

Please call our Customer Service Team on 1300 660 115

# Equipment Finance to fit your farm plans

Lending criteria applies.

Search Rural Bank Equipment Finance

**12 Month Term Deposit**

Date	Transaction	Withdrawals	Deposits	Balance
	<b>Opening balance</b>			<b>\$177,529.70</b>
19 Jun 23	INTEREST		3,544.02	181,073.72
	<b>Transaction totals / Closing balance</b>	<b>\$0.00</b>	<b>\$3,544.02</b>	<b>\$181,073.72</b> ✓

**POSTED**
**End of Financial Year Interest Summary**

Interest &amp; charge details for the period 01 Jul 2022 - 30 Jun 2023

Account name	Interest debited	Interest credited	Withholding tax	Non-resident tax
B & V A GRAY ATF THE B & V A GRAY SUPERANNUATION FUND	\$0.00	\$3,544.02	\$0.00	\$0.00

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If you have a complaint, please contact us on 1300 361 911 to speak to our Customer Feedback Team. If the matter has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. You can contact AFCA at:

Website: [www.afca.org.au](http://www.afca.org.au)

Telephone: 1800 931 678 (free call)

Email: [info@afca.org.au](mailto:info@afca.org.au)

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Compliments and suggestions can be made by contacting our Customer Feedback Team on 1300 361 911 or via email at [feedback@bendigoadelaide.com.au](mailto:feedback@bendigoadelaide.com.au)

Further information about our complaints resolution process is available on our website at [www.ruralbank.com.au](http://www.ruralbank.com.au)

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B & V A GRAY  
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**Your details at a glance**

BSB number	633-111
Account number	301981684
Customer number	1993336/DE02
Account title	B & V A GRAY ATF THE B & V A GRAY SUPERANNUATION FUND

**Account summary**

Statement period	1 Jul 2022 - 31 Dec 2022
Statement number	18
Opening balance on 1 Jul 2022	\$426,700.65
Deposits	\$1,280.10
Withdrawals & debits	\$0.00
<b>Closing Balance on 31 Dec 2022</b>	<b>\$427,980.75</b>

**Account details**

Review date	24 Oct 2023
Interest rate	3.000%PA
Payment frequency	At Review
Payment method	Reinvest

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[ruralbank.com.au/security/scams](http://ruralbank.com.au/security/scams)

**General Enquiries**

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**12 Month Term Deposit**

Date	Transaction	Withdrawals	Deposits	Balance
	<b>Opening balance</b>			<b>\$426,700.65</b>
24 Oct 22	INTEREST		1,280.10	427,980.75
	<b>Transaction totals / Closing balance</b>	<b>\$0.00</b>	<b>\$1,280.10</b>	<b>\$427,980.75</b>

**POSTED**

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<b>Account number</b>	301981684
<b>Customer number</b>	1993336/DE02
<b>Account title</b>	B & V A GRAY ATF THE B & V A GRAY SUPERANNUATION FUND

**Account summary**

<b>Statement period</b>	1 Jan 2023 - 30 Jun 2023
<b>Statement number</b>	19
<b>Opening balance on 1 Jan 2023</b>	\$427,980.75
<b>Deposits</b>	\$0.00
<b>Withdrawals &amp; debits</b>	\$0.00
<b>Closing Balance on 30 Jun 2023</b>	\$427,980.75

**Account details**

<b>Review date</b>	24 Oct 2023
<b>Interest rate</b>	3.000%PA
<b>Payment frequency</b>	At Review
<b>Payment method</b>	Reinvest

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# Equipment Finance to fit your farm plans

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Search Rural Bank Equipment Finance

**12 Month Term Deposit**

Date	Transaction	Withdrawals	Deposits	Balance
	<b>Opening balance</b>			<b>\$427,980.75</b>
	<b>Transaction totals / Closing balance</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$427,980.75</b>

**POSTED**
**End of Financial Year Interest Summary**

Interest &amp; charge details for the period 01 Jul 2022 - 30 Jun 2023

Account name	Interest debited	Interest credited	Withholding tax	Non-resident tax
B & V A GRAY ATF THE B & V A GRAY SUPERANNUATION FUND	\$0.00	\$1,280.10	\$0.00	\$0.00

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