

# End of Financial Year Notice

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THE TRUSTEE PO BOX 1212 **BUNDABERG QLD 4670** 

Date printed	30 June 2020	
Term Deposit number	06 4403 50367194	
Investment balance	\$1,000,000.00	
Investment term	8 months	
At an interest rate of	1.50% p.a.	
Invested on	14 February 2020	
To mature on	14 October 2020	
Interest option	Compound Annually	

## Interest earned on your Term Deposit

Your Term Deposit has earned interest for the financial year ending 30 June 2020. Please keep a record of this information for taxation purposes.

Account name	COLIN RAYMOND SHEPPARD ITE COL CUEDO DE LA	
Investment balance at start of the reporting period 1 July 2019	COLIN RAYMOND SHEPPARD ITF COL SHEPPARD SUPERANNUATION FUND \$1,000,000.00	
Total interest paid for the financial year ending 30 June 2020	\$17,256.58	
Things you should know		

### 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

### 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, 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





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THE TRUSTEE PO BOX 1212 **BUNDABERG QLD 4670** 

Date printed	1 October 2020	
Term Deposit number	06 4403 50367194	
Current balance	\$1,000,000.00	
Investment term	8 months	
At an interest rate of	1,50% p.a.	
	14 February 2020	
Invested on	14 October 2020	
To mature on	Compound Annually	
Interest option	Oompodita	

# Review your Term Deposit before it matures

Your Term Deposit is due to mature on 14 October 2020 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.

	COLIN RAYMOND SHEPPARD ITF COL SHEPPARD SUPERANNUATION FUND
Account name	COLIN RAYMOND SHELLY AND
Interest paid this financial year	\$0.00
Interest payable by maturity date if your funds remain invested until maturity	\$9,986.30

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

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 0.05% 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.

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What are your maturity options:	<ul> <li>Renew your Term Deposit, with a wide variety of investment terms and the ability to add or withdraw funds</li> <li>Withdraw your funds in full and close your Term Deposit account</li> <li>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.</li> <li>For the latest indicative interest rates, including rates for holding facility, go to www.commbank.com.au/tdrates</li> </ul>
www.	www. with a provide instructions online, visit any CommBank branch, contact
How to give us instructions	your Relationship Manager or Adviser or call 13 2221.  your Relationship Manager or Adviser or call 13 2221.  Term Deposit will be automatically placed in the holding facility on your maturity date.

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 0.05% p.a. would apply. This rate may change by the time

If you forget to provide instructions before maturity, or just change your mind, don't worry - you have the 7 day grace period from 14 October 2020 to 20 October 2020 to provide alternative renewal or withdrawal instructions without notice or penalty. This will take effect from 14 October 2020.



# Confirmation of Holding Facility Notice

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THE TRUSTEE PO BOX 1212 BUNDABERG QLD 4670

Date printed	14 October 2020
Term Deposit number	06 4403 50367194
Investment balance	\$1,009,986.30
Placed in holding facility on	14 October 2020
Current interest rate	0.05% p.a.
Interest option	Compound Weekly

# Your Term Deposit has been placed into the holding facility

Your Term Deposit matured on 14 October 2020. 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.

	COLIN RAYMOND SHEPPARD ITF COL SHEPPARD SUPERANNUATION FUND
Interest payment instructions	Interest will be added to your Term Deposit.
Interest paid this financial year	\$9,986.30

### What's the interest rate?

Based on your current balance, the rate that applies is 0.05% 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

### 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.

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



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THE TRUSTEE PO BOX 1212 BUNDABERG QLD 4670

Date printed	21 October 2020
Term Deposit number	06 4403 50367194
Investment balance	\$959,986.30
Investment term	7 months
At an interest rate of	0.60% p.a.
Reinvested on	14 October 2020
To mature on	14 May 2021
Interest option	Compound Annually



## 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 14 October 2020 for 7 months with an interest rate of 0.60%p.a.

Account name	COLIN RAYMOND SHEPPARD ITF COL SHEPPARD SUPERANNUATION FUND
Interest payment instructions	Interest will be added to your Term Deposit every 12 months or at maturity.
Interest paid this financial year	\$9,986.30

### 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** 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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THE TRUSTEE PO BOX 1212 BUNDABERG QLD 4670

Date printed	30 June 2021
Term Deposit number	06 4403 50367194
Investment balance	\$963,383.78
Investment term	7 days
At an interest rate of	0.03% p.a.
Invested on	28 June 2021
Interest option	Compound Weekly



### Interest earned on your Term Deposit

Your Term Deposit has earned interest for the financial year ending 30 June 2021. Please keep a record of this information for taxation purposes.

Account name	COLIN RAYMOND SHEPPARD ITF COL SHEPPARD SUPERANNUATION FUND
Investment balance at start of the reporting period 1 July 2020	\$1,000,000.00
Total interest paid for the financial year ending 30 June 2021	\$13,383.78

#### Things you should know

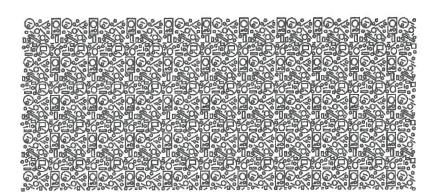
When your Term Deposit matured, your funds were placed in a 7 day rolling holding facility, with a current interest rate of 0.03% p.a. Make sure you let us know if you'd like to reinvest your funds or withdraw it in full.

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, 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.



### Account statement for the financial year ending 30 June 2021

### Important information for Term Deposits opened after 1 July in the last financial year

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.

Date	Transaction	Debit	Credit	Balance
01 Jul	OPENING BALANCE			\$1,000,000.00
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2020 is \$17,256.58			
14 Oct	Credit Interest		\$9,986.30	\$1,009,986.30 CR
15 Oct	Transfer Out Branch BUNDABERG Value Date: 14/10/2020	\$50,000.00		\$959,986.30 CR
14 May	Credit Interest		\$3,345.49	\$963,331.79 CR
14 Jun	Credit Interest		\$40.91	\$963,372.70 CR
21 Jun	Credit Interest		\$5.54	\$963,378.24 CR
28 Jun	Credit Interest		\$5.54	\$963,383.78 CR
30 Jun	CLOSING BALANCE			\$963,383.78