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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.

Account name	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rate will apply for each 7-day calendar period, and interest will be paid every 7 days until you've reinvested or withdrawn the total balance.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](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**.



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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.

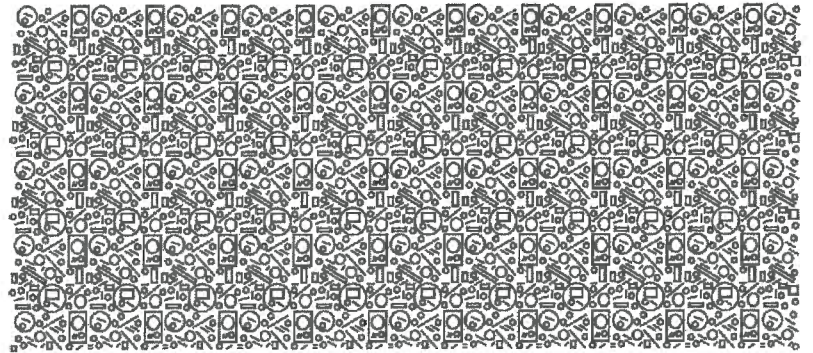
Please check all the details in this letter and let us know if any information is incorrect, as these are the details we now have on record. This supersedes any previously dated notice.

### We're here to help

Visit [commbank.com.au](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**.





## 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