



014

THE DIRECTOR  
JONSTEP INVESTMENTS PTY LIMITED  
162 ALDINGTON RD  
KEMPS CREEK NSW 2178

Date printed	9 October 2020
Term Deposit number	06 2453 50060201
Investment balance	\$480,725.92
Investment term	9 months
At an interest rate of	0.85% p.a.
Reinvested on	9 October 2020
To mature on	9 July 2021
Interest option	Compound Annually

## Your Term Deposit has been reinvested

Your Term Deposit was reinvested on 9 October 2020 for 9 months with an interest rate of 0.85%p.a.

This notice has been issued as confirmation of your new Term Deposit details before any changes made during grace period. If you want to make any changes to your account, you'll need to do so before your grace period ends on 15 October 2020.

Account name	JONSTEP INVESTMENTS PTY LIMITED AS TRUST EES FOR J & S SUPERANNUATION SCHEME
Interest payment instructions	Interest will be added to your Term Deposit every 12 months or at maturity.
Interest paid this financial year	\$3,942.08

### What do you need to do?

1. You have a 7 day grace period commencing 9 October 2020 and ending 15 October 2020 during which you may make changes to your Term Deposit or withdraw your funds in full without notice or penalty. You can find our latest interest rates at [www.commbank.com.au/tdrates](http://www.commbank.com.au/tdrates).
2. If you request changes to your account within the grace period (or have requested already), we'll send you further confirmation – otherwise, this is the only confirmation of your new investment details that you'll receive from us.

After your grace period ends and your investment has been locked-in, 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.

You may want to consider other deposit products we offer that may be more suitable for you. For instance, you might prefer an option that allows immediate access to funds or may offer higher interest rates for a comparable term. Please contact us to discuss your options.

### 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**.



cifi

0.90%

306 months  
Renewal Notice

014

THE DIRECTOR  
JONSTEP INVESTMENTS PTY LIMITED  
162 ALDINGTON RD  
KEMPS CREEK NSW 2178

Date printed	26 September 2020
Term Deposit number	06 2453 50060201
Current balance	\$480,000.00
Investment term	3 months
At an interest rate of	0.60% p.a.
Invested on	9 July 2020
To mature on	9 October 2020
Interest option	Compound Annually

## Review your Term Deposit before it matures

Your Term Deposit is due to mature on 9 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.

Account name	JONSTEP INVESTMENTS PTY LIMITED AS TRUST EES FOR J & S SUPERANNUATION SCHEME
Interest paid this financial year	\$3,216.16
Interest payable by maturity date if your funds remain invested until maturity	\$725.92

### What do you need to do?

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 maturity date.

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.

<b>What are your maturity options?</b>	<p>You can:</p> <ul style="list-style-type: none"> <li>• <b>Renew</b> your Term Deposit, with a wide variety of investment terms and the ability to add or withdraw funds</li> <li>• <b>Withdraw</b> your funds in full and close your Term Deposit account</li> <li>• <b>Temporarily</b> 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> </ul> <p>For the latest indicative interest rates, including rates for holding facility, go to <a href="http://www.commbank.com.au/tdrates">www.commbank.com.au/tdrates</a></p>
<b>How to give us instructions</b>	Log on to NetBank to provide instructions online, visit any CommBank branch, contact your Relationship Manager or Adviser or call <b>13 2221</b> .

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 your Term Deposit matures.

If you forget to provide instructions before maturity, or just change your mind, don't worry - you have the **7 day grace period** from 9 October 2020 to 15 October 2020 to provide alternative renewal or withdrawal instructions without notice or penalty. This will take effect from 9 October 2020.



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JONSTEP INVESTMENTS PTY LIMITED  
162 ALDINGTON RD  
KEMPS CREEK NSW 2178

Date printed	9 July 2020
Term Deposit number	06 2453 50060201
Investment balance	\$480,000.00
Investment term	3 months
At an interest rate of	0.60% p.a.
Reinvested on	9 July 2020
To mature on	9 October 2020
Interest option	Compound Annually

## Your Term Deposit has been reinvested

Your Term Deposit was reinvested on 9 July 2020 for 3 months with an interest rate of 0.60%p.a.

This notice has been issued as confirmation of your new Term Deposit details before any changes made during grace period. If you want to make any changes to your account, you'll need to do so before your grace period ends on 15 July 2020.

Account name	JONSTEP INVESTMENTS PTY LIMITED AS TRUST EES FOR J & S SUPERANNUATION SCHEME
Interest payment instructions	Interest will be added to your Term Deposit every 12 months or at maturity.
Interest paid this financial year	\$3,216.16

### What do you need to do?

1. You have a 7 day grace period commencing 9 July 2020 and ending 15 July 2020 during which you may make changes to your Term Deposit or withdraw your funds in full without notice or penalty. You can find our latest interest rates at [www.commbank.com.au/tdrates](http://www.commbank.com.au/tdrates).
2. If you request changes to your account within the grace period (or have requested already), we'll send you further confirmation – otherwise, this is the only confirmation of your new investment details that you'll receive from us.

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**john@repossessions.com.au**

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**From:** john@repossessions.com.au  
**Sent:** Wednesday, 1 July 2020 8:54 AM  
**To:** 'Clonaris, Pan'  
**Subject:** RE TERM DEPOSITE # 062453 50060201

Good Morning Pan,

I hope all is well

Please note my other term deposit # 062453 50060201 expires on the 9/7/20 could to please round it off to \$480,000.

Take the difference from account #

06 2453

1033 2348

Regards,

**John Maroun**  
**Australian Repossession Services**  
**Ph: 02 96705112**  
**Mob: 0418 230 547 Fax: 02 9670 5822**



014

THE DIRECTOR  
 JONSTEP INVESTMENTS PTY LIMITED  
 162 ALDINGTON RD  
 KEMPS CREEK NSW 2178

Date printed	26 June 2020
Term Deposit number	06 2453 50060201
Current balance	\$430,000.00
Investment term	6 months
At an interest rate of	1.50% p.a.
Invested on	9 January 2020
To mature on	9 July 2020
Interest option	Compound Annually

**Review your Term Deposit before it matures**

Your Term Deposit is due to mature on 9 July 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.

Account name	JONSTEP INVESTMENTS PTY LIMITED AS TRUST EES FOR J & S SUPERANNUATION SCHEME
Interest paid this financial year	\$7,364.12
Interest payable by maturity date if your funds remain invested until maturity	\$3,216.16

**What do you need to do?**

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 maturity date.

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 0.15% 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.

<b>What are your maturity options?</b>	<p>You can:</p> <ul style="list-style-type: none"> <li>• <b>Renew</b> your Term Deposit, with a wide variety of investment terms and the ability to add or withdraw funds</li> <li>• <b>Withdraw</b> your funds in full and close your Term Deposit account</li> <li>• <b>Temporarily</b> 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> </ul> <p>For the latest indicative interest rates, including rates for holding facility, go to <a href="http://www.commbank.com.au/tdrates">www.commbank.com.au/tdrates</a></p>
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<b>How to give us instructions</b>	Log on to NetBank to provide instructions online, visit any CommBank branch, contact your Relationship Manager or Adviser or call <b>13 2221</b> .
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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 0.15% p.a. would apply. This rate may change by the time your Term Deposit matures.

If you forget to provide instructions before maturity, or just change your mind, don't worry - you have the **7 day grace period** from 9 July 2020 to 15 July 2020 to provide alternative renewal or withdrawal instructions without notice or penalty. This will take effect from 9 July 2020.

\*# 3770.3773.1.1 ZZ76A 010610 CH.TD.S101.D177.L V05.01.27



014

THE DIRECTOR  
JONSTEP INVESTMENTS PTY LIMITED  
162 ALDINGTON RD  
KEMPS CREEK NSW 2178

Date printed	30 June 2020
Term Deposit number	06 2453 50060201
Investment balance	\$430,000.00
Investment term	6 months
At an interest rate of	1.50% p.a.
Invested on	9 January 2020
To mature on	9 July 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	JONSTEP INVESTMENTS PTY LIMITED AS TRUST EES FOR J & S SUPERANNUATION SCHEME
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Investment balance at start of the reporting period 1 July 2019	\$350,000.58
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Total interest paid for the financial year ending 30 June 2020	\$7,364.12
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### 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 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](http://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.**



014

THE DIRECTOR  
JONSTEP INVESTMENTS PTY LIMITED  
162 ALDINGTON RD  
KEMPS CREEK NSW 2178

Date printed	16 January 2020
Term Deposit number	06 2453 50060201
Investment balance	\$430,000.00
Investment term	6 months
At an interest rate of	1.50% p.a.
Reinvested on	9 January 2020
To mature on	9 July 2020
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 9 January 2020 for 6 months with an interest rate of 1.50%p.a.

<b>Account name</b>	JONSTEP INVESTMENTS PTY LIMITED AS TRUST EES FOR J & S SUPERANNUATION SCHEME
<b>Interest payment instructions</b>	Interest will be added to your Term Deposit every 12 months or at maturity.
<b>Interest paid this financial year</b>	\$7,364.12

### 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**.



\*# 35665.35665.1.1 ZZ175 1102 CH.TD.S101.D015.L.V05.01.27

**john@repossessions.com.au**

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**From:** john@repossessions.com.au  
**Sent:** Wednesday, 8 January 2020 3:56 PM  
**To:** 'Clonaris, Pan'  
**Subject:** RE TERM DEPOSIT NUMBER 0624530060201 SUPER SCHEME

Hi Pa,

Happy New Year

I hope all is well

The term deposit is due on the 9/01/20 please round off the term deposit to \$430,000.00 from account # 06 2453 1033 2348 for the best rate.

**Regards,**

**John Maroun**  
**Australian Repossession Services**  
**Ph: 02 96705112**  
**Mob: 0418 230 547 Fax: 02 9670 5822**





014

THE DIRECTOR  
 JONSTEP INVESTMENTS PTY LIMITED  
 162 ALDINGTON RD  
 KEMPS CREEK NSW 2178

Date printed	27 December 2019
Term Deposit number	06 2453 50060201
Current balance	\$400,000.00
Investment term	3 months
At an interest rate of	1.55% p.a.
Invested on	9 October 2019
To mature on	9 January 2020
Interest option	Compound Annually

**Review your Term Deposit before it matures**

Your Term Deposit is due to mature on 9 January 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.

Account name	JONSTEP INVESTMENTS PTY LIMITED AS TRUST EES FOR J & S SUPERANNUATION SCHEME
Interest paid this financial year	\$5,801.38
Interest payable by maturity date if your funds remain invested until maturity	\$1,562.74

**What do you need to do?**

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 maturity date.

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 0.35% 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.

<b>What are your maturity options?</b>	<p>You can:</p> <ul style="list-style-type: none"> <li>• <b>Renew</b> your Term Deposit, with a wide variety of investment terms and the ability to add or withdraw funds</li> <li>• <b>Withdraw</b> your funds in full and close your Term Deposit account</li> <li>• <b>Temporarily</b> 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> </ul> <p>For the latest indicative interest rates, including rates for holding facility, go to <a href="http://www.commbank.com.au/tdrates">www.commbank.com.au/tdrates</a></p>
<b>How to give us instructions</b>	<p>Log on to NetBank to provide instructions online, visit any CommBank branch, contact your Relationship Manager or Adviser or call <b>13 2221</b>.</p>

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 0.35% p.a. would apply. This rate may change by the time your Term Deposit matures.

If you forget to provide instructions before maturity, or just change your mind, don't worry - you have the **7 day grace period** from 9 January 2020 to 15 January 2020 to provide alternative renewal or withdrawal instructions without notice or penalty. This will take effect from 9 January 2020.



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THE DIRECTOR  
JONSTEP INVESTMENTS PTY LIMITED  
162 ALDINGTON RD  
KEMPS CREEK NSW 2178

Date printed	9 January 2020
Term Deposit number	06 2453 50060201
Investment balance	\$401,562.74
Placed in holding facility on	9 January 2020
Current interest rate	0.35% p.a.
Interest option	Compound Weekly

## Your Term Deposit has been placed into the holding facility

Your Term Deposit matured on 9 January 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	JONSTEP INVESTMENTS PTY LIMITED AS TRUST EES FOR J & S SUPERANNUATION SCHEME
Interest payment instructions	Interest will be added to your Term Deposit.
Interest paid this financial year	\$7,364.12

### What's the interest rate?

Based on your current balance, the rate that applies is 0.35% 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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THE DIRECTOR  
 JONSTEP INVESTMENTS PTY LIMITED  
 162 ALDINGTON RD  
 KEMPS CREEK NSW 2178

Date printed	31 December 2019
Term Deposit number	06 2453 50060201
Investment balance	\$400,000.00
Investment term	3 months
At an interest rate of	1.55% p.a.
Invested on	9 October 2019
To mature on	9 January 2020
Interest option	Compound Annually

**Account statement for your Term Deposit**

For your records this is your account statement for the period from 1 July to 31 December 2019.

**Things you should know**

This Transaction Notice provides Term Deposit transactions for the first six months of the financial year from 1 July 2019 to 31 December 2019.

For taxation purposes the End of Financial Year Notice displays all Term Deposit transactions for the full financial year from 1 July 2019 to 30 June 2020.

**We're here to help**

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**Important information for Term Deposits opened after 1 July**

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.

**Account name** JONSTEP INVESTMENTS PTY LIMITED AS TRUST EES FOR J & S SUPERANNUATION SCHEME

Date	Transaction	Debit	Credit	Balance
01 Jul	OPENING BALANCE			\$350,000.58
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2019 is \$6,366.25			
09 Oct	Credit Interest		\$5,801.38	\$355,801.96 CR
15 Oct	Transfer In Branch 06 8261 245310332348 Value Date: 09/10/2019		\$44,198.04	\$400,000.00 CR
31 Dec	CLOSING BALANCE			\$400,000.00

\*# 31965.32027.1.1 ZZ175 1102 CH.YT.S143.D365.L.V05.01.27



014

THE DIRECTOR  
JONSTEP INVESTMENTS PTY LIMITED  
162 ALDINGTON RD  
KEMPS CREEK NSW 2178

Date printed	16 October 2019
Term Deposit number	06 2453 50060201
Investment balance	\$400,000.00
Investment term	3 months
At an interest rate of	1.55% p.a.
Reinvested on	9 October 2019
To mature on	9 January 2020
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 9 October 2019 for 3 months with an interest rate of 1.55%p.a.

Account name	JONSTEP INVESTMENTS PTY LIMITED AS TRUST EES FOR J & S SUPERANNUATION SCHEME
Interest payment instructions	Interest will be added to your Term Deposit every 12 months or at maturity.
Interest paid this financial year	\$5,801.38

### 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.

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**john@repossessions.com.au**

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**From:** john@repossessions.com.au  
**Sent:** Monday, 14 October 2019 2:53 PM  
**To:** 'Clonaris, Pan'  
**Subject:** RE TERM DEPOSIT 062453 50060201

Hello Pam,

I hope all is well

I called regarding the term deposit 062453 50060201 before the expire date- I have not had any response.

Regards,

**John Maroun**  
**Australian Repossession Services**  
**Ph: 02 96705112**  
**Mob: 0418 230 547 Fax: 02 9670 5822**



014

THE DIRECTOR  
JONSTEP INVESTMENTS PTY LIMITED  
162 ALDINGTON RD  
KEMPS CREEK NSW 2178

Date printed	9 October 2019
Term Deposit number	06 2453 50060201
Investment balance	\$355,801.96
Placed in holding facility on	9 October 2019
Current interest rate	0.35% p.a.
Interest option	Compound Weekly

**Your Term Deposit has been placed into the holding facility**

Your Term Deposit matured on 9 October 2019. 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	JONSTEP INVESTMENTS PTY LIMITED AS TRUST EES FOR J & S SUPERANNUATION SCHEME
Interest payment instructions	Interest will be added to your Term Deposit.
Interest paid this financial year	\$5,801.38

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1.55%

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 JONSTEP INVESTMENTS PTY LIMITED  
 162 ALDINGTON RD  
 KEMPS CREEK NSW 2178

Date printed	26 September 2019
Term Deposit number	06 2453 50060201
Current balance	\$350,000.58
Investment term	8 months
At an interest rate of	2.50% p.a.
Invested on	9 February 2019
To mature on	9 October 2019
Interest option	Compound Annually

**Review your Term Deposit before it matures**

Your Term Deposit is due to mature on 9 October 2019 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.

**Account name** JONSTEP INVESTMENTS PTY LIMITED AS TRUST EES FOR J & S SUPERANNUATION SCHEME

**Interest paid this financial year** \$0.00

**Interest payable by maturity date if your funds remain invested until maturity** \$5,801.38

*\$44198.09*

**What do you need to do?**

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**What are your maturity options?**

You can:

- **Renew** your Term Deposit, with a wide variety of investment terms and the ability to add or withdraw funds
- **Withdraw** your funds in full and close your Term Deposit account
- **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.

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**How to give us instructions**

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If you forget to provide instructions before maturity, or just change your mind, don't worry - you have the **7 day grace period** from 9 October 2019 to 15 October 2019 to provide alternative renewal or withdrawal instructions without notice or penalty. This will take effect from 9 October 2019.

\*# 6171.6185.1.1 ZZ76A 010610 CH.TD.S101.D268.L V05.01.25



014

THE DIRECTOR  
JONSTEP INVESTMENTS PTY LIMITED  
162 ALDINGTON RD  
KEMPS CREEK NSW 2178

Date printed	30 June 2019
Term Deposit number	06 2453 50060201
Investment balance	\$350,000.58
Investment term	8 months
At an interest rate of	2.50% p.a.
Invested on	9 February 2019
To mature on	9 October 2019
Interest option	Compound Annually

### Interest earned on your Term Deposit

Your Term Deposit has earned interest for the financial year ending 30 June 2019. Please keep a record of this information for taxation purposes.

Account name	JONSTEP INVESTMENTS PTY LIMITED AS TRUST EES FOR J & S SUPERANNUATION SCHEME
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Investment balance at start of the reporting period 1 July 2018	\$259,999.70
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Total interest paid for the financial year ending 30 June 2019	\$6,366.25
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#### 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 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](http://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.**





014

THE DIRECTOR  
JONSTEP INVESTMENTS PTY LIMITED  
162 ALDINGTON RD  
KEMPS CREEK NSW 2178

Date printed	16 February 2019
Term Deposit number	06 2453 50060201
Investment balance	\$350,000.58
Investment term	8 months
At an interest rate of	2.50% p.a.
Reinvested on	9 February 2019
To mature on	9 October 2019
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 9 February 2019 for 8 months with an interest rate of 2.50%p.a.

Account name	JONSTEP INVESTMENTS PTY LIMITED AS TRUST EES FOR J & S SUPERANNUATION SCHEME
Interest payment instructions	Interest will be added to your Term Deposit every 12 months or at maturity.
Interest paid this financial year	\$6,366.25

### 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**.



014

THE DIRECTOR  
 JONSTEP INVESTMENTS PTY LIMITED  
 162 ALDINGTON RD  
 KEMPS CREEK NSW 2178

Date printed	27 January 2019
Term Deposit number	06 2453 50060201
Current balance	\$310,000.00
Investment term	6 months
At an interest rate of	2.40% p.a.
Invested on	9 August 2018
To mature on	9 February 2019
Interest option	Compound Annually

**Review your Term Deposit before it matures**

Your Term Deposit is due to mature on 9 February 2019 so to make the most out of your investment, make sure you tell us what to do next. As at the date of printing this notice, we have no maturity instructions recorded for your account.

Account name	JONSTEP INVESTMENTS PTY LIMITED AS TRUST EES FOR J & S SUPERANNUATION SCHEME
Interest paid this financial year	\$2,615.67
Interest payable by maturity date if your funds remain invested until maturity	<u>\$3,750.58</u>

**What do you need to do?**

Review your Term Deposit and let us know if you'd like to update your instructions at least one day before 9 February 2019. We'll confirm your new details in writing once your instructions have been applied.

<b>What are your maturity options?</b>	<p>You can:</p> <ul style="list-style-type: none"> <li>• <b>Renew</b> your Term Deposit, with a wide variety of investment terms and the ability to add or withdraw funds</li> <li>• <b>Withdraw</b> your funds in full and close your Term Deposit account</li> <li>• <b>Temporarily</b> 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> </ul> <p>For the latest indicative interest rates, including rates for holding facility, go to <a href="http://www.commbank.com.au/tdrates">www.commbank.com.au/tdrates</a></p>
<b>How to give us instructions</b>	<p>Log on to NetBank to provide instructions online, visit any CommBank branch, contact your Relationship Manager or Adviser or call <b>13 2221</b>.</p>

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 1.10% p.a. would apply. This rate may change by the time your Term Deposit matures.

If you forget to provide instructions in time, or just change your mind, don't worry - you can also provide alternative instructions during your **7 day grace period** from 9 February 2019 to 15 February 2019 without notice or penalty, including if you want to fully withdraw your funds. This will take effect from 9 February 2019.



014

THE DIRECTOR  
 JONSTEP INVESTMENTS PTY LIMITED  
 162 ALDINGTON RD  
 KEMPS CREEK NSW 2178

Date printed	9 February 2019
Term Deposit number	06 2453 50060201
Investment balance	\$313,750.58
Placed in holding facility on	9 February 2019
Current interest rate	1.10% p.a.
Interest option	Compound Weekly

**Your Term Deposit has been placed into the holding facility**

Your Term Deposit matured on 9 February 2019. 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	JONSTEP INVESTMENTS PTY LIMITED AS TRUST EES FOR J & S SUPERANNUATION SCHEME
Interest payment instructions	Interest will be added to your Term Deposit.
Interest paid this financial year	\$6,366.25

**What's the interest rate?**

Based on your current balance, the rate that applies is 1.10% 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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