



8 July 2015

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MELNICK PTY LTD ATF CURRAWONG SUPER FUND
SUITE 2
115 CURRUMBURRA RD
ASHMORE QLD 4214

2016

Dear The Trustees

Your new investment

We're writing to confirm the details of your NAB Term Deposit, which are outlined on the next page.

Because we change the rates offered for different investment amounts and terms from time to time, the interest rate applied to your new investment may be higher or lower than the rate you received for your previous investment.

If you haven't already, we encourage you to get in touch with us to discuss whether the interest rate on your new investment meets your needs. You have 7 calendar days from 7 July 2015 to make any changes to your investment or withdraw your money without cost. After the 7 day period has passed, you will need to provide 31 days' notice to withdraw part or all of your term deposit amount before maturity and a reduction in interest may apply. If you may need to make an early withdrawal from your account, an "at call" product may be more suitable.

We haven't received your maturity instructions so we'll send you a letter before your investment matures reminding you to provide these instructions. If we don't hear from you by 7 January 2016 we'll need to set up a new investment for the same term at the interest rate that applies on the maturity date. You will have 7 calendar days from the maturity date to make any changes or withdraw your money without cost. After the 7 day period has passed, you will need to provide 31 days' notice to withdraw part or all of your term deposit amount before maturity and a reduction in interest may apply. If you may need to make an early withdrawal from your account an at call product may be more suitable.

If you gave us your maturity instructions or made other changes since this letter was posted on 7 July 2015, don't worry, we will apply those instructions and send you a further confirmation letter.

If you have any questions about your NAB Term Deposit, please contact your NAB Banker, give us a call on 13 13 12 or visit your nearest NAB branch. As this might be a good opportunity to review your investment we may give you a call to have a chat about how we can help you reach your financial goals.

We're here to help.

Sincerely,

Melissa Reynolds
Executive General Manager



Investment details

NAB Term Deposit in the name of:
Melnick Pty Ltd ATF Currawong Super Fund

Account number:	73-187-0712
Previous investment amount:	\$5,000.00
Gross interest:	\$74.39
Net interest paid at maturity:	\$74.39
Additional amount invested:	\$0.00

New investment details

If you have provided instructions after 7 July 2015 please disregard the below

New investment amount:	\$5,074.39
Term:	6 months
Starting date:	7 July 2015
New maturity date:	7 January 2016

New interest details

Interest rate pa:	2.35%
Interest frequency:	At maturity
Tax File Number (TFN) or Australian Business Number (ABN) held:	Yes
Gross interest:	\$60.12
Net interest**:	\$60.12

What you've instructed us to do at maturity

You haven't told us what you'd like us to do with your investment at maturity. If we don't hear from you, we will need to set up a new NAB Term Deposit using the previous investment amount plus net interest on 7 January 2016 for a term of 6 months. This will be at the interest rate that applies on the date of maturity, and on the same terms and conditions.

If you'd like to change your investment instructions, please contact your NAB Banker, give us a call on 13 13 12 or visit your nearest NAB branch before your investment matures. You have 7 calendar days after maturity to make any changes to your new investment or withdraw your money without cost.

** Estimate based on withholding tax if it applies. For terms of 12 months or more, interest is also paid annually.

