



037

CACCIOLA SELF MANAGED SUPER FUND  
10 NERLI ST  
EVERTON PARK QLD 4053

Date printed	24 March 2020
Term Deposit number	06 4110 50174363
Investment balance	\$120,000.00
Investment term	12 months
At an interest rate of	1.70% p.a.
Reinvested on	24 March 2020
To mature on	24 March 2021
Interest option	Annual

## Your Term Deposit has been reinvested

Your Term Deposit was reinvested on 24 March 2020 for 12 months with an interest rate of 1.70% 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 30 March 2020.

Account name	LYNDA FAYE CACCIOLA AND CARMELO CACCIOLA ITF CACCIOLA SELF MANAGED SUPER FUND
Interest payment instructions	The interest on your Term Deposit will be paid into account number 182512 960612398, every 12 months or at maturity.
Interest paid this financial year	\$1,271.04

### What do you need to do?

1. You have a 7 day grace period commencing 24 March 2020 and ending 30 March 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/tcrates](http://www.commbank.com.au/tcrates).
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**.



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 ClassV 21/04/2020



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CACCIOLA SELF MANAGED SUPER FUND  
 10 NERLI ST  
 EVERTON PARK QLD 4053

Date printed	11 March 2020
Term Deposit number	06 4110 50174363
Current balance	\$30,000.00
Investment term	5 months
At an interest rate of	1.55% p.a.
Invested on	24 October 2019
To mature on	24 March 2020
Interest option	Annual

### Review your Term Deposit before it matures

Your Term Deposit is due to mature on 24 March 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	LYNDA FAYE CACCIOLA AND CARMELO CACCIOLA ITF CACCIOLA SELF MANAGED SUPER FUND
Interest paid this financial year	\$1,077.40
Interest payable by maturity date if your funds remain invested until maturity	\$193.64

#### 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 0.20% 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.

#### 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.

For the latest indicative interest rates, including rates for holding facility, go to [www.commbank.com.au/tdrates](http://www.commbank.com.au/tdrates)

#### How to give us instructions

Log on to NetBank to provide instructions online, visit any CommBank branch, contact your Relationship Manager or Adviser or call 13 2221.

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 0.20% 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 24 March 2020 to 30 March 2020 to provide alternative renewal or withdrawal instructions without notice or penalty. This will take effect from 24 March 2020.



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CACCIOLA SELF MANAGED SUPER FUND  
10 NERLI ST  
EVERTON PARK QLD 4053

Date printed 11 October 2019  
Term Deposit number 06 4110 50174363  
Current balance \$65,000.00  
Investment term 8 months  
At an interest rate of 2.50% p.a.  
Invested on 24 February 2019  
To mature on 24 October 2019  
Interest option Annual

## Review your Term Deposit before it matures

Your Term Deposit is due to mature on 24 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 LYNDA FAYE CACCIOLA AND CARMELO CACCIOLA ITF CACCIOLA SELF MANAGED SUPER FUND  
Interest paid this financial year \$0.00  
Interest payable by maturity date if your funds remain invested until maturity \$1,077.40

### 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.

### 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.

For the latest indicative interest rates, including rates for holding facility, go to [www.commbank.com.au/tdrates](http://www.commbank.com.au/tdrates)

### How to give us instructions

Log on to NetBank to provide instructions online, visit any CommBank branch, contact your Relationship Manager or Adviser or call 13 2221.

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 from 24 October 2019 to 30 October 2019 to provide alternative renewal instructions, this will take effect from 24 October 2019.

Date Received	Scanned	Scanned Date
17/10/19	AG	



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CACCIOLA SELF MANAGED SUPER FUND  
10 NERLI ST  
EVERTON PARK QLD 4053

Date printed	24 October 2019
Term Deposit number	06 4110 50174363
Investment balance	\$30,000.00
Investment term	5 months
At an interest rate of	1.55% p.a.
Reinvested on	24 October 2019
To mature on	24 March 2020
Interest option	Annual

**Your Term Deposit has been reinvested**

Your Term Deposit was reinvested on 24 October 2019 for 5 months with an interest rate of 1.55%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 30 October 2019.

**Account name** LYNDA FAYE CACCIOLA AND CARMELO CACCIOLA ITF CACCIOLA SELF MANAGED SUPER FUND

**Interest payment instructions** The interest on your Term Deposit will be paid into account number 182512 960612398, every 12 months or at maturity.

**Interest paid this financial year** \$1,077.40

**What do you need to do?**

1. You have a 7 day grace period commencing 24 October 2019 and ending 30 October 2019 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.





## Your account confirmation as at 24 October 2019

Thank you for banking with us. Here is a quick summary of some of the important features of your Account.

If you have any questions or need more information please go to [netbank.com.au](http://netbank.com.au), call 13 2221, 24 hours a day, 7 days a week or visit any branch.

### Account details

<b>Account type</b>	Term Deposit
<b>Account number</b>	411050174363
<b>Account holder(s)</b>	LYNDA FAYE CACCIOLA AND CARMELO CACCIOLA ITF CACCIOLA SELF MANAGED SUPER FUND
<b>Investment term</b>	5 Months
<b>Amount invested at start of term</b>	\$65,000.00
<b>Current balance</b>	\$30,000.00
<b>Start date</b>	24/10/2019
<b>Maturity date</b>	24/03/2020

*\$35,000 TO MACQUARIE A/C - 24/10/19.*

**TFN/ABN/Exemption quoted** Yes

**Early withdrawal** 31 days' notice is required and administration fee will

A prepayment interest adjustment

**Maturity instructions** Place in Holding Facility

At maturity we will place you in the Holding Facility of your account, where you can choose to reinvest or withdraw. If you decide what to do. Holding facility interest is paid even though it is a floating rate, and may be lower than for a fixed term. Please refer to the Term Deposit General Information and Terms and Conditions for more information.

If you wish to update your maturity instructions, please visit any of our branches, contact your Relationship Manager, call 13 2221 or provide your instructions on [netbank.com.au](http://netbank.com.au) before the maturity date.

### Features

You can use NetBank to manage your Term Deposit online, including keeping track of your maturity date and interest payments. Contact us to get started using NetBank today.

### Credit interest

**Interest rate** 1.55% p.a.

**When is interest paid?** You have chosen to receive your interest every 12 months and/or at maturity. For terms of 12 months or less, interest is paid at maturity.

**Nominated account for interest payments** BSB: 182-512  
Account Number: 9606 12398

*Was only a part value re-invested?*