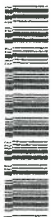


2019/20



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TAYLORMADE4BG RETIREMENT FUND TAYLORMADE  
PO BOX 191  
HAMILTON CENTRAL QLD 4007

30 Apr 2020

Dear Customer

## Thank you for choosing to hold your Term Deposit with Heritage Bank

We are proud to have you as our member and pleased to offer you the benefits of our *People first* approach. We can confirm your term deposit details are as follows:

<b>Customer number</b>	12742228
<b>Term Deposit number</b>	645824
<b>Amount</b>	✓ \$5,939.57 → Balance as at 30 June 20
<b>Term</b>	5 months
<b>Rate</b>	1.70% p.a.
<b>Maturity date</b>	30 September 2020 1 May → 30 Sep 20

Your current instruction on maturity is to reinvest the principal and interest into a new term deposit for a further 5 months.

Please note that you have a grace period of seven days starting from 30 April 2020 and ending on 7 May 2020 during which you can vary the term, investment amount or maturity instructions without charge. You may also withdraw or transfer all or part of your account balance of your term deposit during the grace period without charge.

## Contact us

If you have any further questions, require any information concerning the interest applicable to your Term Deposit, require a copy of our terms and conditions or need help with any other banking requirements, please get in touch or login to Heritage Online.

- 📍 [heritage.com.au](http://heritage.com.au)
- ☎ 13 14 22 or Carindale Branch on 07 3894 7130
- ✉ PO Box 190, Toowoomba Q 4350
- 👤 Leanne Greenup and the team at Carindale Branch or phone them on 07 3894 7130

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We look forward to continuing our relationship with you and helping you enjoy the maximum return on your investments.

Yours sincerely

A handwritten signature in black ink, appearing to read 'Kevin Potter', with a stylized, cursive script.

Kevin Potter  
Chief Customer Officer

2019/20

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TAYLORMADE4BG RETIREMENT FUND TAYLORMADE  
PO BOX 191  
HAMILTON CENTRAL QLD 4007

14 April 2020  
Request to change to  
3 months.

06 Apr 2020

Dear Customer

## Your Term Deposit is about to mature

Thank you for taking out a term deposit with Heritage Bank. We are proud to have you as our customer and to offer you the benefits of our *People first* approach.

Your term deposit number 645824 for \$5,890.84, will mature on 30 April 2020.

Your current instruction on maturity is to reinvest the principal and interest into a new term deposit for a further 6 months. At the date of this letter, our interest rate for a 6 month term deposit is 1.35% p.a.

If you require any information concerning the interest applicable to your Term Deposit you can visit your local branch or login to Heritage Online once the Term Deposit has matured.

Remember, you can change your instructions with us at any time before the maturity date by completing the enclosed Change of Term Deposit Maturity Instructions form and returning it to us. You can also change your maturity instructions by logging into our internet banking service. Simply select your term deposit in your accounts list, and select view/edit term deposit details to update your instructions.

If your term deposit is reinvested at the maturity date, you will have a grace period of seven days starting from 30 April 2020 and ending on 7 May 2020 to change your instructions. You can use that period to check the interest rate we've applied to your new deposit, or to vary the term, investment amount or maturity instructions. You may also withdraw or transfer part or all of your account balance of your new term deposit during the grace period without charge.

Should you decide to withdraw or transfer part or all of your account balance of your new term deposit after the grace period has expired, Heritage has the discretion to delay the withdrawal or transfer of the funds until the end of the notice period, the notice period is currently 31 days. You may also incur a fee or a reduction in the return generated if you withdraw or transfer part or all of your account balance of your new term deposit after the grace period has expired.

If you took advantage of a special interest rate offer when you took out this term deposit, please be aware that the rate applies for a single term only. If you reinvest your money for another period, our standard interest rate will apply.

We have enclosed our current rate sheet. However, please note that the interest rate that will apply is the rate on offer on the date that we reinvest your term deposit. As we review our term deposit rates regularly, we cannot guarantee that today's rate will still apply at the date of reinvestment.

We will give you a notice no later than one business day after the maturity date (or two business days after the maturity date if the maturity date is not a business day) that will identify the interest rate applying to the new term deposit.

Please be aware that a higher interest rate may be available from Heritage Bank for another basic deposit product with a comparable term. If you do not wish to change your maturity instructions, no further action is required.

We can now send correspondence about your account via email, ensuring you receive important information quickly. To update your contact details and preferences, please contact us.

#### Contact us

If you have any further questions, require a copy of our terms and conditions or need help with any other banking requirements, please get in touch.

- 🔍 [heritage.com.au](http://heritage.com.au)
- ☎ 13 14 22 or Carindale Branch on 07 3894 7130
- ✉ PO Box 190, Toowoomba Q 4350
- 👤 Leanne Greenup and the team at Carindale Branch or phone them on 07 3894 7130

We look forward to continuing our relationship with you and helping you enjoy a competitive return on your investments.

Yours sincerely



Kevin Potter  
Chief Customer Officer

Interest adjustments may apply if withdrawn early. Please read the Guide to Heritage Deposit Products (available in branch, by phoning 13 14 22 or at [heritage.com.au](http://heritage.com.au)) before making any decision about this product. This advice has been prepared without taking into account your objectives, financial situation or needs. Because of this you should, before acting on this information, consider its appropriateness having regard to your objectives, financial situation or needs. Information correct as at the date of this letter and subject to change without notice.

# CHANGE TO TERM DEPOSIT MATURITY INSTRUCTIONS

# Heritage Bank

Only complete this form if you wish to change your instructions

10/04

## Current details

Name TAYLORMADE484 RETIREMENT FUND  
Customer number 12742228 Deposit number 645824  
Maturity date 30 April 2020 Deposit amount \$5,890.84 Term 6 months

## Reinvestment instructions

Reinvest principal and interest |  Reinvest principal only |  Close term deposit  
*(Fill in the Heritage account details that you want your interest or funds transferred to, or complete the cheque payment details below)*

## Principal amount

Increase deposit by \$ \_\_\_\_\_ *(Fill in the Heritage account below that you want the funds withdrawn from)*  
 Withdraw part of deposit \$ \_\_\_\_\_ *(Fill in either the Heritage account that you want the funds transferred to, or complete the cheque payment information below)*

## New term length

New Term 5 months

## Interest frequency

At Maturity *(For terms 12 months or less)* |  Yearly *(For terms 13 months or more)* |  Fortnightly |  Monthly |  Quarterly |  Half Yearly  
*(Reduced rate of interest applies for all interest frequencies other than At Maturity and Yearly)*

## Heritage account details

If you have nominated to transfer an amount to or from a Heritage account, you **must** fill in the details below  
Name \_\_\_\_\_  
Customer number \_\_\_\_\_ S/L/I \_\_\_\_\_

## Cheque payment details

If you have nominated payment by cheque, you **must** fill in the details below  
Name \_\_\_\_\_  
Address \_\_\_\_\_  
Postcode \_\_\_\_\_

I/We hereby authorise Heritage to reinvest or close my/our term deposit as per the instructions above. I/We accept that a term deposit will earn the rate of interest that is applicable on the day of the renewal and that Heritage will confirm this in writing.  
Name of Customer 1 Barbara Taylor Signature Barbara Taylor Date 10 April 2020  
Name of Customer 2 \_\_\_\_\_ Signature \_\_\_\_\_ Date \_\_\_\_\_

Please return to the address below or visit your local branch  
 Heritage Bank  
Banking Operations Department - Term Deposit Renewal  
Reply Paid 190  
Toowoomba QLD 4350  
*(no stamp required if posted in Australia)*  
Phone 13 14 22 Fax (07) 4694 9599

Branch use only	Coded	Checked	Signature verified



## Interest rates - term deposits

TERM DEPOSITS					
	\$1,000 - \$4,999	\$5,000 - \$19,999	\$20,000 - \$99,999	\$100,000 +	Interest Paid
1 Month	0.95% p.a	0.95% p.a	0.95% p.a	0.95% p.a	At Maturity
2 Months	1.15% p.a	1.15% p.a	1.15% p.a	1.15% p.a	At Maturity
3 Months	1.35% p.a	1.35% p.a	1.35% p.a	1.35% p.a	At Maturity
4 Months	1.35% p.a	1.35% p.a	1.35% p.a	1.35% p.a	At Maturity
5 Months	1.70% p.a	1.70% p.a	1.70% p.a	1.70% p.a	At Maturity
6 Months	1.35% p.a	1.35% p.a	1.35% p.a	1.35% p.a	At Maturity
7 Months	1.35% p.a	1.35% p.a	1.35% p.a	1.35% p.a	At Maturity
8 Months	1.35% p.a	1.35% p.a	1.35% p.a	1.35% p.a	At Maturity
9 Months	1.35% p.a	1.35% p.a	1.35% p.a	1.35% p.a	At Maturity
10 Months	1.35% p.a	1.35% p.a	1.35% p.a	1.35% p.a	At Maturity
11 Months	1.35% p.a	1.35% p.a	1.35% p.a	1.35% p.a	At Maturity
12 Months	1.35% p.a	1.35% p.a	1.35% p.a	1.35% p.a	At Maturity
24 Months	1.25% p.a	1.25% p.a	1.25% p.a	1.25% p.a	Yearly
36 Months	1.25% p.a	1.25% p.a	1.25% p.a	1.25% p.a	Yearly
48 Months	1.25% p.a	1.25% p.a	1.25% p.a	1.25% p.a	Yearly
60 Months	1.25% p.a	1.25% p.a	1.25% p.a	1.25% p.a	Yearly



## Not sure of your next move?

Book a complimentary financial planning consultation today.

[heritage.com.au/financialplanning](http://heritage.com.au/financialplanning)

In referring members to Bridges, Heritage Bank Limited does not accept liability or responsibility for any act or omission or advice provided by Bridges or its authorised representatives. Bridges is part of the IOOF group. Bridges Financial Services Pty Ltd (Bridges), ABN 60 003 474 977, ASX Participant, AFSL No 240837.

Heritage sometimes offers term deposits which are priced higher than our standard term deposit. Because these term deposits often automatically renew at maturity for the same period but at a different interest rate, there is a risk you may move from a high to a low interest rate. You can change your instructions before the maturity date or within seven days after the maturity date by giving us further recognised instructions. Interest is calculated on daily balances. An interest rate deduction will be applied for all interest payment options apart from at maturity and yearly. Apply the following deductions from quoted interest rates 0.15% p.a for Up-front interest payments, 0.10% p.a for fortnightly - (only available to age pension recipients), monthly and quarterly payments and 0.05% p.a for interest paid half yearly. Early maturity: All or a portion of the term deposit may be withdrawn prior to maturity but will attract a lower interest rate (0.10% p.a.) Interest rates are on a per annum basis and are correct as stated but subject to change without notice. Any conditions listed are a summary only and are subject to change. Please read the Guide to Heritage Deposit Products (available in branch, by phoning 13 14 22 or at [www.heritage.com.au](http://www.heritage.com.au)) before making any decision about this product. This advice has been prepared without taking into account your objectives, financial situation or needs. Because of this you should, before acting on this information, consider its appropriateness having regard to your objectives, financial situation or needs. Heritage Bank Limited, ABN 32 087 652 024, AFSL 240984, Australian Credit Licence 240984.

2019/20

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TAYLORMADE4BG RETIREMENT FUND TAYLORMADE  
PO BOX 191  
HAMILTON CENTRAL QLD 4007

30 Oct 2019

Dear Customer

**Thank you for choosing to hold your Term Deposit with Heritage Bank**

We are proud to have you as our member and pleased to offer you the benefits of our *People first* approach. We can confirm your term deposit details are as follows:

Customer number	12742228
Term Deposit number	645824
Amount	\$5,890.84
Term	6 months
Rate	1.65% p.a.
Maturity date	30 April 2020

1 Nov 19 -> 30 Apr 20

Your current instruction on maturity is to reinvest the principal and interest into a new term deposit for a further 6 months.

Please note that you have a grace period of seven days starting from **30 October 2019** and ending **on 6 November 2019** during which you can vary the term, investment amount or maturity instructions without charge. You may also withdraw or transfer all or part of your account balance of your term deposit during the grace period without charge.

#### Contact us

If you have any further questions, require any information concerning the interest applicable to your Term Deposit, require a copy of our terms and conditions or need help with any other banking requirements, please get in touch or login to Heritage Online.

- 🌐 [heritage.com.au](http://heritage.com.au)
- ☎️ **13 14 22** or Carindale Branch on **07 3894 7130**
- ✉️ PO Box 190, Toowoomba Q 4350
- 🏠 Leanne Greenup and the team at Carindale Branch or phone them on **07 3894 7130**

We look forward to continuing our relationship with you and helping you enjoy the maximum return on your investments.

Yours sincerely

A handwritten signature in black ink, appearing to read 'Kevin Potter', with a stylized, cursive script.

Kevin Potter  
Chief Customer Officer



## Some things you should know about our term deposits

Heritage sometimes offers term deposits which are priced higher than our standard term deposit. Because these term deposits often automatically renew at maturity for the same period but at a different interest rate, there is a risk you may move from a higher to a lower interest rate.

Should you decide to withdraw or transfer all or part of your account balance of your term deposit after the grace period has expired, Heritage has the discretion to delay the withdrawal or transfer of the funds until the end of the notice period, which is currently 31 days. We will pay a reduced rate of interest on the withdrawn amount. This reduced rate is called the early withdrawal rate<sup>1</sup>.

If you may have a need in the future to immediately withdraw or transfer funds from your term deposit, Heritage has other deposit products that may be more suitable.

It's important that you review your maturity instructions closer to the date of maturity. You have a grace period of seven days starting from the commencement date of your term deposit during which you can vary the term, investment amount or maturity instructions without charge. You may also withdraw or transfer all or part of your account balance of your term deposit during the grace period without charge.

### \*The early withdrawal rate is published in our rates sheet and changes from time to time.

When there is an early withdrawal of term deposit, we recalculate the amount of interest that you have earned. We compare the difference between:

- the interest you would have earned at the original rate on the amount withdrawn; and
- the interest calculated on the withdrawn amount at the early withdrawal rate.

This difference is called the interest deduction.

We may recover the interest deduction by:

- reducing any interest payments, due on or after the date of the withdrawal, by the amount of
- the interest deduction; or
- taking the interest deduction out of the withdrawal; or
- charging the amount of the interest deduction to your account; or
- doing a combination of those things.

### Important note

The effect of the above is to reduce your interest return, on the amount withdrawn, to the early withdrawal rate.

If interest has been paid up-front, we may recover any overpayment of interest by deducting it from the amount you are withdrawing where you withdraw part or all of your account balance before the maturity date.

### Example for a partial withdrawal

Suppose you made a deposit of \$100,000 on 20 January 2014 for a term of 24 months at a rate of 3.10% per annum, and you withdrew \$50,000 of that deposit on 23 April 2015. Suppose an early withdrawal rate of 0.10% per annum.

The amount of interest on the withdrawn amount (\$50,000) is reduced to 0.10% per annum. That amount was in your account for 458 days, so the interest on that amount at the early withdrawal rate is  $\$50,000 \times 458/365 \times 0.10\% = \$62.74$ .

If there had been no withdrawal, the interest on that same amount would have been  $\$50,000 \times 458/365 \times 3.10\% = \$1,944.93$ .

The interest deduction would therefore be  $\$1,944.93 - \$62.74 = \$1,882.19$

Note: The rates are provided as examples only.

### Example for early maturity (full withdrawal)

Suppose you made a deposit of \$100,000 on 20 January 2014 for a term of 24 months at a rate of 3.10% per annum, and that deposit was fully withdrawn on 23 April 2015. Suppose an early withdrawal rate of 0.10% per annum.

The amount of interest on the withdrawn or externally transferred amount (\$100,000) is reduced to 0.10% per annum. That amount was in your account for 458 days, so the interest on that amount at the early withdrawal rate is  $\$100,000 \times 458/365 \times 0.10\% = \$125.48$ .

If there had been no withdrawal or external transfer, the interest on that same amount would have been  $\$100,000 \times 458/365 \times 3.10\% = \$3,889.86$ . The interest deduction would therefore be  $\$3,889.86 - \$125.48 = \$3,764.38$ .

Note: The rates are provided as examples only.

If a withdrawal from your term deposit account before the maturity date causes the balance of the account to fall to a level that would have meant that a lower tiered rate would have applied to your account had that reduced balance been the amount of your initial deposit, that lower rate will apply from the date of the withdrawal. If necessary, we can recover the difference from you in the same ways as we can recover the interest deduction.

Talk to us today.

Call your local branch direct 13 14 22.

[heritage.com.au](http://heritage.com.au)

People first.  Heritage Bank

This advice has been prepared without taking into account your objectives, financial situation or needs. Because of this you should, before acting on this information, consider its appropriateness having regard to your objectives, financial situation or needs. Please read the Guide to Heritage Deposit Products (available in branch, by phoning 13 14 22 or at [www.heritage.com.au](http://www.heritage.com.au)) before making any decision about this product. Heritage Bank Limited, ABN 32 087 682 024, AFSL 240988, Australian Credit Licence 240988.

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TAYLORMADE4BG RETIREMENT FUND TAYLORMADE  
PO BOX 191  
HAMILTON CENTRAL QLD 4007

07 Oct 2019

Dear Customer

### Your Term Deposit is about to mature

Thank you for taking out a term deposit with Heritage Bank. We are proud to have you as our customer and to offer you the benefits of our *People first* approach.

Your term deposit number 645824 for \$5,816.48, will mature on 30 October 2019.

Your current instruction on maturity is to reinvest the principal and interest into a new term deposit for a further 6 months. At the date of this letter, our interest rate for a 6 month term deposit is 1.70% p.a.

If you require any information concerning the interest applicable to your Term Deposit you can visit your local branch or login to Heritage Online once the Term Deposit has matured.

Remember, you can change your instructions with us at any time before the maturity date by completing the enclosed Change of Term Deposit Maturity Instructions form and returning it to us. You can also change your maturity instructions by logging into our internet banking service. Simply select your term deposit in your accounts list, and select view/edit term deposit details to update your instructions.

If your term deposit is reinvested at the maturity date, you will have a grace period of seven days starting from 30 October 2019 and ending on 6 November 2019 to change your instructions. You can use that period to check the interest rate we've applied to your new deposit, or to vary the term, investment amount or maturity instructions. You may also withdraw or transfer part or all of your account balance of your new term deposit during the grace period without charge.

Should you decide to withdraw or transfer part or all of your account balance of your new term deposit after the grace period has expired, Heritage has the discretion to delay the withdrawal or transfer of the funds until the end of the notice period, the notice period is currently 31 days. You may also incur a fee or a reduction in the return generated if you withdraw or transfer part or all of your account balance of your new term deposit after the grace period has expired.

If you took advantage of a special interest rate offer when you took out this term deposit, please be aware that the rate applies for a single term only. If you reinvest your money for another period, our standard interest rate will apply.

We have enclosed our current rate sheet. However, please note that the interest rate that will apply is the rate on offer on the date that we reinvest your term deposit. As we review our term deposit rates regularly, we cannot guarantee that today's rate will still apply at the date of reinvestment.

We will give you a notice no later than one business day after the maturity date (or two business days after the maturity date if the maturity date is not a business day) that will identify the interest rate applying to the new term deposit.

Please be aware that a higher interest rate may be available from Heritage Bank for another basic deposit product with a comparable term.  
If you do not wish to change your maturity instructions, no further action is required.

We can now send correspondence about your account via email, ensuring you receive important information quickly. To update your contact details and preferences, please contact us.


#### Contact us

If you have any further questions, require a copy of our terms and conditions or need help with any other banking requirements, please get in touch.

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We look forward to continuing our relationship with you and helping you enjoy a competitive return on your investments.

Yours sincerely



Kevin Potter  
Chief Customer Officer

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Information correct as at the date of this letter and subject to change without notice.