



Date: 20th January 2022



030 / 00683

THE DIRECTOR
K C SOO P/L
PO BOX 184
KEW VIC 3101

Your ANZ Advance Notice Term Deposit Record of Investment

Dear Customer,

Thank you for investing with us.

This letter is a reminder that your ANZ Advance Notice Term Deposit number 9975-53132 lodged on 20th July 2021 has now matured. If you have spoken to us about your ANZ Advance Notice Term Deposit since the above date, please disregard the reinvestment instructions in this letter.

Your current instructions for payment of principal and interest are set out below.

Deposit type:	ANZ Advance Notice Term Deposit		
Amount invested:	\$246,401.95	At interest rate of:	0.15% p.a.
For the investment term:	6 months	Maturing on:	20th July 2022
Instructions for payment of principal and interest:			
Principal to be:	RE-INVESTED		
Interest to be:	RE-INVESTED		
Interest frequency:	AT MATURITY		

Your reinvestment options.

- You have a seven day grace period which started on 20th January 2022 in which you can change any of the above reinvestment instructions. The grace period will end on 27th January 2022. During this time, you can change any of the above reinvestment instructions or withdraw all or part of your investment. If we don't hear from you within the seven day grace period, your ANZ Advance Notice Term Deposit will reinvest according to the instructions above.
- If you would like to change your reinvestment instructions or find out about our current interest rate offers, visit your closest branch or call us on 13 13 14.
- After the grace period, if you request the early withdrawal or transfer of all or part of your funds in an ANZ Advance Notice Term Deposit, your funds will be disbursed 31 days from the date we received your request. If the 31st day falls on a non-business day, your funds will be disbursed the next business day. If the maturity date is before the expiry of the 31 day notice period, your funds will be disbursed on the maturity date. The funds disbursed will incur an administration fee and interest rate reduction thus reducing the final payment you receive, if you withdraw or transfer all or part of your funds after the grace period. Please refer to the ANZ Saving and Transaction Products Terms and Conditions.

- The interest rate we will apply on reinvestment of your ANZ Advance Notice Term Deposit is shown above. Better interest rates may be available for other investment terms or for a different deposit with a comparable term.
- Government duties, taxes and charges (where applicable) will be deducted from interest payments.
- The information contained in this letter is accurate as of the date of issue of the letter.

Your instructions at the end of the reinvestment.

If, at the end of the investment term, you have not told us what you want to do with your funds (that is, by nominating to pay the funds into an eligible ANZ account or to reinvest), or if you have told us to reinvest your ANZ Advance Notice Term Deposit, then we will reinvest the funds into a new ANZ Term Deposit for the same term but at the interest rate applicable at the time of reinvestment. This interest rate may be lower than the interest rate that applied to your maturing ANZ Advance Notice Term Deposit. You can contact us at the maturity of your ANZ Advance Notice Term Deposit to confirm:

- the interest rate that will apply upon reinvestment; or
- what is an eligible ANZ account to nominate the funds to be paid into.

Please keep this notice for taxation purposes.

Any questions?

You can ask us in person at any ANZ branch or call us on 13 13 14.



Date: 31st December 2021



030 / 02044
THE DIRECTOR
K C SOO P/L
PO BOX 184
KEW VIC 3101

ANZ Advance Notice Term Deposit Maturity Advice

Account Name: K C Soo P/L Atf
Karen Yap Superannuation Fund

Dear Customer,

Your ANZ Advance Notice Term Deposit will soon mature

Below are the current and proposed details of your ANZ Advance Notice Term Deposit, Number 9975-53132, plus the interest due at maturity.

ANZ Advance Notice Term Deposit			
Current Details		Proposed Instructions on Maturity	
Amount Invested	\$246,153.78	Principal To Be	RE-INVESTED
Current Interest Rate	0.20% p.a.	Interest To Be	RE-INVESTED
Date Lodged	20th July 2021	Interest Frequency	AT MATURITY
Term	6 months	Amount To Be Reinvested	\$246,401.95
Maturing On	20th January 2022	Term	6 months
Interest Frequency	AT MATURITY	New Maturity Date	20th July 2022
Gross Interest	\$248.17	Indicative Interest Rate	0.15% p.a. *
Less Withholding Tax at 0.00%	\$0.00		
Net Interest	\$248.17		

* This **indicative** rate is subject to change. The advertised rate on the date of maturity (applicable to your term) will be applied to your new Term Deposit and you should confirm this on the date of maturity by visiting an ANZ branch, calling 131314 or at anz.com.

What this means for your investment

At maturity we will reinvest your ANZ Advance Notice Term Deposit based on the reinvestment consent you have given us and in accordance with the instructions above. The interest rate advertised on the maturity date of your ANZ Advance Notice Term Deposit for the same investment term as above, will apply to your new ANZ Advance Notice Term Deposit. This interest rate may be lower or higher than the interest rate on your maturing ANZ Advance Notice Term Deposit and better interest rates may be available for other investment terms or for a different deposit with a comparable term.

The information contained in this letter is accurate as of the date of issue of the letter.

Have your situation or needs have changed?

If your situation or needs have changed, it's important that you consider if this product is still right for you. If you are unsure or would like more information, please contact us.

Do you wish to change the proposed instructions?

You can maintain your term deposit term, interest disbursement and balance instructions via the following channels;

- Internet Banking via www.anz.com
- Calling us on 13 13 14 (+61 3 9683 9999 for international customers).
- Visiting an ANZ branch

You have a seven calendar day grace period from 20th January 2022 to change any of your above instructions or withdraw all or part of your investment. The grace period will end on 27th January 2022.

If you wish to withdraw or transfer all or part of your investment after the grace period, ANZ does not have to disburse the funds to you for up to 31 calendar days. If the 31st day falls on a non-business day, your funds will be disbursed the next business day. If the maturity date falls due prior to the expiry of the 31 day notice period, your funds will be disbursed on the maturity date. If you withdraw all or part of your ANZ Advance Notice Term Deposit prior to maturity, an administration fee and interest rate reduction may apply. Please refer to the ANZ Saving and Transaction Products Terms and Conditions.

We're here to help.

Please keep this notice for taxation purposes.



Date: 20th July 2021



030 / 00978

THE DIRECTOR
K C SOO P/L
PO BOX 184
KEW VIC 3101

Your ANZ Advance Notice Term Deposit Record of Investment

Dear Customer,

Thank you for investing with us.

This letter is a reminder that your ANZ Advance Notice Term Deposit number 9975-53132 lodged on 20th January 2021 has now matured. If you have spoken to us about your ANZ Advance Notice Term Deposit since the above date, please disregard the reinvestment instructions in this letter.

Your current instructions for payment of principal and interest are set out below.

Deposit type:	ANZ Advance Notice Term Deposit		
Amount invested:	\$246,153.78	At interest rate of:	0.20% p.a.
For the investment term:	6 months	Maturing on:	20th January 2022
Instructions for payment of principal and interest:			
Principal to be:	RE-INVESTED		
Interest to be:	RE-INVESTED		
Interest frequency:	AT MATURITY		

Your reinvestment options.

- You have a seven day grace period which started on 20th July 2021 in which you can change any of the above reinvestment instructions. The grace period will end on 27th July 2021. During this time, you can change any of the above reinvestment instructions or withdraw all or part of your investment. If we don't hear from you within the seven day grace period, your ANZ Advance Notice Term Deposit will reinvest according to the instructions above.
- If you would like to change your reinvestment instructions or find out about our current interest rate offers, visit your closest branch or call us on 13 13 14.
- After the grace period, if you request the early withdrawal or transfer of all or part of your funds in an ANZ Advance Notice Term Deposit, your funds will be disbursed 31 days from the date we received your request. If the 31st day falls on a non-business day, your funds will be disbursed the next business day. If the maturity date is before the expiry of the 31 day notice period, your funds will be disbursed on the maturity date. The funds disbursed will incur an administration fee and interest rate reduction thus reducing the final payment you receive, if you withdraw or transfer all or part of your funds after the grace period. Please refer to the ANZ Saving and Transaction Products Terms and Conditions.

202CAP1H50X001M01/00978/001955

202CAP1H50X001M01/00978/001955

XPRCA00004

- The interest rate we will apply on reinvestment of your ANZ Advance Notice Term Deposit is shown above. Better interest rates may be available for other investment terms or for a different deposit with a comparable term.
- Government duties, taxes and charges (where applicable) will be deducted from interest payments.
- The information contained in this letter is accurate as of the date of issue of the letter.

Please keep this notice for taxation purposes.

Any questions?

You can ask us in person at any ANZ branch or call us on 13 13 14.



Date: 2nd July 2021



030 / 02130
THE DIRECTOR
K C SOO P/L
PO BOX 184
KEW VIC 3101

ANZ Advance Notice Term Deposit Maturity Advice

Account Name: K C Soo P/L Atf
Karen Yap Superannuation Fund

Dear Customer,

Your ANZ Advance Notice Term Deposit will soon mature

Below are the current and proposed details of your ANZ Advance Notice Term Deposit, Number 9975-53132, plus the interest due at maturity.

ANZ Advance Notice Term Deposit			
Current Details		Instructions on Maturity	
Amount Invested	\$245,788.12	Principal To Be	RE-INVESTED
Current Interest Rate	0.30% p.a.		
Date Lodged	20th January 2021	Interest To Be	RE-INVESTED
Term	6 months		
Maturing On	20th July 2021	Interest Frequency	AT MATURITY
Interest Frequency	AT MATURITY	Amount To Be Reinvested	\$246,153.78
Gross Interest	\$365.66	Term	6 months
Less Withholding Tax at 0.00%	\$0.00	New Maturity Date	20th January 2022
Net Interest	\$365.66	Indicative Interest Rate	0.20% p.a. *

* This **indicative** rate is subject to change. The advertised rate on the date of maturity (applicable to your term) will be applied to your new Term Deposit and you should confirm this on the date of maturity by visiting an ANZ branch, calling 131314 or at anz.com.

What this means for your investment

At maturity we will reinvest your ANZ Advance Notice Term Deposit based on the reinvestment consent you have given us and in accordance with the instructions above. The interest rate advertised on the maturity date of your ANZ Advance Notice Term Deposit for the same investment term as above, will apply to your new ANZ Advance Notice Term Deposit. This interest rate may be lower or higher than the interest rate on your maturing ANZ Advance Notice Term Deposit and better interest rates may be available for other investment terms or for a different deposit with a comparable term.

The information contained in this letter is accurate as of the date of issue of the letter.

Do you wish to change the proposed instructions?

You can maintain your term deposit term, interest disbursement and balance instructions via the following channels;

- Internet Banking via www.anz.com
- Calling us on 13 13 14 (+61 3 9683 9999 for international customers).
- Visiting an ANZ branch

You have a seven calendar day grace period from 20th July 2021 to change any of your above instructions or withdraw all or part of your investment. The grace period will end on 27th July 2021.

If you wish to withdraw or transfer all or part of your investment after the grace period, ANZ does not have to disburse the funds to you for up to 31 calendar days. If the 31st day falls on a non-business day, your funds will be disbursed the next business day. If the maturity date falls due prior to the expiry of the 31 day notice period, your funds will be disbursed on the maturity date. If you withdraw all or part of your ANZ Advance Notice Term Deposit prior to maturity, an administration fee and interest rate reduction may apply. Please refer to the ANZ Saving and Transaction Products Terms and Conditions.

We're here to help.

Please keep this notice for taxation purposes.