

2016/17 year.

Your account confirmation as at 25 October 2016

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, call **13 2221**, 24 hours a day, 7 days a week or visit any branch.

Account details

Account type	Term Deposit
Account number	413850215257
Account holder(s)	BEVERLEY STURGESS PENBERTHY AND ALBERT KENDRICK PENBERTHY AS TRUSTEES FOR A & B SUPERANNUATION FUND
Investment term	12 Months
Amount invested at start of term	\$510,000.00
Current balance	\$500,000.00
Start date	22/10/2016
Maturity date	22/10/2017
TFN/ABN/Exemption quoted	Yes
Early withdrawal	31 days' notice is required to withdraw before maturity
Maturity instructions	Renewal

If you wish to change your maturity instructions, please log onto netbank.com.au before the maturity date. Alternatively, you can provide your instructions by calling **13 2221**, visiting any of our branches or contacting your Relationship Manager, on or before the maturity date.

If you do not contact us, your Term Deposit will be automatically renewed for the same investment term, at the interest rate which applies on the day of the maturity to that term. The interest rate applicable to the new Term Deposit may be significantly different, higher or lower, to the interest rate that applied in the previous term.

Credit interest

Interest rate	2.75% 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	Added to your Term Deposit balance.