



037

GOLDSPINK SUPERANNUATION FUND  
PO BOX 784  
TOOWONG DC QLD 4066

Date printed	4 March 2020
Term Deposit number	06 2692 53478178
Investment balance at start of reporting period 1 July 2019	\$80,000.00
Closing balance at 4 March 2020	\$0.00

## Your Term Deposit has been closed

Your Term Deposit was closed on 4 March 2020. Any interest owing on this account was also paid on that date. Closure details are provided below.

Please keep this notice for taxation purposes. The Bank will not issue an End of Financial Year Notice on this Term Deposit.

Account name GOLDSPINK SUPERANNUATION FUND

Interest paid this financial year ✓ \$1,330.41

### We're here to help

If you want to view our latest Terms and Conditions or have any questions, you can visit [commbank.com.au](http://commbank.com.au), drop into your nearest branch, contact your Relationship Manager or Adviser, or call 13 2221.



037

GOLDSPINK SUPERANNUATION FUND  
PO BOX 784  
TOOWONG DC QLD 4066

Date printed	20 February 2020
Term Deposit number	06 2692 53478178
Current balance	\$80,000.00
Investment term	5 months
At an interest rate of	1.55% p.a.
Invested on	4 October 2019
To mature on	4 March 2020
Interest option	Compound Annually

## Review your Term Deposit before it matures

Your Term Deposit is due to mature on 4 March 2020. As at the date of this notice, we have the maturity instruction 'Full withdrawal at maturity' recorded for your account. This instruction will be applied on 4 March 2020 unless you let us know otherwise.

Account name	GOLDSPINK SUPERANNUATION FUND
Interest paid this financial year	\$814.03
Interest payable by maturity date if your funds remain invested until maturity	\$516.38

### 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 1.20% 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 access 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/tldrates](http://www.commbank.com.au/tldrates)

### 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 decide to renew your Term Deposit or place your funds in the holding facility and change your mind, don't worry – you have the **7 day grace period** from 4 March 2020 to 10 March 2020 to provide alternative renewal or withdrawal instructions without notice or penalty. This will take effect as if from 4 March 2020.



037

GOLDSPINK SUPERANNUATION FUND  
PO BOX 784  
TOOWONG DC QLD 4066

Date printed	11 October 2019
Term Deposit number	06 2692 53478178
Investment balance	\$80,000.00
Investment term	5 months
At an interest rate of	1.55% p.a.
Reinvested on	4 October 2019
To mature on	4 March 2020
Interest option	Compound Annually

## Your Term Deposit has been reinvested with changes

In line with the changes you requested during your grace period, your Term Deposit was reinvested on 4 October 2019 for 5 months with an interest rate of 1.55%p.a.

Account name	GOLDSPINK SUPERANNUATION FUND
Interest payment instructions	Interest will be added to your Term Deposit every 12 months or at maturity.
Interest paid this financial year	\$814.03

### What you need to know

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.

Please check all the details in this letter and let us know if any information is incorrect, as these are the details we now have on record. This supersedes any previously dated notice.

### 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**.



037

GOLDSPINK SUPERANNUATION FUND  
 PO BOX 784  
 TOOWONG DC QLD 4066

Date printed	31 December 2019
Term Deposit number	06 2692 53478178
Investment balance	\$80,000.00
Investment term	5 months
At an interest rate of	1.55% p.a.
Invested on	4 October 2019
To mature on	4 March 2020
Interest option	Compound Annually

## Account statement for your Term Deposit

For your records this is your account statement for the period from 1 July to 31 December 2019.

### Things you should know

This Transaction Notice provides Term Deposit transactions for the first six months of the financial year from 1 July 2019 to 31 December 2019.

For taxation purposes the End of Financial Year Notice displays all Term Deposit transactions for the full financial year from 1 July 2019 to 30 June 2020.

### We're here to help

If you want to view our latest Terms and Conditions or have any questions, you can visit [commbank.com.au](http://commbank.com.au), drop into your nearest branch, contact your Relationship Manager or Adviser, or call **13 2221**.

### Important information for Term Deposits opened after 1 July

The opening balance of this Term Deposit will display as 'Nil' on this account statement. The opening deposit will be listed as a separate transaction on the date that the Term Deposit was opened or the value date specified for the Term Deposit.

**Account name** GOLDSPINK SUPERANNUATION FUND

Date	Transaction	Debit	Credit	Balance
01 Jul	OPENING BALANCE			\$80,000.00
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2019 is \$1,384.77			
27 Sep	\$804.82 CR Credit Interest REDIRECTED TO 064-129 10499550			
04 Oct	\$9.21 CR Credit Interest REDIRECTED TO 064-129 10499550			
31 Dec	CLOSING BALANCE			\$80,000.00





037

GOLDSPINK SUPERANNUATION FUND  
 PO BOX 784  
 TOOWONG DC QLD 4066

Date printed	14 September 2019
Term Deposit number	06 2692 53478178
Current balance	\$80,000.00
Investment term	5 months
At an interest rate of	2.40% p.a.
Invested on	27 April 2019
To mature on	27 September 2019
Interest option	Annual

## Review your Term Deposit before it matures

Your Term Deposit is due to mature on 27 September 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	GOLDSPINK SUPERANNUATION FUND
Interest paid this financial year	\$0.00
Interest payable by maturity date if your funds remain invested until maturity	\$804.82

### 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 0.60% 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 0.60% 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 27 September 2019 to 3 October 2019 to provide alternative renewal or withdrawal instructions without notice or penalty. This will take effect from 27 September 2019.

\*# 6865.6867.1.1 ZZZ76A.010610.CH.TD.S101.D256.L.V05.01.25



037

GOLDSPINK SUPERANNUATION FUND  
 PO BOX 784  
 TOOWONG DC QLD 4066

Date printed	27 September 2019
Term Deposit number	06 2692 53478178
Investment balance	\$80,000.00
Placed in holding facility on	27 September 2019
Current interest rate	0.60% p.a.
Interest option	Weekly

**Your Term Deposit has been placed into the holding facility**

Your Term Deposit matured on 27 September 2019. We've placed your funds into the holding facility of your account so you can reinvest or withdraw your funds without penalty once you decide what to do.

Account name	GOLDSPINK SUPERANNUATION FUND
Interest payment instructions	Interest will be paid into account number 064129 10499550.
Interest paid this financial year	\$804.82

**What's the interest rate?**

Based on your current balance, the rate that applies is 0.60% p.a.

While your money is in the holding facility, a fixed interest rate will apply for each 7-day calendar period, and interest will be paid every 7 days until you've reinvested or withdrawn the total balance. Due to market rate movements we may vary the rate for each 7 day period, at any time, without notice.

Note that if you leave your money in the holding facility over an extended period of time, you could miss out on earning interest at a higher rate - such as if you were to reinvest your Term Deposit for a renewed term.

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

**What do you need to do?**

- If you want to withdraw all your money from the holding facility, or reinvest it for a fixed term, let us know as soon as you're ready. You can do this by:
  - visiting any CommBank branch
  - contacting your Relationship Manager or Adviser
  - calling us on **13 2221**.
- We'll send you written confirmation once we've received your instructions.

**We're here to help**

If you want to view our latest Terms and Conditions or have any questions, you can visit [commbank.com.au](http://commbank.com.au), drop into your nearest branch, contact your Relationship Manager or Adviser, or call **13 2221**.



\*# 8331.8336.1.1 ZZ175 1102 CH.TD.S101.D270.L V05.01.25