

Police Credit Union Ltd  
BSB No. 805 005  
ABN 30 087 651 205  
AFSL/Australian Credit  
Licence 238991

17-23 Carrington Street  
Adelaide SA 5000  
PO Box 6074  
Halifax St SA 5000  
P 1300 131 844  
F 08 8208 5789

COPY

4th MAY

Thursday, 16 April 2020

Mr D R Schmidt  
11 Playford Ct  
HILLBANK SA 5112

TELE - CALL  
CODE 1944

Member Number: 5232830

Your Term Deposit is Maturing

\$102,707.40  
\$90K REINVESTED  
\$12,707.40 TO  
BANK SA CHEQUE AC

Dear Mr Schmidt,

We wish to advise you that the following Term Deposit is maturing on 04 May 20 and will earn \$2,707.40 interest.

Term Deposit Details

Term Deposit No: 73316  
Amount: \$100,000.00

Next steps

Unless we are advised by you, your funds will automatically be reinvested for the same term, at the current rate available at your maturity date or according to the maturity instructions provided by you at the time of investment. Please note: if your maturity date falls on a weekend or public holiday your instructions will be processed the previous working day.

If you would like to elect another option for investment of your funds, please advise us as soon as possible by calling 1300 131 844 or visiting your local branch.

To assist you in making your decision, we have enclosed the interest rates we have available as at the date of this letter.

Tax File Number

Please note that if you have not lodged your Tax File Number with Police Credit Union, we may be obliged to withhold tax from your interest up to the top marginal tax rate as determined by the Australian Tax Office.

We're here to help

For more information regarding Term Deposits or to provide your Tax File Number, please call us on 1300 131 844 or visit your local branch.

Yours sincerely,

Paul Modra  
Executive Manager  
Member Value and Distribution

7 mths. 1.7%

~~DO NOT SIGN THIS~~

MICHAEL ON 4th MAY

90K REINVESTED  
MAY 2020

DEC 1st 2020  
120



Supporting Better Communities

# Term Deposit Certificate



**Police**  
Credit Union  
Better Banking

Police Credit Union Ltd  
BSB No. 805 005  
ABN 30 087 651 205  
AFSL/Australian Credit  
Licence 238991

17-23 Carrington Street  
Adelaide SA 5000  
PO Box 6074  
Halifax St PO SA 5000  
p: 1300 131 844  
f: 08 8208 5789

DAVID & JANICE SCHMIDT ATF  
11 Playford Ct  
HILLBANK SA 5112

6th May 2019

Investment Holder(s): DAVID & JANICE SCHMIDT ATF

Account Name: DAVID & JANICE SCHMIDT ATF THE SCHMIDT FAMIL SUPER FUND

## RE: FIXED TERM INVESTMENT DETAILS

MEMBER NUMBER:	5232855
INVESTMENT ACCOUNT:	5232855 150
DEPOSIT NUMBER:	73316
AMOUNT OF DEPOSIT:	\$100,000.00
DATE LODGED	04 MAY 2019
MATURITY DATE:	04 MAY 2020
INTEREST RATE:	2.700%pa
INTEREST FREQUENCY:	Maturity
INTEREST INSTRUCTION:	Re-invest (Compound)

This certificate is an acknowledgement of your Fixed Term Investment as detailed above.

THANK YOU FOR PLACING YOUR INVESTMENT WITH POLICE CREDIT UNION

This deposit is subject to the Police Credit Union rates, conditions and Government charges.  
Penalties apply for early withdrawals.

Caroline Carson  
Police Credit Union Ltd

DRAWN CHEQUES		
CH. NO	- DJJ SM	26-8-19
223	ALPEN	\$6000
224	- WESPAC-PURCH SHARES	18-11-19 \$20K
225	- DJJ SM ALL PENS.	24-6-20 \$1500

2019-2020



# Member Statement



**Police**  
Credit Union  
Better Banking



002326 046 - 5112

MR D R SCHMIDT  
11 PLAYFORD CT  
HILLBANK SA 5112

Credit Union BSB No	805 005
Member No	5232830
Statement	7 (Page 1 of 1)
Statement Ends	31 December 2019
Shares	\$0.00

**Want better access to your money 24/7?**

**Download our Police Credit Union Banking App.**

Secure, reliable #BetterBanking on the go.

Don't have Online Banking? Call 1300 131 844 to register today! #BetterAccess



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## ACCOUNT SUMMARY

Account	Closing Balance
5232830 5232855150 - TTP TERM DEPOSIT	100,000.00

Posting Date	Effective Date	Transaction Details	Debit	Credit	Balance
<b>5232830 5232855150 - TTP TERM DEPOSIT - TFN Quoted</b>					
<b>DAVID &amp; JANICE SCHMIDT ATF THE SCHMIDT F</b>					
30 Jun		Opening Balance			100,000.00
		Closing Balance			100,000.00

Information on our financial products, incl. details of benefits, fees and charges, and our dispute resolution process to deal with complaints is available on request in branch, calling us on 1300 131 844, or by visiting [www.policecu.com.au](http://www.policecu.com.au). Police Credit Union reminds you to check your statement for unauthorised transactions and report them immediately, and to keep your card secure always, particularly when travelling overseas. If required, emergency replacement cards are available for a fee of up to \$250.

E-2326/S-114009/H-188173

# Westpac

## Westpac Banking Corporation

A.R.B.N. 007 457 141  
State of Incorporation/Registration: NSW

### CHESSE HOLDING STATEMENT

For statement enquiries contact  
your CHESSE Sponsor:

**BAKER YOUNG STOCKBROKERS  
LIMITED**

121 KING WILLIAM STREET  
ADELAIDE, SA 5000

☎ 08 8236 8888



166488 02026

MR DAVID ROSS SCHMIDT &  
MRS JANICE KAY SCHMIDT  
<THE SCHMIDT FAMILY S/F A/C>  
11 PLAYFORD COURT  
HILLBANK SA 5112

Holder ID Number (HIN): 0068874955

CHESSE Sponsor's ID (PID): 02026

Statement Period: December 2019

Page: 1 of 1

### WBC - ORDINARY FULLY PAID

Date	Transaction Type	Transaction ID	Ex/Cum Status	Quantity		Holding Balance
				On	Off	
	<b>Balance Brought Forward from 28 Sep 17</b>					1870
11 Dec 19	Allotment of Securities due to Share Purchase Plan	5991504823297300		827		2697

### FOR YOUR INFORMATION

- ☛ To obtain full terms and conditions of an Issuer's securities contact the Issuer's Registrar or the Issuer directly.
- ☛ For information about CHESSE Depository Interests (CDIs) and to obtain a free copy of the Financial Services Guide (FSG) or any supplementary FSG for CHESSE Depository Nominees Pty Ltd go to [www.asx.com.au/cdis](http://www.asx.com.au/cdis) or phone 131 279.
- ☛ ASX Settlement may by law need to disclose information in CHESSE Holdings to third parties.

*Refer overleaf for additional important information*

### Share Registry Details:

LINK MARKET SERVICES LIMITED  
LOCKED BAG A14,  
SYDNEY SOUTH NSW 1235  
Ph: 02 82807111



ASX

### Issued By:

ASX Settlement Pty Limited | ABN 49 008 504 532 | PO Box H227, Australia Square, Sydney NSW 1215

All registry communications to:  
Link Market Services Limited  
Locked Bag A6015, Sydney South NSW 1235  
Telephone (free call within Australia): +61 1800 804 255  
ASX Code: WBC  
Email: westpac@linkmarketservices.com.au  
Website: www.linkmarketservices.com.au



046 / 232641

MR DAVID ROSS SCHMIDT &  
MRS JANICE KAY SCHMIDT  
<THE SCHMIDT FAMILY S/F A/C>  
11 PLAYFORD COURT  
HILLBANK SA 5112

### Key details

Payment date:	20 December 2019
Record date:	13 November 2019
SRN/HIN:	X00068874955
TFN/ABN status:	RECEIVED AND RECORDED

## Final dividend statement for the six months ended 30 September 2019

This dividend is 100% franked with Australian franking credits at the company tax rate of 30%.

Description	Participating holding	Dividend rate per share <sup>#</sup>	Unfranked amount	Franked amount	Total amount	Franking credit
Ordinary shares	1,870	80 cents	\$0.00	\$1,496.00	\$1,496.00	\$641.14
<b>Net dividend amount</b>					<b>\$1,496.00</b>	
<b>***New Zealand Imputation Credit (NZIC)</b>						<b>NZ\$130.90</b>

<sup>#</sup> The final dividend of 80 cents per share takes into consideration the cost of the Bank Levy which was equivalent to 8 cents per share over 2019. All amounts are in Australian dollars unless otherwise stated.

<sup>\*\*\*</sup> Only relevant for New Zealand taxpayers.

### PAYMENT INSTRUCTIONS

**BANK OF SOUTH AUST (ST.GEORGE)**

**BSB:** 105-056

**ACC:** \*\*\*\*\*0040

**ACCOUNT NAME:** DAVID ROSS SCHMIDT & JANICE KAY

**PAYMENT REFERENCE NUMBER:** 001235971416

A payment has been made to the above account. If this account is not valid please turn over for instructions to update your details.

Please keep this statement for your tax records.  
It can also be accessed online in Link's Investor Centre, see over for login instructions.



046 / 033224

MR DAVID ROSS SCHMIDT &  
MRS JANICE KAY SCHMIDT  
<THE SCHMIDT FAMILY S/F A/C>  
11 PLAYFORD COURT  
HILLBANK SA 5112**Date:** 12 December 2019**Holding No.:** X00068874955**WBC - FULLY PAID ORDINARY SHARES  
TRANSACTION CONFIRMATION STATEMENT**

DATE	TRANSACTION DESCRIPTION	SHARES ALLOTTED
11/12/2019	Allotment of Share Purchase Plan shares at \$24.20 per share*	827

\*SPP Shares will rank equally with existing Westpac shares from their date of issue, noting that they will not be entitled to receive the 2019 final dividend, as the record date for the 2019 final dividend has already passed.



Securityholders should not rely on the balance shown in this statement as being a complete record of their current holding and the issuer will not be liable for any financial loss incurred by a securityholder who relies on the balance shown without making their own adjustments for any transfers relating to market and off market transactions which have yet to be registered.

Please note your SRN/HIN recorded above. This SRN/HIN must be used in all communications with the company or registry and with your stockbroker when buying or selling these securities. This statement is an important document and should be kept in a safe place. If lost or destroyed a charge will be levied for a replacement statement. Full terms and conditions of the above securities can be obtained from the registry.

THE AUSTRALIAN TAXATION OFFICE (ATO) ADVISES YOU TO KEEP THIS STATEMENT. DISPOSAL OF SECURITIES MAY LEAD TO CAPITAL GAINS TAX. PHONE THE ATO ON 1300 720 092 IF YOU NEED THE "GUIDE TO CAPITAL GAINS TAX".



046\_9323\_31835

MR DAVID ROSS SCHMIDT &  
 MRS JANICE KAY SCHMIDT  
 <THE SCHMIDT FAMILY S/F A/C>  
 11 PLAYFORD COURT  
 HILLBANK SA 5112

**Reference Number:** S00104195245  
**TFN/ABN Status:** Not Quoted  
**Subregister:** CHESS  
**Record Date:** 26/02/2020  
**Payment Date:** 26/03/2020

## 2019 Final Dividend

Dear Shareholder

Santos Limited has paid a final dividend for the year ended 31 December 2019 of USD 0.05 per ordinary share. This dividend was paid on the number of shares registered in your name and entitled to participate as at the record date 26 February 2020. This payment is 100% franked at the corporate tax rate of 30%.

**Security Class:** Fully Paid Ordinary Shares

**ASX Code:** STO

Number of Shares held at Record Date	Dividend Amount per Share (AUD)	Franked Amount (AUD)	Unfranked Amount (AUD)	Gross Dividend Payment (AUD)	Net Dividend Payment (AUD)	Franking Credit (AUD)
1,000	\$0.07568762	\$75.69	Nil	\$75.69	\$75.69	\$32.44

*This dividend has been converted to AUD at the FX rate of AUD 1.00 = USD 0.66061000  
 The announced dividend rate of USD 0.05 is equivalent to AUD 0.07568762*

To update your TFN, bank account and other details please visit [www.investorserve.com.au](http://www.investorserve.com.au) (for Shareholders) or [www.employeeserve.com.au/santos](http://www.employeeserve.com.au/santos) (for Employees). Alternatively, please contact Boardroom Pty Limited on 1300 096 259 (or +61 2 8016 2832 if outside Australia) or email [santos@boardroomlimited.com.au](mailto:santos@boardroomlimited.com.au).

## Direct Credit Payment Confirmation

Your net dividend payment has been paid in accordance with your instructions as shown below:

<b>Bank Domicile:</b>	AUS	<b>Receipt Currency:</b>	AUD
<b>Bank Account Type:</b>	Domestic	<b>Amount Deposited:</b>	\$75.69
<b>Bank Code:</b>	105-056		
<b>Account Number:</b>	*****040		
<b>Account Name:</b>	D R & J K SCHMIDT		
<b>Exchange Rate:</b>	N/A		

Please check the above details are correct and that payment has been credited to your account.

**Please retain this statement for taxation purposes**

Boardroom Pty Limited  
 ABN 14 003 209 836

GPO Box 3993  
 Sydney NSW 2001

Tel: 1300 096 259 (within Australia)  
 Tel: +61 2 8016 2832 (outside Australia)  
 Fax: +61 2 9279 0664

www.boardroomlimited.com.au  
 santos@boardroomlimited.com.au



046\_8317\_33003

MR DAVID ROSS SCHMIDT &  
 MRS JANICE KAY SCHMIDT  
 <THE SCHMIDT FAMILY S/F A/C>  
 11 PLAYFORD COURT  
 HILLBANK SA 5112

**Reference Number:** S00104195245  
**TFN/ABN Status:** Not Quoted  
**Subregister:** CHESS  
**Record Date:** 28/08/2019  
**Payment Date:** 26/09/2019

## 2019 Interim Dividend

Dear Shareholder

Santos Limited has paid an interim dividend for the half year ended 30 June 2019 of USD 0.060 per ordinary share. This dividend was paid on the number of shares registered in your name and entitled to participate as at the record date 28 August 2019. This payment is 100% franked at the corporate tax rate of 30%.

**Security Class:** Fully Paid Ordinary Shares

**ASX Code:** STO

Number of Shares held at Record Date	Dividend Amount per Share (AUD)	Franked Amount (AUD)	Unfranked Amount (AUD)	Gross Dividend Payment (AUD)	Net Dividend Payment (AUD)	Franking Credit (AUD)
1,000	\$0.08876002	\$88.76	Nil	\$88.76	\$88.76	\$38.04

*This dividend has been converted to AUD at the FX rate of AUD 1.00 = USD 0.67598000  
 The announced dividend rate of USD 0.060 is equivalent to AUD 0.08876002*

To update your TFN, bank account and other details please visit [www.investorserve.com.au](http://www.investorserve.com.au) (for Shareholders) or [www.employeeserve.com.au/santos](http://www.employeeserve.com.au/santos) (for Employees). Alternatively, please contact Boardroom Pty Limited on 1300 096 259 (or +61 2 8016 2832 if outside Australia) or email [santos@boardroomlimited.com.au](mailto:santos@boardroomlimited.com.au).

## Direct Credit Payment Confirmation

Your total net dividend payment has been paid in accordance with your instructions as shown below:

**Bank Name:** Bank of South Australia  
**BSB:** 105-056  
**Account Number:** \*\*\*\*\*0040

<b>Amount Deposited</b>
<b>\$88.76</b>

Please check the above details are correct and that payment has been credited to your account.

Please retain this statement for taxation purposes

S00104195245






## NEED ASSISTANCE?

 [shareholder.anz.com](http://shareholder.anz.com)  
[anzshareregistry@computershare.com.au](mailto:anzshareregistry@computershare.com.au)

 Computershare Investor Services Pty Limited  
GPO Box 2975 Melbourne  
Victoria 3001 Australia

 1800 113 399 (within Australia)  
0800 174 007 (within New Zealand)  
+61 3 9415 4010 (outside Australia)

### Holder Identification Number (HIN)

**X 0068874955**

Share Class Ordinary  
Record Date 12 November 2019  
Payment Date **18 December 2019**  
TFN/ABN Quoted

Payment in Australian dollars

H 143940 046 ANZ



MR DAVID ROSS SCHMIDT &  
MRS JANICE KAY SCHMIDT  
<THE SCHMIDT FAMILY S/F A/C>  
11 PLAYFORD COURT  
HILLBANK SA 5112

## DIVIDEND ADVICE

The details of your **Final Dividend** of **A\$0.80** per share for the year ended 30 September 2019 are set out below.

NUMBER OF SHARES	FRANKED AMOUNT	UNFRANKED AMOUNT	NET AMOUNT	FRANKING CREDIT
992	A\$555.52	A\$238.08	A\$793.60	A\$238.08

The dividend is 70% franked at the Australian company tax rate of 30%. The unfranked portion of the dividend is declared to be conduit foreign income.

A NZ Imputation Credit of **NZ\$89.28** has been attached to the above dividend. For NZ taxpayers, your NZ gross income will include the aggregate of the Net Amount and the NZ Imputation Credit which should be included in your income tax return.

Shareholders should obtain their own professional advice on the tax implications of the dividend and retain this document to assist in tax return preparation.

### PAYMENT INSTRUCTIONS

#### BANKSA

BSB: 105-056  
Account number: 113490040  
Payment reference: 705893

**PAYMENT AMOUNT: A\$793.60**

If payment cannot be made to the above account, you will be notified and your entitlement will be held pending receipt of updated direct credit instructions.



To update your shareholder information in a fast, secure and environmentally friendly way visit [anz.com/easyupdate](http://anz.com/easyupdate).



187430 046 ANZ



MR DAVID ROSS SCHMIDT &  
MRS JANICE KAY SCHMIDT  
<THE SCHMIDT FAMILY S/F A/C>  
11 PLAYFORD COURT  
HILLBANK SA 5112

### NEED ASSISTANCE?

shareholder.anz.com  
anzshareregistry@computershare.com.au

Computershare Investor Services Pty Limited  
GPO Box 2975 Melbourne  
Victoria 3001 Australia

1800 113 399 (within Australia)  
0800 174 007 (within New Zealand)  
+61 3 9415 4010 (outside Australia)

#### Holder Identification Number (HIN)

**X 0068874955**

Share Class Ordinary  
Record Date 14 May 2019  
Payment Date 1 July 2019

Payment in Australian dollars

## DIVIDEND ADVICE

The details of your **Interim Dividend** of A\$0.80 per share for the half year ended 31 March 2019 are set out below.

NUMBER OF SHARES	FRANKED AMOUNT	NET AMOUNT	FRANKING CREDIT	NZ IMPUTATION CREDIT
992	A\$793.60	A\$793.60	A\$340.11	NZ\$89.28

The dividend is 100% franked at the Australian company tax rate of 30%. A NZ Imputation Credit has been attached to the above dividend. For NZ taxpayers, your NZ gross income will include the aggregate of the Net Amount and the NZ Imputation Credit which should be included in your income tax return.

Shareholders should obtain their own professional advice on the tax implications of the dividend and retain this document to assist in tax return preparation.

### PAYMENT INSTRUCTIONS

#### BANKSA

BSB: 105-056  
Account number: 113490040  
Payment reference: 714917

**PAYMENT AMOUNT: A\$793.60**

If payment cannot be made to the above account, you will be notified and your entitlement will be held pending receipt of updated direct credit instructions.



### UPCOMING EVENTS

**31 October 2019**  
Full Year Results announced



# 2019 Interim Dividend Statement

## Need assistance?

www.nab.com.au/shareholder

(in Australia) 1300 367 647  
(outside Australia) +61 3 9415 4299

## Holder Identification Number (HIN)

X0068874955

## Summary of key information

Payment Date	3 July 2019
Record Date	15 May 2019
TFN/ABN status	Quoted
ASX code	NAB
Direct Credit Reference No.	637995



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046  
NAB  
MR DAVID ROSS SCHMIDT &  
MRS JANICE KAY SCHMIDT  
<THE SCHMIDT FAMILY S/F A/C>  
11 PLAYFORD COURT  
HILLBANK SA 5112

## Interim Dividend for the year ending 30 September 2019

The dividend is 100% franked at the relevant Australian Corporate Tax Rate of 30%.

Ordinary Shares	Dividend Rate per Share	Unfranked Amount	Franked Amount	Franking Credit
1,000	83 cents	\$0.00	\$830.00	\$355.71

## Dividend Summary

1,000 shares x 83 cents = \$830.00

## Payment details

The cash dividend amount of \$830.00 has been credited to:

BANKSA  
BSB: 105-056 ACC: \*\*\*\*\*0040

## Tax information

Australian resident shareholders

Franked Amount: This should be included in your assessable income.  
Franking Credit: This may also need to be included in your assessable income.  
This amount may be available as a tax offset to reduce your income tax liability.

If you are unsure of the tax treatment of your dividend, please contact your accountant or taxation adviser.

**Dividend Amount \$830.00**



046 055412

MR DAVID ROSS SCHMIDT &  
MRS JANICE KAY SCHMIDT  
<THE SCHMIDT FAMILY S/F A/C>  
11 PLAYFORD COURT  
HILLBANK SA 5112**Key details**Payment date: 25 September 2019  
Record date: 15 August 2019  
SRN/HIN: X00068874955  
TFN/ABN not received or recorded**Advice of direct credit payment of dividend**

Dear Shareholder

Below are details of your 2019 final dividend, which is 100% franked at the Company Tax Rate of 30%.

Share description	Dividend per share	No. of shares participating	Unfranked amount	Franked amount	Franking credit	Net payment
Ordinary Fully Paid	44 cents	1,000	\$0.00	\$440.00	\$188.57	\$440.00

You can update your payment and TFN/ABN details, and elect to receive future communications electronically, online at [www.linkmarketservices.com.au](http://www.linkmarketservices.com.au). You can also access this link if you are interested in participating in the **Dividend Reinvestment Plan (DRP)** or wish to vary your participation. More information on DRP rules is available on the Suncorp Group website at [www.suncorpgroup.com.au](http://www.suncorpgroup.com.au).

**Deposit instructions**Bank name: BANK OF SOUTH AUST (ST.GEORGE)  
BSB and account number: 105-056 \*\*\*\*\*0040  
Account name: THE SCHMIDT FAMILY SF  
Direct credit reference number: 001231610180**\$440.00**

Your dividend has been credited to the account shown above in accordance with your instructions. If this account is no longer valid, please update your details at [www.linkmarketservices.com.au](http://www.linkmarketservices.com.au). Once updated, your dividend(s) will be paid into your account accordingly.

All values are in Australian dollars. Please retain this advice for your taxation records as a charge may be levied for a replacement.



046 051586

MR DAVID ROSS SCHMIDT &  
 MRS JANICE KAY SCHMIDT  
 <THE SCHMIDT FAMILY S/F A/C>  
 11 PLAYFORD COURT  
 HILLBANK SA 5112

**Key details**

Payment date: 31 March 2020  
 Record date: 20 February 2020  
 SRN/HIN: X00068874955  
 TFN/ABN not received or recorded

**Advice of direct credit payment of dividend**

Dear Shareholder

Below are details of your 2020 interim dividend, which is 100% franked at the Company Tax Rate of 30%.

Share description	Dividend per share	No. of shares participating	Unfranked amount	Franked amount	Franking credit	Net payment
Ordinary Fully Paid	26 cents	971	\$0.00	\$252.46	\$108.20	\$252.46

You can update your payment and TFN/ABN details, and elect to receive future communications electronically, online at [www.linkmarketservices.com.au](http://www.linkmarketservices.com.au). You can also access this link if you are interested in participating in the **Dividend Reinvestment Plan (DRP)** or wish to vary your participation. More information on DRP rules is available on the Suncorp Group website at [www.suncorpgroup.com.au](http://www.suncorpgroup.com.au).

**Deposit instructions**

Bank name: BANK OF SOUTH AUST (ST.GEORGE)  
 BSB and account number: 105-056 \*\*\*\*\*0040  
 Account name: THE SCHMIDT FAMILY SF  
 Direct credit reference number: 001237912091

**\$252.46**

Your dividend has been credited to the account shown above in accordance with your instructions. If this account is no longer valid, please update your details at [www.linkmarketservices.com.au](http://www.linkmarketservices.com.au). Once updated, your dividend(s) will be paid into your account accordingly.

All values are in Australian dollars. Please retain this advice for your taxation records as a charge may be levied for a replacement.



**Suncorp Group Limited**  
 ABN 66 145 290 124

Please direct all registry communications to:  
 Link Market Services Limited  
 PO Box A50  
 Sydney South NSW 1235 Australia  
 Telephone: 1300 882 012  
 Outside Australia: +61 2 8767 1219  
 ASX Security Code: SUN  
 Email: [suncorp@linkmarketservices.com.au](mailto:suncorp@linkmarketservices.com.au)  
 Website: [www.linkmarketservices.com.au](http://www.linkmarketservices.com.au)  
 Company website: [www.suncorpgroup.com.au](http://www.suncorpgroup.com.au)



046 071890

MR DAVID ROSS SCHMIDT &  
 MRS JANICE KAY SCHMIDT  
 <THE SCHMIDT FAMILY S/F A/C>  
 11 PLAYFORD COURT  
 HILLBANK SA 5112

**Key details**

Payment date: **24 October 2019**  
 Record date: 1 October 2019  
 SRN/HIN: X00068874955  
 TFN/ABN not received or recorded

**Advice of direct credit payment of capital return**

Dear Shareholder

Below are details of your capital return, following the completion of the sale of Suncorp's Australian Life Insurance Business. The capital return follows a related share consolidation, which were both approved at Suncorp's 2019 Annual General Meeting on 26 September 2019.



Share description	Amount per share	No. of shares participating	Payment amount
Ordinary Fully Paid	39 cents	1,000	\$390.00

As the capital return is not a dividend payment, the Dividend Reinvestment Plan (DRP) does not apply to this payment.

You can update your payment and TFN/ABN details, and elect to receive future communications electronically, online at [www.linkmarketservices.com.au](http://www.linkmarketservices.com.au).

**Deposit instructions**

Bank name: BANK OF SOUTH AUST (ST.GEORGE)  
 BSB and account number: 105-056 \*\*\*\*\*0040  
 Account name: THE SCHMIDT FAMILY SF  
 Direct credit reference number: 001235091145

**\$390.00**

Your payment has been credited to the account shown above in accordance with your instructions. If this account is no longer valid, please update your details at [www.linkmarketservices.com.au](http://www.linkmarketservices.com.au). Once updated, your payment will be credited to your account accordingly.

All values are in Australian dollars. Please retain this advice for your taxation records as a charge may be levied for a replacement.

# SUNCORP

**Suncorp Group Limited**

ABN 66 145 290 124

Please direct all registry communications to:  
Link Market Services Limited  
PO Box A50  
Sydney South NSW 1235 Australia  
Telephone: 1300 882 012  
Outside Australia: + 61 2 8767 1219  
ASX Security Code: SUN  
Email: [suncorp@linkmarketservices.com.au](mailto:suncorp@linkmarketservices.com.au)  
Website: [www.linkmarketservices.com.au](http://www.linkmarketservices.com.au)  
Company website: [www.suncorpgroup.com.au](http://www.suncorpgroup.com.au)



046 071890

MR DAVID ROSS SCHMIDT &  
MRS JANICE KAY SCHMIDT  
<THE SCHMIDT FAMILY S/F A/C>  
11 PLAYFORD COURT  
HILLBANK SA 5112

**Date:** 24 October 2019

**SRN/HIN:** X00068874955

**Subregister:** CHESS

## SUN - FULLY PAID ORDINARY SHARES TRANSACTION CONFIRMATION STATEMENT

DATE	TRANSACTION DESCRIPTION	SHARES HELD PRIOR TO CONSOLIDATION	SHARES HELD POST CONSOLIDATION
08/10/2019	Consolidation of capital on the basis of 1 existing Share consolidated into 0.971 Shares (fractions rounded up to the nearest whole number)	1,000	? 971

**LINK** Market Services

Securityholders should not rely on the balance shown in this statement as being a complete record of their current holding and the Issuer will not be liable for any financial loss incurred by a securityholder who relies on the balance shown without making their own adjustments for any transfers relating to market and off market transactions which have yet to be registered.

Please note your SRN/HIN recorded above. This SRN/HIN must be used in all communications with the company or registry and with your stockbroker when buying or selling these securities. This statement is an important document and should be kept in a safe place. If lost or destroyed a charge will be levied for a replacement statement. Full terms and conditions of the above securities can be obtained from the registry.

THE AUSTRALIAN TAXATION OFFICE (ATO) ADVISES YOU TO KEEP THIS STATEMENT. DISPOSAL OF SECURITIES MAY LEAD TO CAPITAL GAINS TAX. PHONE THE ATO ON 1300 720 092 IF YOU NEED THE "GUIDE TO CAPITAL GAINS TAX".

## What is happening and why?



### Suncorp sold its Australian Life Insurance business

Suncorp completed the sale on 28 February 2019 and flagged we would return \$610 million of capital to ordinary shareholders.



### Special dividend paid

Suncorp paid an 8 cents per ordinary share, fully franked special dividend to ordinary shareholders on 3 May 2019 as the first stage of the return of capital. This special dividend payment was in addition to the 44 cents per ordinary share, fully franked final dividend paid on 25 September 2019.



### Suncorp evaluated options for returning remaining proceeds to shareholders

Following a detailed review, we decided a capital return and share consolidation was the best method to fairly and equitably return capital to shareholders in a timely manner.

Suncorp was unable to pay the capital to shareholders as a second fully franked special dividend as we did not have enough franking credits available.



**Suncorp announced the proposed capital return and share consolidation** on 7 August 2019 as the second and final stage of the return of capital, subject to shareholder approval at the 2019 Annual General Meeting.



**Shareholders voted and approved the capital return and share consolidation** at the Suncorp 2019 Annual General Meeting.



**Capital payment made:** Ordinary shareholders on the register at 7.00pm (AEST) on 1 October 2019 received a 39 cent per ordinary share payment on 24 October 2019.



**Share consolidation completed:** Ordinary shareholders on the register at 7.00pm (AEST) on 1 October 2019 had their total number of shares reduced by the 'consolidation ratio', being 0.971.



**Why did the share consolidation have to happen?** If Suncorp did not do the share consolidation, there would be less shareholder funds following the capital return, with the same number of shares on issue, which may have impacted the value of your shareholding. The share consolidation aimed to balance any potential share price reduction as a result of the capital return. It also ensured each shareholders' proportionate interest in Suncorp remained the same after the capital return. In theory, this means there was no gain or loss in value for each shareholder.

### How it works

**Capital return payment:** If you held 1,000 shares on record date (7pm (AEST) on 1 October 2019), you will have received a \$390.00 capital return payment.

**1,000 shares x 39 cents per ordinary share = \$390.00 payment**

**Share consolidation:** If you held 1,000 shares on record date (7pm (AEST) on 1 October 2019), your share balance reduced to 971 shares after the share consolidation.

**1,000 shares x 0.971 consolidation ratio = 971 shares (post consolidation)**

Where the consolidation of your holding results in an entitlement to a fraction of an ordinary share, the fraction was rounded up to the next whole number of ordinary shares.

## Do you have further questions?

Contact the information line on 1300 882 012 (within Australia) or +61 2 8767 1219 (outside Australia).





Suncorp Group Limited

ABN: 66 145 290 124  
Place of Incorporation: QLD

## CHES HOLDING STATEMENT

For statement enquiries contact  
your CHES Sponsor:

**BAKER YOUNG STOCKBROKERS  
LIMITED**

121 KING WILLIAM STREET  
ADELAIDE, SA 5000

☎ 08 8236 8888



155176 02026

MR DAVID ROSS SCHMIDT &  
MRS JANICE KAY SCHMIDT  
<THE SCHMIDT FAMILY S/F A/C>  
11 PLAYFORD COURT  
HILLBANK SA 5112

**Holder ID Number (HIN): 0068874955**

CHES Sponsor's ID (PID): 02026

Statement Period: October 2019

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### SUN - ORDINARY FULLY PAID

Date	Transaction Type	Transaction ID	Ex/Cum Status	Quantity		Holding Balance
				On	Off	
	<b>Balance Brought Forward from 06 Mar 15</b>					1000
08 Oct 19	Adjustment due to Reconstruction of Capital	5503304760501500		?	29	971

#### FOR YOUR INFORMATION

- ☛ To obtain full terms and conditions of an Issuer's securities contact the Issuer's Registrar or the Issuer directly.
- ☛ For information about CHES Depository Interests (CDIs) and to obtain a free copy of the Financial Services Guide (FSG) or any supplementary FSG for CHES Depository Nominees Pty Ltd go to [www.asx.com.au/cdis](http://www.asx.com.au/cdis) or phone 131 279.
- ☛ ASX Settlement may by law need to disclose information in CHES Holdings to third parties.

*Refer overleaf for additional important information*

#### Share Registry Details:

LINK MARKET SERVICES LIMITED  
LOCKED BAG A14,  
SYDNEY SOUTH NSW 1235  
Ph: 02 82807111



Issued By:

ASX Settlement Pty Limited | ABN 49 008 504 532 | PO Box H227, Australia Square, Sydney NSW 1215



CLK2IVSSA6D301F2X1T4001



Australian Government

Services Australia

Customer Reference Number: **503 748 949S**

**centrelink**

046/3646



Mr. David Schmidt  
11 Playford Ct  
HILLBANK SA 5112

19 October 2020

Dear Mr. Schmidt

### Request for information about your income stream/s

We need updated information about your account-based income stream/s.

We need this information to make sure you are receiving the correct payment.

If you or a trusted third party have already completed the review in your Centrelink online account, thank you. You do not need to do anything else.

#### What you need to do

You need to give us information for the income stream/s listed over the page **by 9 November 2020**.

You can do this online by:

- going to **my.gov.au** and signing in to access your Centrelink online account. Select 'Complete your Income Stream Review' and follow the instructions. If you do not have a myGov account, you can create one and link it to your Centrelink online account.

A nominee or trusted third party can do this online by:

- going to **servicesaustralia.gov.au/incomestreamreviews** and following the links to complete your income stream review online. They will need to enter your Customer Reference Number and this One Time Access Code D301F2X1T4.

If any of your listed income streams are paid from a self-managed superannuation fund or small Australian Prudential Regulation Authority (APRA) fund, please call us on 132 300 as soon as possible. This is so we can give you more time to complete your review.

This notice is given under section 196 of the *Social Security (Administration) Act 1999*.

#### If you do not do this

If you do not give us this information **by 9 November 2020**, your payment may be stopped.

For more information

my.gov.au

Express Plus mobile apps

servicesaustralia.gov.au





CLK2IVSSALA193913805002

18-19 Receipts

Reference: **503 748 951T**



Mrs Janice Kay Schmidt  
11 Playford Ct  
HILLBANK SA 5112

JK



Australian Government

Services Australia

**centrelink**

04 August 2020

## Request for information about your income stream/s

We are writing to you because we need information about your income stream/s which are paid from a self-managed superannuation fund or small Australian Prudential Regulation Authority (APRA) fund. This is to make sure you are receiving the correct payment.

### What you need to do

If you have already completed your review online, please ignore this letter. You need to give us information for the income stream/s listed over the page **by 31 December 2020**.

You can do this online by:

- going to **my.gov.au** and signing in to access your Centrelink online account. Select 'Complete your Income Stream Review' and follow the instructions. If you do not have a myGov account, you can create one and link it to your Centrelink online account.

A nominee or trusted third party can do this online by:

- going to **servicesaustralia.gov.au/incomestreamreviews** and following the links to complete your income stream review online. They will need to enter your Customer Reference Number (CRN) and this One Time Access Code (OTAC) A193913805.

This notice is given under section 196 of the *Social Security (Administration) Act 1999* (the Act).

You cannot refuse to give information, or produce a document, because it might incriminate you. However, section 197A of the Act states that the information or document you give in response to this notice cannot be used in criminal proceedings against you, except if you are charged with an offence:

- for refusing or failing to comply with this notice
- for deliberately giving false or misleading information or documents when complying with this notice
- for forgery, or
- under the Act, for making a statement or giving a document to the agency when complying with this notice that is false or misleading, or obtaining payments through fraud.

Continued on the back

### Contact information

For online services

**my.gov.au**

**ExpressPlus mobile apps**

For more information

**servicesaustralia.gov.au**

For complex enquiries

**132 300**



CLK2IVSSALA193913805003



Australian Government

Services Australia

**centrelink**

Reference: 503 748 951T  
Name: Mrs Janice Kay Schmidt  
**Income Stream/s**

The account-based income stream/s / asset test exempt lifetime and life expectancy income stream/s we have on your record that are being paid from your self-managed superannuation fund or small APRA Fund are shown in the table/s below.

Please provide the following for each product:

**Account-based income stream/s**

- the account balance as at 1 July 2020.
- the total gross annual income amount you have chosen to receive in the 2020/2021 financial year.
- the amount and date of any commutations made (money withdrawn other than your usual regular income payments) in the 2019/2020 financial year.

Product type	Provider name	Product number
ACCOUNT-BASED INCOME STREAM	THE SCHMIDT FAMILY SUPERANNUATION FUND	SCHMIDT-0006

If you have made a partial or full commutation and used the proceeds to purchase a new income stream, please provide us with an income stream schedule for the new product.

D-065515-01075142150

