

In the meantime, if there's anything else you need, please visit your closest St. George branch, or simply call a GOLD Personal Banker on 133 700 between 8am-8pm, Monday to Saturday (Eastern Standard Time). Alternatively, at stgeorge.com.au you will find helpful information and tools to help you make the most of your banking.

St. George

Member of the ANZ Group

St. George Personal Banker

133 700

St. George

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6

Term Deposit Automatic Renewal Certificate

Date: 27th June 2021

St.George
A Division of Westpac Banking Corporation
ABN 33 007 457 141
AFSL and Australian credit licence 233714
Fixed Terms - IBN 30
GPO Box 3433
SYDNEY NSW 2001
Customer Enquiries: 133 700



RJC FAMILY SUPER FUND A/C
MR C/: R J CAIRNS
19/36-42 OSBORNE RD
MANLY NSW 2095

Account Details

Number: 000 0352168341
Title: JOHNCOVE PTY LTD AS TRUSTEE FOR
RJC FAMILY SUPER FUND A/C

If you have made changes before receiving this certificate, please disregard this certificate. A new certificate confirming your recent changes will be mailed to you soon.

Investment Details

Deposit Amount	\$200,000.00
Interest Rate	0.25% pa
Term	12 Months
Open Date	27 Jun 2021
Maturity Date	27 Jun 2022
Interest Payment Frequency	At Maturity
Interest Payment Method	Credit Acct 112-879 0105956092

Please keep this certificate if you are happy to rollover your Term Deposit without making any changes to the balance, term, interest payment frequency or the interest rate quoted.

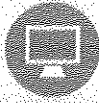
On maturity of this Term Deposit, we will send you a letter containing the details of the interest earned. At the same time we will request your instructions for renewal, reinvestment or withdrawal of the amount invested.

Please note: if applicable to the duration of the term and/or the interest payment frequency that applies to your Term Deposit, an end of financial year statement will be sent to you to assist you in preparing your tax return.

M-A/00021/5-8/TCAS16_D177_CAS_P_STG_M3_M01E-2: 5-44 1-87

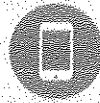
Managing your Term Deposit online is easier than ever.

Simply logon to get started - no need to call or visit a branch.



Have complete control.

No need to wait until maturity, you can check or change maturity instructions online during the life of your Term Deposit.



Manage it all on the go.

View and control all your account details wherever you are, whenever you need.



Bank Confidently.

Rest assured with St George's Internet Banking Security guarantee.

Find out more at stgeorge.com.au/renew

Not yet registered for Internet Banking?

It only takes a few minutes. Ask us in branch today or call 133 700 or register online. Read the Internet Banking Terms and Conditions available at stgeorge.com.au before deciding.

Is a Term Deposit the account that best suits your needs?

Term Deposits have been designed for people who wish to deposit a specific amount and be paid a fixed rate of interest over a fixed period of time of their choice, and who do not need immediate access to their funds during that time.

If you have different needs, please talk to us about other options you can take at maturity, including, varying your term deposit, withdrawing funds or changing to another product. Help is available by logging into Online Banking, calling us or visiting a branch, which can be found at stgeorge.com.au/locator/.

If you have any questions.



If you have any further questions you can call us on 133 700 (+61 2 9155 7800 if overseas). Otherwise drop into your nearest branch to talk to us today.

Thanks for choosing St.George.

The St.George Term Deposit team

Things you should know.

1. Grace Period means the period of 14 days from the maturity date of your term deposit. If the last day of that 14-day period falls on a Sunday or a national public holiday, the Grace Period will end on the immediately preceding Saturday or business day - whichever is first.

You'll need to give us 31 days' notice to access the funds before maturity, unless we determine you are in financial difficulty. If you withdraw the funds early, we may recalculate all interest paid or to be paid on your Term Deposit at a reduced rate, and you may lose any interest accrued.

St.George Term Deposits Terms and Conditions apply and are available from stgeorge.com.au, by visiting a branch, or by calling us on 133 700 (+61 2 9155 7800 if overseas). Please refer to the 'Term Deposits Terms and Conditions and General Information' booklet and the Important Information Document for further information, including the consent you have provided to automatically reinvest your Term Deposit (unless you advise us otherwise before or during the Grace Period).

Current interest rate information is also available on our website or by contacting us.

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13 June 2022

St.George
 A Division of Westpac Banking Corporation
 ABN 33 007 547 141 AFSL 233714
 Fixed Terms - IBN 30
 GPO Box 3433, Sydney, NSW 2001
 Customer Enquiries: 13 33 30



00247/007

RJC FAMILY SUPER FUND A/C
 MR C/: R J CAIRNS
 UNIT 108/6 HALE ROAD
 MOSMAN NSW 2088

Your Term Deposit matures soon.

25/6

Term Deposit account number: 0000352168341

Dear Rjc Family Super Fund A/C Mr C/: R J Cairns,

Your Term Deposit matures on 27 Jun 2022, so now is a good time to think about what you'd like to do at maturity.

Your current Term Deposit summary

Principal amount	\$200,000.00
Open date	27 Jun 2021
Maturity date	27 Jun 2022
Interest rate	0.25% pa
Term	12 Months
Interest payment frequency	At Maturity
Grace Period Start Date	27 Jun 2022
Grace Period End Date	11 July 2022

What happens next?

We'll send you a notice no later than two business days after the maturity date to inform you the applicable interest rate for the new Term Deposit.

You will have 14 days (called the Grace Period!) from the maturity date to withdraw or transfer the funds of your Term Deposit without incurring a fee or a reduction in your interest return. If we don't hear from you, you have given consent for us to automatically reinvest your principal and any undisbursed interest into a new Term Deposit, for the same term and interest payment frequency.

If you do let your Term Deposit automatically roll over, it may be reinvested at a **lower rate than the current interest rate**. There may be another product available with a similar term and a higher interest rate. If you contact us at maturity, we can check whether you're eligible for a special rate.

If you wish to withdraw or transfer your funds after the Grace Period¹, we have the discretion to delay the withdrawal or transfer until the end of the 31 days' notice period (unless we determine you are in financial difficulty), but not beyond the maturity date of the new Term Deposit.



SHARE INVESTING

JOHNCOVE PTY LTD < RJC FAMILY SUPER FUND A/C >
 MANORS OF MOSMAN SA108 6 HALE ROAD
 MOSMAN NSW 2088
 AUSTRALIA

Trading Account Statement

Period: 01/07/2021 30/06/2022

Trading Account Number: 1006876

Date	Reference	Description	Debit	Credit	Balance
01/07/2021		Open Balance			0.00
30/05/2022	19255934	Sold 18496 RWD @ 0.1100		2,012.19	2,012.19Cr
30/05/2022	19256446	Sold 30000 PIA @ 1.0642		31,889.91	33,902.10Cr
30/05/2022	19256688	Sold 13126 SPL @ 0.7450		9,756.50	43,658.60Cr
30/05/2022	19256901	Sold 797 VUK @ 2.6900		2,121.56	45,780.16Cr
30/05/2022	19257354	Sold 23529 OBL @ 3.3980		79,861.55	125,641.71Cr
30/05/2022	19257428	Sold 16220 PTM @ 1.8400		29,809.56	155,451.27Cr
30/05/2022	19257914	Sold 30000 PIA @ 1.0637		31,872.65	187,323.92Cr
30/05/2022	19258069	Sold 50295 QVE @ 1.0319		51,840.28	239,164.20Cr
30/05/2022	19256987	Sold 120000 AOU @ 0.0900		10,777.63	249,941.83Cr
30/05/2022	19263633	Sold 35000 FOR @ 1.3600		47,545.22	297,487.05Cr
30/05/2022	19263694	Sold 22000 PIA @ 1.0600		23,291.93	320,778.98Cr
30/05/2022	19258711	Sold 100000 TOP @ 0.5000		49,942.58	370,721.56Cr
01/06/2022	13135643	Dep ANZCIA 012012 199299627 19257354	79,861.55		290,860.01Cr
01/06/2022	13135644	Dep ANZCIA 012012 199299627 19258069	51,840.28		239,019.73Cr
01/06/2022	13135645	Dep ANZCIA 012012 199299627 19258711	49,942.58		189,077.15Cr
01/06/2022	13135646	Dep ANZCIA 012012 199299627 19263633	47,545.22		141,531.93Cr
01/06/2022	13135647	Dep ANZCIA 012012 199299627 19256446	31,889.91		109,642.02Cr
01/06/2022	13135648	Dep ANZCIA 012012 199299627 19257914	31,872.65		77,769.37Cr
01/06/2022	13135649	Dep ANZCIA 012012 199299627 19257428	29,809.56		47,959.81Cr
01/06/2022	13135650	Dep ANZCIA 012012 199299627 19263694	23,291.93		24,667.88Cr
01/06/2022	13135651	Dep ANZCIA 012012 199299627 19256987	10,777.63		13,890.25Cr
01/06/2022	13135652	Dep ANZCIA 012012 199299627 19256688	9,756.50		4,133.75Cr
01/06/2022	13135653	Dep ANZCIA 012012 199299627 19256901	2,121.56		2,012.19Cr
01/06/2022	13135654	Dep ANZCIA 012012 199299627 19255934	2,012.19		0.00
02/06/2022	19303985	Sold 2055 MND @ 11.1320		22,843.95	22,843.95Cr
02/06/2022	19304165	Sold 1445 MND @ 11.1473		16,085.41	38,929.36Cr
02/06/2022	19304264	Sold 95000 PICOA @ 0.0010		72.63	39,001.99Cr
02/06/2022	19306525	Sold 80000 FGXO @ 0.0030		217.63	39,219.62Cr
06/06/2022	13160462	Dep ANZCIA 012012 199299627 19303985	22,843.95		16,375.67Cr
06/06/2022	13160463	Dep ANZCIA 012012 199299627 19304165	16,085.41		290.26Cr
06/06/2022	13160464	Dep ANZCIA 012012 199299627 19306525	217.63		72.63Cr
06/06/2022	13160465	Dep ANZCIA 012012 199299627 19304264	72.63		0.00
07/06/2022	17760767	Wdl ANZCIA 012012 199299627 TRANSFER TO NOM AC		477,876.09	477,876.09Cr
07/06/2022	13172836	DE: 112879 105956092	477,876.09		0.00
22/06/2022	1484131	JNL1484131 ADMIN FEE OMT FROM 1006876 TO PID 01892 Ref 18636856381	400.00		400.00
22/06/2022	17905802	Wdl ANZCIA 012012 199299627		400.00	0.00
Total			888,217.270	888,217.270	

While every effort has been made to provide you with an accurate transaction summary, we give no warranty of accuracy or reliability and take no responsibility for any errors or omissions including by negligence. You should confirm the information, holdings and valuations contained herein. All prices and values are denominated in AUD unless otherwise indicated. The ANZ Share Investing service is provided by CMC Markets Stockbroking Limited (ABN 69 081 002 851, AFSL 246381), a Participant of the ASX Group (CMC Markets Stockbroking), SXX (Sydney Stock Exchange) and Cboe (Cboe Australia) at the request of Australia and New Zealand Banking Group Limited ABN 11 005 357 522.

Disbursement Information

The amount of \$200,397.81 from this deposit is to be paid to 112879 105956092 - ROBERT J CAIRNS

Please check all entries on this Advice and advise us of any possible error or unauthorised transactions.

In the meantime, if there is anything else you need, please visit your closest St.George Branch, or simply call a GOLD Personal Banker on 133 700 between 8am-8pm, Monday to Saturday (Eastern Standard Time). Alternatively, at stgeorge.com.au you will find helpful information and tools to help you make the most of your banking.

Important Information

Please retain this document for your records.

Interest calculations presented in this advice are based on the release of funds date and are indicative only. Additional service charges may apply. Please see Term Deposits - Terms and Conditions and General Information for more information.

The balance of your Account will be repaid from the Release of Funds Date (if that day is a Business day, otherwise the next Business day).

When you have requested to provide 31 days' notice, you are agreeing to close your account prior to the maturity date. This may incur an interest reduction. Please refer to Term Deposit - Term and Conditions and General Information for more information.

You can cancel or change your instructions by giving us a replacement 31 day notice of withdrawal, up until 5.00pm (Eastern Standard Time) on the business day before the Account is to be closed. If you cancel your instructions to close your Term Deposit, your Account balance will continue in the same Term Deposit until the end of the original term without any interest adjustment.

RWD

Term Deposit Funds on Notice Confirmation Advice

Date: 25 May 2022

St.George
A Division of
Westpac Banking Corporation
ABN 33 007 457 141
Fixed Terms - IBN 30
GPO Box 3433
SYDNEY NSW 2001
Customer Enquiries 133 700



RJC FAMILY SUPER FUND A/C
MR C/: R J CAIRNS
ALMORA UNIT 108
6 HALE ROAD
MOSMAN NSW 2088

Account Details

Number: 000 0352168341
Title: JOHNCOVE PTY LTD AS TRUSTEE FOR
RJC FAMILY SUPER FUND A/C

We confirm your request to close your Term Deposit before maturity by providing 31 days' notice. Your Term Deposit funds will become available from the **25 Jun 2022**.

Investment Details

Current Balance	\$200,000.00
Interest Rate	0.25% pa
Original Term	12 Months
Maturity Date	27 Jun 2022
Interest Payment Frequency	At Maturity
Interest Payment Method	Credit Acct 112-879 0105956092
Notice Start Date	25 May 2022
Notice End Date	24 Jun 2022
Release of Funds Date	25 Jun 2022
Gross Interest	\$497.26
Interest Rate Adjustment	0.05%p.a.
Interest Adjustment	\$99.45
Withholding Tax	\$0.00
Non-resident Withholding Tax	\$0.00
Interest Amount to be paid	\$397.81
TFN/ABN held (if we do not hold your TFN/ABN please contact 133 700)	Yes

FOR 35,000
PIA 22,000
TOP 80,000

-F00146/S-47DASTG_D145_CAS_R_STG_MB_M01-CON E-146 S-157 I-313

25 May 2022

Please reply to:
Fixed Terms - IBN 30
GPO Box 3433
SYDNEY NSW 2001
Customer Enquiries 133 700



00146/087

RJC FAMILY SUPER FUND A/C
MR C/: R J CAIRNS
ALMORA UNIT 108
6 HALE ROAD
MOSMAN NSW 2088

Dear Rjc Family Super Fund A/C Mr C/: R J Cairns,

Confirmation of your request to close your Term Deposit before its maturity.

We're writing to confirm your request to close your Term Deposit before its maturity with 31 days' notice. Your funds will become available from the **25 Jun 2022**. So you can review your investment details we've included your Term Deposit Funds on Notice Confirmation Advice.

What's next?

We understand circumstances change. If you wish to cancel your request to close your Term Deposit or vary your disbursement instructions, letting us know is as easy as making a phone call or visiting a branch by 5.00pm (Eastern Standard Time) one business day before the Account is to close.

In the meantime, if there is anything else you need, please visit your closest St.George branch or simply call a GOLD Personal Banker on 133 700 between 8am-8pm, Monday to Saturday (Eastern Standard Time). Alternatively, at stgeorge.com.au you will find helpful information and tools to help you make the most of your banking.

Thank you for banking with St.George.

The St.George Everyday Banking Team

Talk to us about your Term Deposit

Call a GOLD Personal Banker on 133 700 between 8am-8pm, Monday to Saturday (Eastern Standard Time)

Visit a branch

Go to stgeorge.com.au