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HEATHER WILSON
21A PEPPERTREE DR
ROTHBURY NSW 2320

Date printed	1 April 2019
Term Deposit number	06 2805 50124437
Investment balance at start of reporting period 14 February 2019	\$700,000.00
Closing balance at 1 April 2019	\$0.00

Your Term Deposit has been closed

Your Term Deposit was closed on 1 April 2019. 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	GAVENWOOD NOMINEES PTY LIMITED AS TRUSTEES FOR GAVENWOOD SUPERANNUATION FUND	
Interest paid this financial year	\$1,896.71	
Prepayment costs applied for withdrawal of funds in advance of maturity	Prepayment Interest Adjustment this Financial Year.....	\$1,517.37 -
	Prepayment Administration Fee this Financial Year.....	\$30.00 -
These costs may not reflect any subsequent amendment/s. Prepayment costs may be claimed as an income tax deduction. Please check with your accountant or financial adviser when completing your tax return.		

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, drop into your nearest branch, contact your Relationship Manager or Adviser, or call 13 2221.



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TRUSTEE
GAVENWOOD SUPERANNUATION FUND
21A PEPPERTREE DR
ROTHBURY NSW 2320

Date printed	1 April 2019
Term Deposit number	06 2805 50122968
Investment balance at start of reporting period 1 July 2018	\$20,875.29
Closing balance at 1 April 2019	\$0.00

Your Term Deposit has been closed

Your Term Deposit was closed on 1 April 2019. 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	GAVENWOOD NOMINEES PTY LIMITED AS TRUSTEES FOR GAVENWOOD SUPERANNUATION FUND
Interest paid this financial year	\$661.42
Prepayment costs applied for withdrawal of funds in advance of maturity	Prepayment Interest Adjustment this Financial Year.....\$279.52 - Prepayment Administration Fee this Financial Year.....\$30.00 - These costs may not reflect any subsequent amendment/s. Prepayment costs may be claimed as an income tax deduction. Please check with your accountant or financial adviser when completing your tax return.

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THE TRUSTEE
GAVENWOOD SUPERANNUATION FUND
21A PEPPERTREE DR
ROTHBURY NSW 2320

Date printed	25 June 2018
Term Deposit number	06 2805 50122968
Investment balance	\$20,875.29
Investment term	4 months
At an interest rate of	2.35% p.a.
Reinvested on	25 June 2018
To mature on	25 October 2018
Interest option	4 Wkly Compound

Your Term Deposit has been reinvested

Your Term Deposit was reinvested on 25 June 2018 for 4 months with an interest rate of 2.35%p.a.

This notice has been issued as confirmation of your new Term Deposit details before any changes made during grace period. If you want to make any changes to your account, you'll need to do so before your grace period ends on 1 July 2018.

Account name	GAVENWOOD NOMINEES PTY LIMITED AS TRUSTEES FOR GAVENWOOD SUPERANNUATION FUND
Interest payment instructions	Prior to reinvestment, your holding facility balance was reduced by your withdrawal of \$20000.00. Interest will be added to your Term Deposit.
Interest paid this financial year	\$875.29

What do you need to do?

1. You have a 7 day grace period commencing 25 June 2018 and ending 1 July 2018 during which you may make changes to your Term Deposit or withdraw your funds in full without notice or penalty. You can find our latest interest rates at www.commbank.com.au/tdrates.
2. If you request changes to your account within the grace period (or have requested already), we'll send you further confirmation – otherwise, this is the only confirmation of your new investment details that you'll receive from us.

After your grace period ends and your investment has been locked-in, 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.

You may want to consider other deposit products we offer that may be more suitable for you. For instance, you might prefer an option that allows immediate access to funds or may offer higher interest rates for a comparable term. Please contact us to discuss your options.

We're here to help

Visit 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 us on **13 2221** (24 hours a day, 7 days a week).

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THE TRUSTEE
GAVENWOOD SUPERANNUATION FUND
21A PEPPERTREE DR
ROTHBURY NSW 2320

Date printed 25 October 2018
Term Deposit number 06 2805 50122968
Investment balance \$21,039.77
Placed in holding facility on 25 October 2018
Current interest rate 1.10% p.a.
Interest option Compound Weekly

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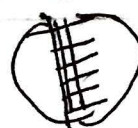
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Your Term Deposit has been placed into the holding facility

Your Term Deposit matured on 25 October 2018. 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

GAVENWOOD NOMINEES PTY LIMITED AS TRUSTEES FOR GAVENWOOD SUPERANNUATION FUND

Interest payment instructions

Interest will be added to your Term Deposit.

Interest paid this financial year

\$164.48

26,000



What's the interest rate?

Based on your current balance, the rate that applies is 1.10% 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

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 (24 hours a day, 7 days a week).
- We'll send you written confirmation once we've received your instructions.



2.6%

Reinvest

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, drop into your nearest branch, contact your Relationship Manager or Adviser, or call us on 13 2221 (24 hours a day, 7 days a week).

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THE TRUSTEE
GAVENWOOD SUPERANNUATION FUND
21A PEPPERTREE DR
ROTHBURY NSW 2320

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Date printed	12 October 2018
Term Deposit number	06 2805 50122968
Current balance	\$20,988.39
Investment term	4 months
At an interest rate of	2.35% p.a.
Invested on	25 June 2018
To mature on	25 October 2018
Interest option	4 Wkly Compound

Review your Term Deposit before it matures

Your Term Deposit is due to mature on 25 October 2018 so to make the most out of your investment, make sure you tell us what to do next. As at the date of printing this notice, we have no maturity instructions recorded for your account.

Account name	GAVENWOOD NOMINEES PTY LIMITED AS TRUSTEES FOR GAVENWOOD SUPERANNUATION FUND
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Interest paid this financial year	\$113.10
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Interest payable by maturity date if your funds remain invested until maturity	\$51.35
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What do you need to do?

Review your Term Deposit and let us know if you'd like to update your instructions at least one day before 25 October 2018. We'll confirm your new details in writing once your instructions have been applied.

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

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 us on **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 1.10% p.a. would apply. This rate may change by the time your Term Deposit matures.

If you forget to provide instructions in time, or just change your mind, don't worry - you can also provide alternative instructions during your **7 day grace period** from 25 October 2018 to 31 October 2018 without notice or penalty, including if you want to fully withdraw your funds. This will take effect from 25 October 2018.



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THE TRUSTEE
GAVENWOOD SUPERANNUATION FUND
21A PEPPERTREE DR
ROTHBURY NSW 2320

Date printed	30 June 2018
Term Deposit number	06 2805 50122968
Investment balance	\$20,875.29
Investment term	4 months
At an interest rate of	2.35% p.a.
Invested on	25 June 2018
To mature on	25 October 2018
Interest option	4 Wkly Compound

Interest earned on your Term Deposit

Your Term Deposit has earned interest for the financial year ending 30 June 2018. Please keep a record of this information for taxation purposes.

Account name	GAVENWOOD NOMINEES PTY LIMITED AS TRUSTEES FOR GAVENWOOD SUPERANNUATION FUND
Investment balance at start of the reporting period 28 July 2017	\$40,000.00
Total interest paid for the financial year ending 30 June	\$875.29

Things you should know

If you had a Term Deposit that was closed during the last financial year, please refer to the information provided in your Closed Account Notice for completing your tax return.

We're here to help

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