

Term Deposit Maturity Notification



THE SECRETARY
YOONG SMSF PTY LTD
58 FARNHAM RD
ASHFORD SA 5035

Branch Name and Address
**UNLEY
155 UNLEY ROAD
UNLEY SA 5061**

29 September 2017

BSB and Account Number
035-213 38-1492

For the attention of: YOONG SMSF PTY LTD,
AS T/F YOONG SUPERANNUATION FUND

Customer ID
4809 1473 Yoong Smsf Pty Ltd

Your Term Deposit is about to mature

Your Term Deposit (035-213 38-1492) will mature on 17 October 2017. If you have provided us with Maturity instructions, or intend to do so, we will act upon those instructions.

If you haven't provided instructions please go to your nearest Westpac branch, call us on 132 032 (+61 2 9293 9270 if overseas), or log on to Westpac Live.

Otherwise, your Term Deposit will automatically roll into a new Term Deposit.

Term Deposit Summary

Principal Amount:	\$50,958.68	Term:	12 Months
Lodgement Date:	17 October 2016	Gross Interest:	+ \$1,528.76
Maturity Date:	17 October 2017	Withholding Tax:	- \$0.00
Interest Rate:	3.00% pa	Government Tax:	- \$0.00
Interest Frequency:	At Maturity	Net Interest:	+ \$1,528.76
Variation Period Start Date	17 October 2017	Variation Period End Date	24 October 2017

Other Information

Your variation period starts on 17 October 2017 and you have until 24 October 2017 (Variation Period End Date) to consider your options. During this period, you can vary the term or investment amount, change the maturity instructions, withdraw funds or close the account without penalty.

Manage your Term Deposit online.

Did you know you can now provide instructions for your Term Deposit once it matures via online banking?

Simply sign into Westpac Live and go to **Services & preferences > Services > Manage Term Deposits**

If you are a business customer, your Administrator can give you access to manage your term deposits on behalf of your business.

Your notice continues on the next page ...





We'll send you a Maturity Advice at least one business day prior to Maturity. If you don't provide us with Maturity instructions before 24 October 2017, your Term Deposit will automatically roll into a new Term Deposit and the interest rate that will apply to this new Term Deposit will be included in the Maturity Advice.

Things you should know.

You have given your consent to automatically rollover your deposit on the same terms (at the standard interest rate at renewal) if you don't provide other instructions. You have the benefit of a Variation Period which begins on 17 October 2017 and will end on 24 October 2017.

During this Variation Period, you can make changes to your deposit including varying the term and changing the investment amount by withdrawing or adding funds (all of which may affect the interest rate), or close the account without penalty.

After the Variation Period, you will need to give Westpac 31 days' notice to access any of the funds in your deposit. If you have less than 31 days remaining of your term, you will be able to access funds in your deposit upon maturity. You may be able to access funds earlier if hardship applies.

If you access funds in your deposit prior to maturity, the interest rate applicable to your deposit may be reduced. We will recalculate interest paid and to be paid at the reduced rate, which will depend on the portion of the term that has been completed. If you think you will need access to funds prior to the maturity date, other products may be more suitable for you.

Interest rates apply for a single term only; subsequent terms may have a lower interest rate as rates change regularly. As a result we won't know the rate applicable for a subsequent term until the renewal date. Westpac may offer other products with a greater interest rate for a comparable term.

For further information, including how we handle or resolve any problem you may have, please refer to the Westpac Term Deposits & Farm Management Deposits Terms and Conditions which apply to your account. Current interest rate information is accessible on our website or by contacting us.

Please check all entries on this statement and promptly inform us of any possible error or unauthorised transaction.

We're here to help.

Please visit westpac.com.au or call us on 132 032 in case you have any questions. If you are calling from overseas, we can be reached on +61 2 9293 9270 (call charges may apply).

The Westpac Term Deposits Team

IMPORTANT NOTICE

Please advise Westpac if you do not wish the tax file number or exemption already quoted, to be applied to this deposit.

Collection of tax file numbers, ABNs or exemptions is authorised by law. Quotation is not compulsory but tax may be withheld from interest if you do not quote your number or exemption. For more information about tax file numbers, contact the Australian Taxation Office.

5005347 / M004056 / 273 / CN1TYCP1

THANK YOU FOR BANKING WITH WESTPAC



Term Deposit Maturity Notification



THE SECRETARY
YOONG SMSF PTY LTD
58 FARNHAM RD
ASHFORD SA 5035

Branch Name and Address
**UNLEY
155 UNLEY ROAD
UNLEY SA 5061**

13 October 2017

BSB and Account Number
035-213 38-1492

For the attention of: YOONG SMSF PTY LTD,
AS T/F YOONG SUPERANNUATION FUND

Customer ID
4809 1473 Yoong Smsf Pty Ltd

Thank you for choosing to invest with Westpac. Details of your Term Deposit (035-213 38-1492) investment are summarised below:

Amount:	\$50,958.68	Term:	12 Months
Lodgement Date:	17 October 2016	Gross Interest:	+ \$1,528.76
Maturity Date:	17 October 2017	Withholding Tax:	- \$0.00
Interest Rate:	3.00% pa	Government Tax:	- \$0.00
Interest Frequency:	At Maturity	Net Interest:	+ \$1,528.76
Variation Period Start Date: 17 October 2017		Variation Period End Date: 24 October 2017	

Other Information

Currently we are not holding any renewal instructions for this Term Deposit.

\$52,487.44

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Simply sign into Westpac Live and go to Services & preferences > Services > Manage Term Deposits

If you are a business customer, your Administrator can give you access to manage your term deposits on behalf of your business.

5005252 / M004147 / 287 / CN1TYCP1



Things you should know.

You have given your consent to automatically rollover your deposit on the same terms (at the standard interest rate at renewal) if you don't provide other instructions. You have the benefit of a Variation Period upon maturity which begins on 17 October 2017 and will end on 24 October 2017.

During this Variation Period, you can make changes to your deposit including varying the term and changing the investment amount by withdrawing or adding funds (all of which may affect the interest rate), or close the account without penalty.

After the Variation Period, you will need to give Westpac 31 days' notice to access any of the funds in your deposit. If you have less than 31 days remaining of your term, you will be able to access funds in your deposit upon maturity. You may be able to access funds earlier if hardship applies.

If you access funds in your deposit prior to maturity, the interest rate applicable to your deposit may be reduced. We will recalculate interest paid and to be paid at the reduced rate, which will depend on the portion of the term that has been completed. If you think you will need access to funds prior to the maturity date, other products may be more suitable for you.

Interest rates apply for a single term only; subsequent terms may have a lower interest rate as rates change regularly. As a result we won't know the rate applicable for a subsequent term until the renewal date. Westpac may offer other products with a greater interest rate for a comparable term.

For further information, including how we handle or resolve any problem you may have, please refer to the Westpac Term Deposits & Farm Management Deposits Terms and Conditions which apply to your account. Current interest rate information is accessible on our website or by contacting us.

Please check all entries on this statement and promptly inform us of any possible error or unauthorised transaction.

We're here to help.

Please visit westpac.com.au or call us on 132 032 in case you have any questions. If you are calling from overseas, we can be reached on +61 2 9293 9270 (call charges may apply).

The Westpac Term Deposits Team

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Collection of tax file numbers, ABNs or exemptions is authorised by law. Quotation is not compulsory but tax may be withheld from interest if you do not quote your number or exemption. For more information about tax file numbers, contact the Australian Taxation Office.

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Your notice continues on the next page...



Instructions for Term Deposit at Maturity

You should complete this form and drop it in to your nearest branch if you wish to change your current instructions regarding your Term Deposit before the end of the variation period.

You can also change your current instructions at your nearest branch, by contacting us on 132 032 (8am - 8pm AEST, 7 days a week, call charges may apply) or +61 2 9293 9270 if you're calling from overseas (call charges may apply), or by contacting your relationship manager.

Account Number: 035-213 38-1492
Account Name: YOONG SMSF PTY LTD
Term Deposit Maturity Date: 17 October 2017

1. To add extra funds to your Term Deposit at maturity:

How much would you like to add to your Term Deposit principal? \$

- Please find my cheque attached to this form. (Take form plus cheque into any branch on the maturity date)
- Please debit my nominated Westpac bank account. (Fill in account details below.)

Bank Account Details:

Account Name:
Name and address where account is held:
.
BSB Number: Account Number:

2. To change the term and/or interest payment frequency at maturity:

I) Select a new term or maturity date.

- 6 months
 - Other days/months/years
 - 12 months
 - specific maturity date: / /
- Note: The maximum term for deposits is 60 months.

II) Select a new interest payment frequency.

- At maturity. (For terms of one year or less.)
- Yearly. (Minimum for terms of more than one year.)
- Monthly.

III) Select how you want your future interest earnings to be paid.

- Reinvest the interest. (Available at maturity only.)
- Transfer to my nominated bank account. (Fill in account details below.)

Bank Account Details:

Account Name:
Name and address of Financial Institution where account is held:
.
BSB Number: Account Number:



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3. To redeem your Term Deposit at maturity:

Advise how much you want to redeem.

- Part redemption of \$ and reinvest the balance
(please complete Section 2 parts i and ii)
- Full redemption

Funds will be transferred to your nominated bank account. (Fill in account details below.)

Bank Account Details:

Account Name:

Name and address of Financial Institution where account is held:
.

BSB Number: Account Number:

Important Information:

If your term deposit is renewed, you must provide us with at least 31 days' notice to close your Account prior to Maturity, unless hardship applies, as assessed by Westpac. If you have less than 31 days remaining on your term, the earliest you can access funds is at Maturity, if hardship doesn't apply. If you close your Account before Maturity, we may recalculate all interest (paid or to be paid) on your Account at a reduced rate. Please refer to the 'Westpac Term Deposits & Farm Management Deposits Terms and Conditions' available at westpac.com.au for further information.

Product suitability:

If you think you may need access to the funds in your Term Deposit or Farm Management Deposit prior to the maturity date, other deposit products may be more suitable.

4. Signature(s):

I/We would like the above changes made to the instructions for my/our Term Deposit.

Signature: Signature:

Date: Date:

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Term Deposit Renewal Advice



THE SECRETARY
YOONG SMSF PTY LTD
58 FARNHAM RD
ASHFORD SA 5035

Branch Name and Address
**UNLEY
155 UNLEY ROAD
UNLEY SA 5061**

17 October 2017

BSB and Account number
035-213 38-1492

Deposit name
**YOONG SMSF PTY LTD
AS T/F YOONG SUPERANNUATION FUND**

Customer ID
4809 1473 YOONG SMSF PTY LTD

Westpac is pleased to confirm renewal of your Term Deposit on 17 October 2017 on the following terms:

Amount	\$52,487.44	Interest Rate	2.35 %
Renewal Date	17 October 2017	Interest Frequency	At Maturity
Maturity Date	17 April 2018	Term	6 Months

Other Information

Unless you advise us otherwise, at maturity, the principal of \$52,487.44 and the interest from this deposit will be reinvested for 6 month(s) at the standard interest rate applicable on the day of maturity.

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Your notice continues on the next page ...



Term Deposit Renewal Advice

Things you should know.

You have six business days starting on the day of Maturity to change your instructions (the 'Variation Period').

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