



047

THE TRUSTEES  
EM EARTHMOVERS SUPER FUND NO 1  
24 PARACOMBE RD  
PARACOMBE SA 5132

Date printed	30 June 2019
Term Deposit number	06 5149 50124371
Investment balance	\$500,000.00
Investment term	7 months
At an interest rate of	2.50% p.a.
Invested on	23 January 2019
To mature on	23 August 2019
Interest option	Compound Annually

**Interest earned on your Term Deposit**

Your Term Deposit has earned interest for the financial year ending 30 June 2019. Please keep a record of this information for taxation purposes.

Account name	ELLIOTT PETER MUSOLINO AND PAULINE ELIZABETH MUSOLINO AND ELLYANNE JANE BRADFORD ITF E M EARTHMOVERS SUPER FUND NO 1
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Investment balance at start of the reporting period 1 July 2018	\$500,000.00
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Total interest paid for the financial year ending 30 June 2019	\$9,229.45
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**Things you should know**

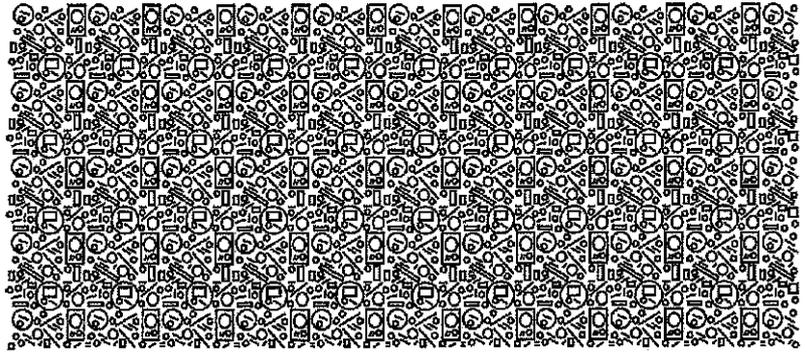
If you had a Term Deposit that was closed during the last financial year, please refer to the information provided in your Closed Account Notice for completing your tax return.

**We're here to help**

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.

**We are required to provide an account statement for this Term Deposit. The account statement covering the previous financial year is on the following page.**





## Account statement for the financial year ending 30 June 2019

### Important information for Term Deposits opened after 1 July in the last financial year

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.

Date	Transaction	Debit	Credit	Balance
01 Jul	OPENING BALANCE			\$500,000.00
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2018 is \$15,998.63			
23 Jan	\$9,229.45 CR Credit Interest REDIRECTED TO 065-149 10168433			
30 Jun	CLOSING BALANCE			\$500,000.00



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Date printed	30 January 2019
Term Deposit number	06 5149 50124371
Investment balance	\$500,000.00
Investment term	7 months
At an interest rate of	2.50% p.a.
Reinvested on	23 January 2019
To mature on	23 August 2019
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 23 January 2019 for 7 months with an interest rate of 2.50%p.a.

<b>Account name</b>	ELLIOTT PETER MUSOLINO AND PAULINE ELIZABETH MUSOLINO AND ELLYANNE JANE BRADFORD ITF E M EARTHMOVERS SUPER FUND NO 1
<b>Interest payment instructions</b>	Interest will be added to your Term Deposit every 12 months or at maturity.
<b>Interest paid this financial year</b>	\$9,229.45

### 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**.

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## Your account confirmation as at 31 January 2019

Thank you for banking with us. Here is a quick summary of some of the important features of your Account.

If you have any questions or need more information please go to [netbank.com.au](http://netbank.com.au), call **13 2221**, 24 hours a day, 7 days a week or visit any branch.

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### Account details

<b>Account type</b>	Term Deposit
<b>Account number</b>	514950124371
<b>Account holder(s)</b>	ELLIOTT PETER MUSOLINO AND PAULINE ELIZABETH MUSOLINO AND ELLYANNE JANE BRADFORD ITF E M EARTHMOVERS SUPER FUND NO 1
<b>Investment term</b>	7 Months
<b>Amount invested at start of term</b>	\$500,000.00
<b>Current balance</b>	\$500,000.00
<b>Start date</b>	23/01/2019
<b>Maturity date</b>	23/08/2019
<b>TFN/ABN/Exemption quoted</b>	Yes
<b>Early withdrawal</b>	31 days' notice is required to withdraw before maturity. A prepayment interest adjustment and administration fee will apply.
<b>Maturity instructions</b>	No Instruction Provided  Please update your maturity instructions before the maturity date by visiting any of our branches, contacting your relationship manager, call <b>13 2221</b> or providing instructions via <a href="http://netbank.com.au">netbank.com.au</a> .  If you don't provide instructions before the maturity date your funds will automatically be placed in the Holding Facility of your account or renewed into another fixed term at the then applicable interest rate.  The interest rate applicable to funds in the holding facility may be lower than the interest rate that applied in the previous term.  Please refer to the Term Deposit General Information and Terms and Conditions for more information.
<b>Features</b>	You can use NetBank to manage your Term Deposit online, including keeping track of your maturity date and interest payments. Contact us to get started using NetBank today.

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### Credit interest

<b>Interest rate</b>	2.50% p.a.
<b>When is interest paid?</b>	You have chosen to receive your interest every 12 months and/or at maturity. For terms of 12 months or less, interest is paid at maturity.
<b>Nominated account for interest payments</b>	Added to your Term Deposit balance.





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THE TRUSTEES  
 EM EARTHMOVERS SUPER FUND NO 1  
 COMMONWEALTH BANK OF AUSTRALIA  
 1244 NORTH EAST RD  
 ST AGNES SA 5097

Date printed	23 January 2019
Term Deposit number	06 5149 50124371
Investment balance	\$500,000.00
Placed in holding facility on	23 January 2019
Current interest rate	1.10% p.a.
Interest option	Weekly

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

Your Term Deposit matured on 23 January 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	ELLIOTT PETER MUSOLINO AND PAULINE ELIZABETH MUSOLINO AND ELLYANNE JANE BRADFORD ITF E M EARTHMOVERS SUPER FUND NO 1
Interest payment instructions	Interest will be paid into account number 065149 10168433.
Interest paid this financial year	\$9,229.45

**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](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.



\*# 9703.9763.1.1 ZZ175 1102.CH.ITD.S101.D023.L V05.01.22





*Open  
 April 12.19.*

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THE TRUSTEES  
 EM EARTHMOVERS SUPER FUND NO 1  
 COMMONWEALTH BANK OF AUSTRALIA  
 1244 NORTH EAST RD  
 ST AGNES SA 5097

Date printed	10 January 2019
Term Deposit number	06 5149 50124371
Current balance	\$500,000.00
Investment term	9 months
At an interest rate of	2.45% p.a.
Invested on	23 April 2018
To mature on	23 January 2019
Interest option	Annual

**Review your Term Deposit before it matures**

Your Term Deposit is due to mature on 23 January 2019 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	ELLIOTT PETER MUSOLINO AND PAULINE ELIZABETH MUSOLINO AND ELLYANNE JANE BRADFORD ITF E M EARTHMOVERS SUPER FUND NO 1
Interest paid this financial year	\$0.00
Interest payable by maturity date if your funds remain invested until maturity	\$9,229.45

**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 23 January 2019. We'll confirm your new details in writing once your instructions have been applied.

<b>What are your maturity options?</b>	<p>You can:</p> <ul style="list-style-type: none"> <li>• <b>Renew</b> your Term Deposit, with a wide variety of investment terms and the ability to add or withdraw funds</li> <li>• <b>Withdraw</b> your funds in full and close your Term Deposit account</li> <li>• <b>Temporarily</b> 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.</li> </ul> <p>For the latest indicative interest rates, including rates for holding facility, go to <a href="http://www.commbank.com.au/tdrates">www.commbank.com.au/tdrates</a></p>
<b>How to give us instructions</b>	Log on to NetBank to provide instructions online, visit any CommBank branch, contact your Relationship Manager or Adviser or call <b>13 2221</b> .

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 23 January 2019 to 29 January 2019 without notice or penalty, including if you want to fully withdraw your funds. This will take effect from 23 January 2019.



\*# 8455.8483.1.1 ZZ76A 010610 CH.TD.S101.D009.L V05.01.22

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### What else do I need to know?

Here are some things you should know when investing in a Term Deposit:

- 1. Instructions are valid for one term only** - Any instruction you provide for a Term Deposit will apply for one term only. If you do not provide any instructions for the next term, we'll automatically place your money into a holding facility when your Term Deposit matures. While interest rates may be lower than the rates offered for a renewed term, funds in the holding facility can be withdrawn at any time without penalty.
- 2. Your renewal interest rate** - Because we change our best rates from time to time, your new rate may be significantly higher or lower than for your previous term, and higher interest rates may be available from another account with a comparable term. We recommend that you check the interest rate applied to your renewed Term Deposit on the maturity date to ensure it meets your needs, as you can still use your 7 day grace period to make changes.
- 3. 31 days' notice for early withdrawal** - Once your term is locked in after the grace period, you'll need to give us 31 days' notice for any early withdrawals. A prepayment interest adjustment and administration fee will also apply. If you need immediate access to your funds, other savings products may be more suitable.

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### We're here to help

If you renew, or if your funds are placed in the holding facility, your account will be subject to the current Term Deposit Terms and Conditions as at the date of renewal or transfer. This can be found at [commbank.com.au](http://commbank.com.au).

For any questions, you can drop into your nearest branch, contact your Relationship Manager or Adviser, or call **13 2221**.