



036

MR DEREK RIDEOUT  
20 TERRENCE ST  
ASPLEY QLD 4034

|                        |                   |
|------------------------|-------------------|
| Date printed           | 30 June 2018      |
| Term Deposit number    | 06 4110 50172413  |
| Investment balance     | \$600,000.00      |
| Investment term        | 3 months          |
| At an interest rate of | 2.10% p.a.        |
| Invested on            | 29 April 2018     |
| To mature on           | 29 July 2018      |
| Interest option        | Compound Annually |

## 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  | DEREK RIDEOUT ITF BUCK'S SUPER FUND |
| Investment balance at start of the reporting period 1 July 2017 | \$605,087.97                        |
| Total interest paid for the financial year ending 30 June       | \$13,785.19                         |

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



Emily Rivers  
Customer Banking Specialist

evertonpark.qld@cba.com.au

P: 07 3355 6022  
commbank.com.au

Retail Banking Services  
Everton Park Branch  
Shop 11/12 Stafford Road  
Everton Park QLD 4053

|                        |                   |
|------------------------|-------------------|
| Date printed           | 6 May 2018        |
| Term Deposit number    | 06 4110 5017241   |
| Investment balance     | \$600,000.00      |
| Investment term        | 3 months          |
| At an interest rate of | 2.10% p.a.        |
| Reinvested on          | 29 April 2018     |
| To mature on           | 29 July 2018      |
| 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 29 April 2018 for 3 months with an interest rate of 2.10%p.a.

|                                   |   |
|-----------------------------------|---|
| Account name                      | DEREK RIDEOUT ITF BUCK'S SUPER FUND   |
| Interest payment instructions     | Interest will be added to your Term Deposit every 12 months or at maturity. |
| Interest paid this financial year | \$13,785.19   |

### What you need to know

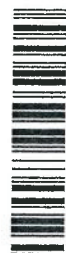
You'll need to give us 31 days' notice if you want to take money out of your Term Deposit before it matures. A prepayment interest adjustment and administration fee will also apply for not fulfilling the term.

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





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MR DEREK RIDEOUT  
PO BOX 65  
EVERTON PARK QLD 4053

|                               |                  |
|-------------------------------|------------------|
| Date printed                  | 29 April 2018    |
| Term Deposit number           | 06 4110 50172413 |
| Investment balance            | \$618,873.16     |
| Placed in holding facility on | 29 April 2018    |
| Current interest rate         | 1.10% p.a.       |
| Interest option               | Compound Weekly  |

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

Your Term Deposit matured on 29 April 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                      | DEREK RIDEOUT ITF BUCK'S SUPER FUND          |
| Interest payment instructions     | Interest will be added to your Term Deposit. |
| Interest paid this financial year | \$13,785.19                                  |

### 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?

1. 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).
2. 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 us on **13 2221** (24 hours a day, 7 days a week).



037

MR DEREK RIDEOUT  
PO BOX 65  
EVERTON PARK QLD 4053*changed  
to 20 Terrence  
street - aspley*

|                        |                   |
|------------------------|-------------------|
| Date printed           | 16 April 2018     |
| Term Deposit number    | 06 4110 50172413  |
| Current balance        | \$612,538.01      |
| Investment term        | 5 months          |
| At an interest rate of | 2.50% p.a.        |
| Invested on            | 29 November 2017  |
| To mature on           | 29 April 2018     |
| Interest option        | Compound Annually |

## Review your Term Deposit before it matures

Your Term Deposit is due to mature on 29 April 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   | DEREK RIDEOUT ITF BUCK'S SUPER FUND |
| Interest paid this financial year  | \$7,450.04                          |
| Interest payable by maturity date if your funds remain invested until maturity | \$6,335.15                          |

### 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 29 April 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](http://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 29 April 2018 to 5 May 2018 without notice or penalty, including if you want to fully withdraw your funds. This will take effect from 29 April 2018.



*Emilly  
K...  
CBA - EP  
3070-0641*



037

MR DEREK RIDEOUT  
PO BOX 65  
EVERTON PARK QLD 4053

|                        |                   |
|------------------------|-------------------|
| Date printed           | 6 December 2017   |
| Term Deposit number    | 06 4110 50172413  |
| Investment balance     | \$612,538.01      |
| Investment term        | 5 months          |
| At an interest rate of | 2.50% p.a.        |
| Reinvested on          | 29 November 2017  |
| To mature on           | 29 April 2018     |
| Interest option        | Compound Annually |

*4/5/18 - Mr went to  
CBA - Everton Park  
spoke to Emilly - demostra  
book for 3mths @ 2.1%  
interest to be reinvested  
@ maturity.*

## 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 29 November 2017 for 5 months with an interest rate of 2.50%p.a.

|  |   |
|--|---|
| <b>Account name</b>                      | DEREK RIDEOUT ITF BUCK'S SUPER FUND   |
| <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> | \$7,450.04  |

### 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

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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).

*1/5/18 3355-6022-4  
Rang CBA - Everton  
Park  
told Mr - Emilly  
the advised interest rate  
9mths - 2.45%.*

*I don't know when  
'term' will be up'd.  
choose 2.05% - 3mths  
advised no paper  
work rec'd to advise  
1. - m...*

*Emilly  
3mths  
2.05%  
45.0%*



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MR DEREK RIDEOUT  
PO BOX 65  
EVERTON PARK QLD 4053

|                        |                   |
|------------------------|-------------------|
| Date printed           | 30 June 2017      |
| Term Deposit number    | 06 4110 50172413  |
| Investment balance     | \$605,087.97      |
| Invested on            | 29 April 2017     |
| At an interest rate of | 2.10% p.a.        |
| To mature on           | 29 November 2017  |
| Interest option        | Compound Annually |

## Term Deposit End of Financial Year Notice

Your Term Deposit has earned interest for the financial year ending 30 June 2017. Please keep this notice and use the information provided below for taxation purposes.

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.

|   |                                     |
|---|-------------------------------------|
| Account name  | DEREK RIDEOUT ITF BUCK'S SUPER FUND |
| Investment balance at start of the reporting period 1 July 2016 | \$302,337.12                        |
| Total interest paid for the financial year ending 30 June 2017  | \$12,239.96                         |

### We're here to help

For further information about details of benefits or fees and charges, or our complaint resolution process, please call **13 2221**, 24 hours a day, 7 days a week, or contact your Relationship Manager during business hours.