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 (2) - # 838.36



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FAVERO SUPER FUND PTY LTD
 16 SAMOA CT
 WEST LAKES SA 5021

Date printed	17 December 2018
Term Deposit number	06 5151 50247327
Current balance	\$35,000.00
Investment term	5 months
At an interest rate of	2.50% p.a.
Invested on	30 July 2018
To mature on	30 December 2018
Interest option	Annual



Review your Term Deposit before it matures

Your Term Deposit is about to mature on 30 December 2018 and as at the date of printing this notice, we have the maturity instruction 'Place in Holding Facility' recorded for your account. This instruction will be applied on 30 December 2018 unless you let us know otherwise.

Account name	FAVERO SUPER FUND PTY LTD
Interest paid this financial year	\$0.00
Interest payable by maturity date if your funds remain invested until maturity	\$366.78

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 30 December 2018. We'll confirm your new details in writing once your instructions have been applied.

As a guide, based on your current term and balance, the interest rate would be 1.10% p.a. – although this may change by the time your Term Deposit matures.

What are your maturity options?	You can: <ul style="list-style-type: none"> • 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 access 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
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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 13 2221 .
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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 30 December 2018 to 5 January 2019 without notice or penalty, including if you want to fully withdraw your funds. This will take effect from 30 December 2018.

*# 13508.13522.1.1 ZZ176 010610 CH.TD.S101.D351.L V05.01.22



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FAVERO SUPER FUND PTY LTD
16 SAMOA CT
WEST LAKES SA 5021*Renewed \$500 for 1 month @ 1.50%*

Date printed	30 December 2018
Term Deposit number	06 5151 50247327
Investment balance	\$35,000.00
Placed in holding facility on	30 December 2018
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 30 December 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	FAVERO SUPER FUND PTY LTD
Interest payment instructions	Interest will be paid into account number 065151 10106706.
Interest paid this financial year	\$366.78

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





045

FAVERO SUPER FUND PTY LTD
16 SAMOA CT
WEST LAKES SA 5021

Date printed	13 January 2019
Term Deposit number	06 5151 50247327
Investment balance	\$500.00
Investment term	1 month
At an interest rate of	1.50% p.a.
Reinvested on	6 January 2019
To mature on	6 February 2019
Interest option	Annual

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 6 January 2019 for 1 month with an interest rate of 1.50%p.a.

Account name	FAVERO SUPER FUND PTY LTD
Interest payment instructions	Prior to reinvestment, your holding facility balance was reduced by your withdrawal of \$34500.00. The interest on your Term Deposit will be paid into account number 065151 10106706, every 12 months or at maturity.
Interest paid this financial year	\$374.16

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 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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FAVERO SUPER FUND PTY LTD
 16 SAMOA CT
 WEST LAKES SA 5021

Date printed	24 January 2019
Term Deposit number	06 5151 50247327
Current balance	\$500.00
Investment term	1 month
At an interest rate of	1.50% p.a.
Invested on	6 January 2019
To mature on	6 February 2019
Interest option	Annual

Review your Term Deposit before it matures

Your Term Deposit is due to mature on 6 February 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	FAVERO SUPER FUND PTY LTD
Interest paid this financial year	\$374.16
Interest payable by maturity date if your funds remain invested until maturity	\$0.64

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 6 February 2019. 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/tldrates

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 **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 6 February 2019 to 12 February 2019 without notice or penalty, including if you want to fully withdraw your funds. This will take effect from 6 February 2019.





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FAVERO SUPER FUND PTY LTD
16 SAMOA CT
WEST LAKES SA 5021

Date printed	6 February 2019
Term Deposit number	06 5151 50247327
Investment balance	\$500.00
Placed in holding facility on	6 February 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 6 February 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	FAVERO SUPER FUND PTY LTD
Interest payment instructions	Interest will be paid into account number 065151 10106706.
Interest paid this financial year	\$374.80

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/tldrates

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

\$522.83

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FAVERO SUPER FUND PTY LTD
16 SAMOA CT
WEST LAKES SA 5021

Date printed	1 May 2019
Term Deposit number	06 5151 50247327
Investment balance	\$80,500.00
Investment term	5 months
At an interest rate of	2.40% p.a.
Reinvested on	24 April 2019
To mature on	24 September 2019
Interest option	Annual

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 24 April 2019 for 5 months with an interest rate of 2.40%p.a.

Account name	FAVERO SUPER FUND PTY LTD
Interest payment instructions	The interest on your Term Deposit will be paid into account number 065151 10106706, every 12 months or at maturity.
Interest paid this financial year	\$376.01

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 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**.





Your account confirmation as at 30 July 2018

Thank you for banking with us. Here is a quick summary of some of the im

If you have any questions or need more information please go to **netbank**, days a week or visit any branch.

Account details

Account type	Term Deposit
Account number	515150247327
Account holder(s)	FAVERO SUPER FUND PTY LTD
Investment term	5 Months
Amount invested at start of term	\$35,000.00
Current balance	\$0.00
Start date	30/07/2018
Maturity date	30/12/2018
TFN/ABN/Exemption quoted	No

You are not required to provide your Tax File Number (TFN) or Australian Business Number (ABN). However, if you do not provide a TFN, ABN or TFN exemption, the Bank is required by law to deduct tax from any interest you earn, above a certain threshold.

Early withdrawal 31 days' notice is required to withdraw before maturity. A prepayment interest adjustment and administration fee will apply.

Maturity instructions Place in Holding Facility

At maturity we will place your funds in the holding facility of your account, where you can choose to reinvest or withdraw your funds anytime once you decide what to do. Holding facility interest is paid every 7 days at the applicable interest rate, and may be lower than for a fixed term. Please refer to the Term Deposit General Information and Terms and Conditions for more information.

If you wish to update your maturity instructions, please visit any of our branches, contact your Relationship Manager, call **13 2221** or provide your instructions on **netbank.com.au** before the maturity date.

Features 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.

Credit interest

Interest rate	2.50% p.a.
When is interest paid?	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.
Nominated account for interest payments	BSB: 065-151 Account Number: 1010 6706

Customer agreement

Deposit Receipt: T821144749430

Date: 30/07/2018
Time: 11:54:23
WS ID: W45
Teller ID: 45

Account Number: *****7327

Cash Transfer:	\$0.00
Cheques Merchant Summaries:	\$35,000.00
Total Deposited:	\$35,000.00
Available Balance:	\$0.00
Balance:	\$0.00