

CONSOLIDATED FINANCIAL HOLDINGS LIMITED

31 January 2022

ANNUAL GENERAL MEETING

INTRODUCTION

1. Ladies and Gentlemen, welcome to the 2021 Annual General Meeting of shareholders of Consolidated Financial Holdings Limited.
2. My name is Phillip Carter. I am the Chairman of Consolidated Financial Holdings Limited and will Chair this meeting.
3. My fellow directors, Mr Niall Cairns, Mr Brendan Burwood and our Company Secretary, Mr Cameron Stone, are also present.
4. I wish to acknowledge the presence of Conor Farley from the firm Grant Thornton, the auditor of the Company, who has dialled in today.
5. As I am informed that a quorum is present, I formally declare the meeting open.
6. The Company's Notice of Meeting has been sent to all shareholders and lodged with ASX. If there is no objection from the meeting I will take the Notice of Meeting as read.
7. Now for a couple of housekeeping matters for today's meeting.
8. As Chair of the AGM, the Constitution of the Company authorises me to conduct this meeting and set such

procedures for the conduct of the meeting as I determine are necessary. I am also authorised to call for the cessation of debate or discussion on any resolution and call for the resolution to be put to a vote.

9. I will exercise my role as Chair impartially and allow a reasonable opportunity for all views in relation to the relevant subject of discussion to be articulated to the meeting. Nevertheless, I reserve the right as Chair of the AGM to set such procedures during the course of the meeting as I deem necessary for the proper and orderly conduct of the meeting.
10. I remind you that only shareholders, proxy holders or other authorised representatives are entitled to speak and matters raised must be relevant to the business being considered by the meeting.
11. There will be the opportunity at the end of the meeting to ask general questions or make comments about the Company.
12. Please clearly state your name before addressing the meeting.
13. In the interests of all shareholders, could I ask that you be as concise as possible in your question or comment.
14. I advise that all valid proxies that have been received within the prescribed time limits have been admitted.
15. We are conducting polls on each of the resolutions today. We will conduct them once we put all resolutions to the meeting and answered any questions that shareholders may have. I will go through the formal procedures of voting at that time.

16. I will now move to the matters to be considered at this meeting.

FINANCIAL STATEMENTS AND REPORTS

1. The first item of business is to table the Financial Statements, Directors' Report, and the Auditor's Report of the Company for the year ended 30 June 2021. These reports are contained in the Company's annual report, which is available on ASX or the Company's website.
2. This is not a resolution and the financial statements and associated documents do not need to be approved by the meeting.
3. Does anyone else have any comments or questions on the financial statements and associated documents, either for the board or the auditor?

[Deal with any comments, then:]

4. There being no [further] questions, I will move on to Resolution 1.

RESOLUTION 1 – ADOPTION OF REMUNERATION REPORT (NON-BINDING RESOLUTION)

Resolution 1 as set out in the Notice of Meeting is to consider the following ordinary resolution:

“That, for the purpose of section 250R(2) of the Corporations Act and for all other purposes, the Company adopts the annual remuneration report as set out in the directors’ report for the financial year ended 30 June 2021.”

The proxy votes received on this resolution are as follows:

Resolution		For	Against	Abstain
1	Adoption of the remuneration report	9,339,716	62,746	0

Are there any questions or comments on the resolution?

I now put the resolution to the meeting

I declare a poll be held on this resolution in accordance with clause 19.9(a) of the Constitution of the Company.

RESOLUTION 2 – RE-ELECTION OF NIALL CAIRNS

Resolution 2 as set out in the Notice of Meeting is to consider the following ordinary resolution:

“That Niall Cairns, being a Director of the Company, who retires by rotation in accordance with clause 23.10 of the Company’s Constitution, and offers himself for re-election, be re-elected as a Director of the Company.”

The proxy votes received on this resolution are as follows:

Resolution		For	Against	Abstain
2	Re-election of Niall Cairns	38,236,675	92,746	20,000

Are there any questions or comments on the resolution?

I now put the resolution to the meeting

I declare a poll be held on this resolution in accordance with clause 19.9(a) of the Constitution of the Company.

POLLS CLOSED

I believe that all persons who wish to vote on the polls have now done so. If there is any person who has not yet cast their vote would you please speak up and let me know now.

I now declare the polls closed.

GENERAL QUESTION TIME / CONCLUDING REMARKS

1. Thank you ladies and gentlemen for your patience as we worked through the resolutions put to today's meeting.
2. As required by law and also in accordance with good principles of corporate governance I now invite members to ask any questions or make comments on the management of the company.

[Q&A follows]

3. Thank you. As there are no other matters that can be properly considered in the formal part of this Annual General Meeting, I now declare the meeting closed.