

A young woman with blonde hair tied back, wearing a pink long-sleeved top, is sitting on a beach. She is smiling broadly and looking towards the ocean. The background shows waves crashing onto the shore under a bright sky.

**medibank**

# Notice of Annual General Meeting 2022

# Medibank Group – our story

We're a health company working to create Better Health for Better Lives by providing the best health and wellbeing experience for people across Australia. Building upon our 46-year history as one of Australia's leading health insurers, our Medibank and ahm brands now support millions of customers to manage their health and wellbeing through personalised products and services.

We're investing in preventative health and reimagining healthcare to give people greater choice, better access and more control over their care. We're partnering with doctors, hospitals and governments to deliver care in new ways – and growing and developing new health services through our Amplar Health business. We're also working together to drive the change within Australia's healthcare system to help ensure it can support our generation and those to come.

Purpose

## Better Health for Better Lives

Vision

### The best health and wellbeing for Australia

Values



Customer obsessed



Show heart



Brilliance together



Break boundaries

Strategy

### Growing as a health company



Deliver leading experiences



Differentiate our insurance business



Expand in health

Our brands

**medibank**  
*Live Better*

**ahm** | You're good.

**Amplar Health**  
Making Health Personal

Health insurance

Diversified insurance



Travel



Pet



Life



Car and home

Health services

Health and wellbeing including Live Better

Preventative programs

Clinical homecare and virtual care

Investments in primary care, virtual care and health system navigation support

Investments in no gap healthcare programs

Sustainability focus areas



Customer health



Employee health



Community health



Environmental health



Governance

Dear Shareholder

We are pleased to invite you to attend the **annual general meeting** (“meeting” or “AGM”) of Medibank Private Limited (“Medibank”) to be held on **Wednesday 16 November 2022 at 10.30am** (Melbourne time). Shareholders will also have the opportunity to attend the meeting virtually via [web.lumiagm.com](http://web.lumiagm.com). Registration will commence (in-person and online) at 9.30am (Melbourne time).

## AGM details

The meeting will be held at the Clarendon Auditorium, Level 1, Melbourne Exhibition Centre, Melbourne Convention and Exhibition Centre, 2 Clarendon Street, South Wharf, Victoria 3006. A map with directions to the venue appears on page 21 of this notice.

### In person attendance

If you attend the meeting in person, you will need to register at one of the registration desks on the day. You will find it easier if you bring with you a shareholder document showing your holder number (such as a holding statement or proxy form).

Medibank continues to monitor the impact of the COVID pandemic on the meeting and will follow guidance and directions from Federal and State governments. These directions, along with those issued by the Melbourne Convention and Exhibition Centre, may impose certain requirements on those attending the meeting in person, including social distancing and wearing face masks. Accordingly, while you may attend in person, if you are concerned about the impacts of COVID or the potential restrictions that can be imposed, you are encouraged to participate in the meeting online.

There is also a possibility that Federal or State government guidance or restrictions applicable at the time of the meeting may prevent, or limit the number of shareholders attending in person. Should this occur, we will advise shareholders of those restrictions and any alternative arrangements prior to the AGM via an announcement to the ASX and an announcement on our website at [medibank.com.au/about/investor-centre/annual-general-meeting/](http://medibank.com.au/about/investor-centre/annual-general-meeting/).

### Virtual attendance

Shareholders and proxyholders can watch the AGM live in real time on the Lumi online platform. All shareholders attending virtually will be given a reasonable opportunity to participate in the AGM including a right to vote and to ask questions or make comments, both verbally and in writing.

Information on how to participate virtually, including system requirements, logging in, and how to vote and ask questions, is provided on page 6 of this Notice of Meeting and in the Virtual Meeting Guide on pages 17 to 20. You can also find this information on Medibank’s website at [medibank.com.au/about/investor-centre/annual-general-meeting/](http://medibank.com.au/about/investor-centre/annual-general-meeting/).

The meeting will be webcast live and may be viewed at [medibank.com.au/about/investor-centre/annual-general-meeting/](http://medibank.com.au/about/investor-centre/annual-general-meeting/). The webcast will also be available on Medibank’s website shortly after the conclusion of the meeting together with the presentations and voting results. Non-shareholders may view the AGM via the webcast.

If you are unable to attend the meeting, I encourage you to submit your voting instructions by:

- following the instructions on the front of the proxy form to lodge your proxy electronically at [investorvote.com.au](http://investorvote.com.au); or
- completing the personalised proxy form and returning it to Medibank’s share registry. The completed proxy form must be lodged electronically or be received by no later than 10.30am (Melbourne time) on Monday 14 November 2022.

This Notice of Meeting sets out the details of the items of business of the meeting, as well as voting instructions and explanatory notes.

At the AGM, Chief Executive Officer David Koczkar and I will review the operations and performance of Medibank for the year ended 30 June 2022. There will be an opportunity for shareholders to ask questions about matters relevant to the business of the meeting or about Medibank generally. We encourage your participation at the meeting and look forward to providing an informative program.

I hope you are able to join us at the AGM and thank you for your support as a shareholder.

Yours sincerely



Mike Wilkins AO  
Chair

## Customer



3.96m

**total customers**  
at 30 June 2022

c. \$682m

**total COVID financial support to date** – includes c. \$368m customer give backs

60.9k (+3.2%)

**reported net resident policyholder growth**

27.45%

**market share**  
(+14 bps since FY21)

45.3 (+8.2) Medibank

42.4 (-0.6) ahm

**customer advocacy**  
(average Service NPS)

c. 568k

**customers engaged with Live Better and preventative programs**

\$5.4b

**total claims paid**

Services supported

1.2m+

hospital admissions

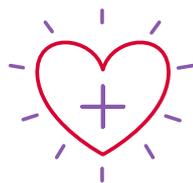
24.7m+

extras services

476k+

surgical procedures

## Health services



10,086 (+40%)

**customers engaged with preventative health programs**

c. 7,239 (-5%)

**customers used Medibank at Home**

\$10m

**investment in health tech company Medinet**

c. 3.5m

**virtual health interactions**



3,245

**patients used My Home Hospital since Jan 2021 launch**



## Our performance



**\$393.9m** (-10.7%)  
Group net profit after tax

**7.3 cps** (+5.8%)  
final ordinary dividend  
fully franked

**13.4 cps** (+5.5%)  
total ordinary dividend  
fully franked

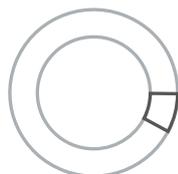
**\$6,859.8m**  
Health Insurance  
segment revenue

**\$321.8m**  
Medibank Health  
segment revenue

**-\$24.8m**  
net investment  
income / loss

Composition of  
2022 segment  
operating profit

**92.9%**  
\$592.6m  
Health Insurance



**7.1%**  
\$45.5m  
Medibank Health

**c. \$15m**  
in productivity  
savings



**7.9/10**   
employee engagement

**3,768** **1,300**  
employees health professionals  
including around  
Headcount at 30 June 2022

All data is presented on a statutory basis



**Mike Wilkins AO**

**Creating greater value for our customers, community and shareholders has always been important to Medibank and we have sought to again deliver this over the past 12 months – guided by our purpose of Better Health for Better Lives and our commitment to being a responsible and sustainable business that is contributing to our society.**

As a result of this focus, we have grown policyholder numbers, achieved record levels of customer advocacy and created double-digit growth in Medibank Health, to deliver another strong result. We have done this while maintaining a focus on productivity and costs as part of our ongoing disciplined approach to growing and running our business.

While Health Insurance operating profit and Medibank Health segment profit both increased, our net profit after tax of \$393.9 million was down 10.7% on last year. This was as a result of financial market volatility, which led to a \$24.8 million loss in net investment income. Our capital position remains strong and the Board determined a final fully franked ordinary dividend of 7.3 cents per share, bringing the total full year dividend to 13.4 cents per share fully franked.

Throughout the pandemic we have committed to, and continued to, support our customers and the community. Through the COVID Care at Home program we deliver with Calvary, we have now helped around 165,000 people and we continue to support the broader public health response to COVID. Part of this support for our customers has been our commitment to return known permanent net claims savings due to COVID to them. Our total COVID support now stands at around \$682 million including our recent premium give back and the deferral of our most recent premium increases for seven months.

At Medibank we are working to drive real change in our communities as we seek to achieve our 2030 Vision to create the best health and wellbeing for Australia. A key component of this is our focus on environmental, social and governance issues (ESG). This year we refreshed our ESG materiality assessment, to ensure we were focusing on the sustainability issues that our customers, employees, shareholders and the wider community believe are most important for us to address.

Chief among these is the ongoing need for affordable, innovative and personalised healthcare. This is underlying the work we are doing to give people greater access, choice and control of their healthcare, such as expanding our no gap program and growing our Live Better and preventative

health programs, developing new extras products and building partnerships with health professionals to provide new care settings and models of delivery.

How we work, and the culture that we cultivate is paramount to delivering for our customers and for you, our owners. To this end we continue to champion diversity and inclusion across our business, through our Future Fit way of working, our focus on employee health and wellbeing, and our values-based culture in support of our continuing desire to be an employer of choice. It's pleasing to report that women hold 44% of both Board and senior leadership roles and we further enhanced our parental leave policy this year. In addition to launching our first Human Rights Policy, we reinforced our commitment to improving prosperity and addressing health equity for First Nations People through our fifth Reconciliation Action Plan. We also released our second Accessibility and Inclusion Plan outlining our approach to supporting people living with a disability.

We accelerated our commitment to Net Zero that we first announced in September 2021, bringing forward our timelines and setting a pathway to achieve Net Zero by 2040 (including Net Zero against our Scope 1 and 2 emissions by 2025) on our current business as usual operations. We have also begun exploring our investment portfolio's greenhouse gas emissions exposure so we can work towards setting science-based targets to create a pathway to Net Zero across our investment portfolio. You can find more detail on this in our Sustainability Report 2022.

I'm proud of Medibank and the role that it plays in our community. David Koczkar and the executive team have shown great leadership throughout another challenging year and I would like to thank and congratulate them, along with everyone at Medibank, for all that they have done and achieved in 2022. I would also like to express my gratitude to my fellow directors for their wise counsel and to all our shareholders for your ongoing support. Together, we continue working to make a difference to the health and wellbeing of our customers, our people and our community.

**2022 has seen Medibank deliver another strong result, reflecting the work of our amazing team and their unwavering focus on our customers. It is a year that our company can be truly proud of.**

We saw standout customer growth of 3.2%, increasing our resident policyholders by nearly 61,000. Most of our new customers were younger people and those taking out cover for the first time. We also saw strong growth in Medibank Health as we focused on supporting the health and wellbeing needs of our customers and community.

Customer retention over the past two years across the Medibank Group has been stronger than at any point in the decade previously, and high levels of customer advocacy and brand leadership among the top health insurers show our customers are valuing the support we provide.

We have managed to achieve this growth despite the fact that this year has been tough for many people as the impacts of COVID continue to be felt and costs of living rise. What is clear is that health has remained top of mind with a record number of people wanting greater choice and control and electing to participate in the private health system.



**Our strategy to grow as a health company is enabling us to deliver for our customers not only today, but is also setting us up to do the same into the future.**

Delivering leading experiences continues to be key. For our customers, we're focused on making things better for them. Our digital and analytics capabilities are supporting more self-service interactions as customer preference increasingly shifts towards technology. These same capabilities are enabling more personalised conversations with customers to better support their health and wellbeing.

Of course, none of this would be possible without our team. I am pleased to report that our people remain highly engaged, driven in part by the launch of our 2030 Vision to deliver the best health and wellbeing for Australia, including progressing our sustainability agenda.

Differentiating our core insurance business is central to our strategy. Our two brands, combined with one of the most extensive provider networks in the industry, continues to set us apart from others as we offer leading products and services across the full spectrum of our customers' needs in health.

The growing number of customers engaging with our Live Better and preventative programs reflects the unmet need in the community and the role we can play to provide support to fill this gap. As we expand in health, our focus in areas such as virtual health, mental health and integrated care offers tremendous benefits for our customers, community and the health system at large. The same can be said of our investments in new care settings including our no gap network, which we more than doubled over the year.

Our rebranded Health Services business, Amplar Health, is focused on these opportunities as we look to meet the needs of our customers and our government and community partners.

We are also seeking to drive change across the health system so it is fit and sustainable for the future. For health insurers these changes will help keep premium increases low for our customers, improve access to private health, and in turn alleviate pressure on the stretched public system. Some challenges require a rethink of the status quo. Other challenges require reform. Prostheses reform is a prime example of this, with a chance to deliver up to \$900 million of savings to consumers in the private system over the next four years.

With challenges, come opportunity, and I want to thank our people for managing both incredibly well throughout the year. Their commitment and focus continue to be the driving force as we support our customers, and take our next steps to deliver the best health and wellbeing for Australia. I also want to thank Mike and the Board, and of course all our shareholders whose ongoing support enables these steps to be made.



**David Koczkar**

## How to participate in the AGM

The Medibank AGM will be held at the Clarendon Auditorium, Level 1, Melbourne Exhibition Centre, Melbourne Convention and Exhibition Centre, 2 Clarendon Street, South Wharf, Victoria 3006 on Wednesday 16 November 2022 at 10.30am (Melbourne time). There are a number of ways to participate in the AGM:

- **In-person:** Shareholders and proxyholders may attend the meeting in person (subject to any COVID restrictions). Registration will open at 9.30am (Melbourne time), one hour before the meeting commences.

You will find it easier if you bring with you a shareholder document showing your holder number (such as a holding statement or proxy form).

- **Online:** Shareholders and proxyholders may participate in the AGM online on the Lumi platform, where you will be able to view the live webcast of proceedings, ask questions and vote. Shareholders will need their shareholder number (SRN/HIN) to be able to log into the Lumi platform. The meeting ID will be 354-832-023. Further details are available below.

- **Webcast:** Shareholders and non-shareholders can also watch the meeting live via webcast on the Medibank website but will not be able to ask questions or vote using this facility.
- The online portal for the AGM will go live on the Lumi platform at 9.30am (Melbourne time) on Wednesday 16 November 2022.
- A recording of the meeting will be available on Medibank's website shortly after the conclusion of the meeting, together with the presentations and voting results.

## How to participate live online

### Register

Registration will open at 9.30am (Melbourne time), one hour before the meeting commences.

Shareholders and proxyholders can register for the meeting by logging in with a username and password, as set out below.

For shareholders, your username is your SRN/HIN. Your **password** is:

- For Australian shareholders, the postcode registered on your holding.
- For overseas shareholders, your 'country code', which can be found in the Virtual Meeting Guide at the end of this Notice.

Proxyholders will need to contact Computershare Investor Services on +61 3 9415 4024 during the one hour registration period before the meeting commences to obtain a username and password. Information for shareholders on how to nominate a proxy is set out in the 'Additional information for shareholders' section on pages 8 and 9 of this Notice.

### Login

**Meeting ID: 354-832-023**

Shareholders can watch and participate in the AGM virtually via the Lumi online platform by using their computer or mobile device.

You will need the meeting ID, your username and password to login.

Enter the following URL in your browser (the latest version of Chrome, Safari, Edge or Firefox): [web.lumiagm.com](http://web.lumiagm.com) and enter the meeting ID, your username and password.

Non-shareholders may view the AGM via the webcast, which will be available at [medibank.com.au/about/investor-centre/annual-general-meeting/](http://medibank.com.au/about/investor-centre/annual-general-meeting/).

### Vote online

Once polls are open, shareholders and proxyholders can vote through the Lumi online platform by clicking on the voting icon.

Proxy votes can also be lodged online ahead of the meeting at [investorvote.com.au](http://investorvote.com.au). For more information on lodging a proxy vote ahead of the meeting, see pages 8 and 9 of this Notice.

### Ask a question online

**In writing:** Shareholders and proxyholders can submit written questions by clicking on the messaging icon, typing their question and selecting the 'send' icon.

**Verbally:** Shareholders and proxyholders can request to ask questions verbally by clicking the link "Request to speak" and following the prompts to join the queue.

More information about asking questions is set out in the 'Additional information for shareholders' section on page 8 of this Notice and will be available during the meeting on the Lumi platform.

### More information

For more information on attendance and participation online, see the Virtual Meeting Guide on pages 17 to 20 of this Notice.

# Medibank Private Limited

## Notice of Annual General Meeting 2022

Medibank's AGM will be held at the **Clarendon Auditorium, Level 1, Melbourne Exhibition Centre, Melbourne Convention and Exhibition Centre**, 2 Clarendon Street, South Wharf, Victoria 3006 on **Wednesday 16 November 2022 at 10.30am** (Melbourne time). Shareholders may attend in person or online (via the online platform at [web.lumiagm.com](http://web.lumiagm.com)). Registration (in-person and online) will commence at 9.30am (Melbourne time).

### Business

#### Resolution 1

##### Receipt of financial statements and reports

To consider the financial report for the year ended 30 June 2022, together with the directors' report and auditor's report as set out in the 2022 annual report.

#### Resolution 2

##### Election of Peter Everingham as a director

#### Resolution 3

##### Election of Kathryn Fagg AO as a director

#### Resolution 4

##### Re-election of David Fagan as a director

#### Resolution 5

##### Re-election of Linda Bardo Nicholls AO as a director

#### Resolution 6

##### Adoption of the remuneration report

To adopt the remuneration report (which forms part of the directors' report) for the year ended 30 June 2022.

Voting restrictions apply to this resolution (see pages 9 and 10).

#### Resolution 7

##### Grant of performance rights to the Chief Executive Officer

To approve the grant of performance rights to David Koczkar (being Medibank's Chief Executive Officer) to be issued in accordance with Medibank's 2023 long-term incentive plan as described in the explanatory notes.

Voting restrictions apply to this resolution (see pages 9 and 10).

#### Resolution 8

##### Amendments to Constitution

To resolve as a special resolution that Medibank's constitution be amended in the form tabled at the meeting and signed by the Chair for identification, with effect from the end of the meeting.

A copy of Medibank's constitution, showing the amendments proposed under resolution 8, is available on Medibank's website at [medibank.com.au/about/investor-centre/annual-general-meeting/](http://medibank.com.au/about/investor-centre/annual-general-meeting/) and will be mailed out on request by shareholders. Shareholders can request a copy of the amendments by calling Computershare on 1800 998 778 (within Australia) or +61 3 9415 4011 (outside Australia).

By order of the Board



Mei Ramsay  
Company Secretary  
15 September 2022

# Notice of Annual General Meeting 2022

## Additional information for shareholders

### Shareholder questions

#### Before the meeting

If you are entitled to vote at the meeting, you may submit written questions relevant to the business of the meeting in advance. Questions may also be submitted for the external auditor about the auditor's report or the conduct of the audit.

Questions may be lodged as part of the online proxy process. Alternatively, you may send written questions to Medibank's share registry at the address set out on the proxy form or email your questions to [company.secretary@medibank.com.au](mailto:company.secretary@medibank.com.au).

Please ensure that your written questions are received no later than 5.00pm (Melbourne time) on Wednesday 9 November 2022.

#### During the meeting

At the meeting, shareholders and proxyholders will be provided with a reasonable opportunity to ask questions about or make comments on the business of the meeting, the management of Medibank, or the Medibank Group generally. Medibank's auditor will attend the meeting and there will also be an opportunity for shareholders to ask questions that are relevant to the audit.

If you are a shareholder or proxyholder and:

- are attending in person, you will be able to ask questions during the meeting in accordance with the process explained by the Chair at the meeting; or
- are attending online, you may submit your questions and comments during the meeting via the Lumi platform. More information on how to ask questions online can be found on page 6 of this Notice and in the Virtual Meeting Guide on pages 17 to 20.

The Chair will endeavour to address as many of the more frequently raised relevant questions and comments as possible during the course of the meeting. Please note that it may not be possible to respond to all questions.

#### How to vote

For the purpose of voting at the meeting, the directors have determined that shareholders will be taken to be those persons who are registered as holding shares in Medibank at 7.00pm (Melbourne time) on Monday 14 November 2022.

All resolutions at the meeting will be determined by way of a poll.

The Chair will open the poll at the beginning of the meeting and the poll will remain open until the close of the meeting.

#### Direct voting

Shareholders and proxyholders may vote live online during the meeting using the Lumi platform (accessible on a web browser on a computer or mobile device).

#### In person

Shareholders and proxyholders may vote by attending the meeting and casting their votes in person in accordance with the procedures detailed by the Chair at the meeting.

#### Voting by proxy

A shareholder entitled to attend and vote at the meeting is entitled to appoint a proxy or attorney to attend and vote on behalf of the shareholder. A proxy or attorney need not be a shareholder of Medibank and may be an individual or a body corporate (and any body corporate so appointed may then appoint an individual to exercise its powers at the meeting).

If a shareholder appoints a proxy other than the Chair of the meeting and the proxy intends to attend online, the appointed proxy will need to contact Computershare to obtain a username and password to attend and vote online.

A shareholder who is entitled to cast two or more votes may appoint two proxies or attorneys and may specify the proportion or number of votes that each proxy or attorney may exercise. If no proportion or number is specified, each proxy or attorney may exercise half of the shareholder's votes. If you wish to appoint two proxies, please follow the instructions on the proxy form.

Shareholders can direct their proxy how to vote. If a shareholder appoints the Chair of the meeting as proxy and does not direct the Chair how to vote, then the Chair (unless restricted from voting on the resolution) will vote FOR each resolution.

#### How to vote by proxy

Shareholders should consider directing their proxy as to how to vote on each resolution by marking either the 'For', 'Against' or 'Abstain' box when completing their proxy form.

Under the Corporations Act, if the appointment of a proxy specifies the way the proxy is to vote on a particular resolution, and:

- if the proxy is not the Chair of the meeting, the proxy need not vote on a poll but if the proxy does so, the proxy must vote as directed (subject to any applicable voting restrictions);
- if the proxy is the Chair of the meeting, the proxy must vote on a poll and must vote as directed.

In addition, there are some circumstances where the Chair of the meeting will be taken to have been appointed as a shareholder's proxy for the purposes of voting on a particular resolution even if the shareholder has not expressly appointed the Chair of the meeting as their proxy.

This will be the case where:

- the appointment of the proxy specifies the way the proxy is to vote on a particular resolution; and
- the appointed proxy is not the Chair of the meeting; and
- either of the following applies:
  - the proxy is not recorded as attending the AGM; or
  - the proxy attends the AGM but does not vote on the resolution.

### Lodging your proxy form

To be valid, proxy forms must be lodged electronically or be received by Medibank's share registry, Computershare Investor Services Pty Limited ("Computershare"), no later than 10.30am (Melbourne time) on Monday, 14 November 2022 ("Proxy Deadline").

Proxy forms may be submitted:

- **online** at [investorvote.com.au](https://investorvote.com.au). To use this facility, please follow the link in your email inviting you to the AGM, or the instructions on your proxy form;
- **by post** to GPO Box 242, Melbourne Victoria 3001. Please allow sufficient time for the form to reach Computershare by the Proxy Deadline;
- **by facsimile** to Computershare on 1800 783 447 (from within Australia) or +61 3 9473 2555 (from overseas); or
- **by hand delivery** to Computershare, Yarra Falls, 452 Johnston Street, Abbotsford, Victoria.

### Corporate representatives

A corporate shareholder wishing to appoint a person to act as its representative at the meeting may do so by providing that person with:

- a properly executed letter, certificate, form, or other document, such as an 'Appointment of Corporate Representative' confirming that they are authorised to act as the corporate shareholder's representative. A form may be obtained from [investorcentre.com](https://investorcentre.com) under the tab 'Printable forms'; or
- a copy of the resolution appointing the representative, certified by a director or secretary of the corporate shareholder. A copy of the signed document must be produced, if attending in person, prior to admission to the meeting or, if attending online, prior to commencement of the meeting by post or hand delivery to the addresses shown in the 'Lodging your proxy form' section, unless the document has been previously lodged with Computershare.

### Power of attorney

If a shareholder has appointed an attorney to attend and vote at the meeting, or if the proxy form is signed by an attorney, the power of attorney (or a certified copy) must be received by Computershare by the Proxy Deadline, unless the document has been previously lodged with Computershare.

Powers of attorney may be submitted by post or hand delivery to the addresses shown in the 'Lodging your proxy form' section.

### Voting restrictions

#### Resolution 6 – Adoption of the remuneration report

Medibank will disregard any votes cast on resolution 6:

- by or on behalf of a member of Medibank's key management personnel ("KMP") whose remuneration is disclosed in the remuneration report (and their closely related parties, including spouses, dependents and certain other close family members, as well as any companies controlled by the KMP) in any capacity; and
- as proxy by a person who is a member of the KMP at the date of the meeting (and their closely related parties),

unless the vote is cast as proxy for a person entitled to vote on resolution 6:

- in accordance with a direction as to how to vote provided by that person; or
- by the Chair of the meeting as the Chair has received express authority from that person to vote undirected proxies as the Chair sees fit even though resolution 6 is connected with the remuneration of the KMP.

The Chair of the meeting intends to vote undirected proxies FOR resolution 6.

#### Resolution 7 – Grant of performance rights to the Chief Executive Officer

Medibank will disregard any votes cast:

- in favour of resolution 7 by or on behalf of the Chief Executive Officer and any of his associates, in any capacity; and
- on resolution 7 as a proxy by a person who is a member of the KMP at the date of the AGM or their closely related parties,

unless the vote is cast:

- as a proxy or attorney for a person entitled to vote on resolution 7 in accordance with a direction as to how to vote provided by that person; or
- as a proxy for a person entitled to vote on resolution 7, by the Chair of the meeting, as the Chair has received express authority from that person to vote undirected proxies as the Chair sees fit even though resolution 7 is connected with the remuneration of KMP; or
- in favour of resolution 7 by the shareholder as a nominee, trustee or custodian (or other fiduciary) for a person entitled to vote on resolution 7, in accordance with a direction as to how to vote given by that person, provided that person gives written confirmation to the shareholder that they are not excluded from voting on resolution 7 and are not an associate of a person excluded from voting on resolution 7.

The Chair of the meeting intends to vote undirected proxies FOR resolution 7.

# Notice of Annual General Meeting 2022

## Note

The voting restrictions for resolutions 6 and 7 mean that if you appoint a KMP (such as a director) as your proxy, it is important that you direct them on how to vote by ticking one of the 'For', 'Against' or 'Abstain' boxes on your proxy form in respect of each resolution. This is because, in certain circumstances, a KMP is prohibited from voting undirected proxies on resolutions 6 and 7.

If the Chair of the meeting is your proxy or is appointed as your proxy by default, and you do not direct your proxy to vote 'For', 'Against' or 'Abstain' on resolutions 6 and 7, you expressly authorise the Chair to exercise the proxy even though those resolutions are connected directly or indirectly with the remuneration of a member of the KMP.

## Explanatory notes

### Resolution 1

#### Receipt of financial statements and reports

Medibank's financial statements and reports for the year ended 30 June 2022 are set out in its 2022 annual report. The annual report is available at [medibank.com.au/about/investor-centre/results-reports/annual-reports/](https://medibank.com.au/about/investor-centre/results-reports/annual-reports/).

The Corporations Act requires that the financial report, directors' report, and auditor's report of Medibank and the consolidated entity be placed before the meeting. There is no requirement for shareholders to vote on these reports.

Shareholders will be given a reasonable opportunity at the meeting to ask questions about and make comments on the financial statements and reports and on the management of Medibank. During discussion on this item, the external auditor will be present and will answer relevant questions.

### Resolution 2

#### Election of Peter Everingham as a director

Peter Everingham was appointed by the Board as a director on 31 March 2022 and, in accordance with article 11.7 of the Medibank Constitution and being eligible, offers himself for election.



**Peter Everingham**

Independent non-executive director  
Bec, MBA, GAICD  
Age: 53

Peter is a member of the Audit Committee and the People and Remuneration Committee.

Peter has over 25 years of corporate experience and is highly respected in the digital sector, having held senior executive roles in that sector for 18 years. His senior leadership experience includes key roles at companies with a strong consumer and technology focus.

Peter is currently a director of Super Retail Group Limited (since December 2017), the owner of several notable Australian brands including BCF, Macpac, Rebel and Supercheap Auto. He is also a director of WWF Australia.

He was previously Managing Director of the international division of Seek Limited (and concurrently Chair of Seek's subsidiary, Zhaopin), a director of iCar Asia Limited (July 2017 to May 2022), ME Bank and IDP Education Ltd, and a senior executive for Yahoo! in Australia and Southeast Asia.

## Recommendation

The Board considers Peter Everingham to be an independent director.

On the basis of Peter Everingham's skills, qualifications and experience, the Board (other than Peter Everingham) unanimously recommends that shareholders vote FOR this resolution.

### Resolution 3

#### Election of Kathryn Fagg AO as a director

Kathryn Fagg was appointed by the Board as a director on 31 March 2022 and, in accordance with article 11.7 of the Medibank Constitution and being eligible, offers herself for election.



**Kathryn Fagg AO**

Independent non-executive director  
FTSE, BE (Hons),  
MCom (Hons), Hon.DBus, Hon.  
DChemEng, GAICD  
Age: 61

Kathryn is a member of the Audit Committee and the People and Remuneration Committee.

Kathryn is a highly respected director and Chair with significant, wide-ranging senior commercial and operational experience. She is currently a director of National Australia Bank Ltd (since December 2019), Djerriwarrh Investments Ltd (since May 2014) and she is the Chair of CSIRO. In the non-for-profit sector, she is Chair of Watertrust Australia Ltd and Breast Cancer Network Australia, a director of The Myer Foundation, the Grattan Institute and the Champions of Change Coalition.

Kathryn was a non-executive director of Boral Limited from September 2014 to July 2021 including as Chair from July 2018, a non-executive director of Incitec Pivot Limited from April 2014 to December 2019, and a member of the board of the Reserve Bank of Australia from 2013 to 2018. She is a former President of Chief Executive Women (CEW), a former Chair of Parks Victoria and the Melbourne Recital Centre and a former board member of the Australian Centre for Innovation, and has held senior executive roles at Linfox, Bluescope Steel and ANZ.

#### Recommendation

The Board considers Kathryn Fagg to be an independent director.

On the basis of Kathryn Fagg's skills, qualifications and experience, the Board (other than Kathryn Fagg) unanimously recommends that shareholders vote FOR this resolution.

#### Resolution 4

##### Re-election of David Fagan as a director

David Fagan retires in accordance with article 11.3(b)(iii) of the Medibank Constitution and, being eligible, offers himself for re-election.



**David Fagan**

Independent non-executive director

LLB, LLM, GAICD

Age: 65

David was appointed a director in March 2014. He is Chair of the Risk Management Committee and a member of the Audit Committee and the Nomination Committee.

David was a commercial lawyer for over 40 years. He held a variety of leadership positions at Clayton Utz culminating in the role of Chief Executive Partner for nine years. In this role, David had responsibility and accountability for leadership and transformation, strategy, finance, stakeholder engagement, and governance, including risk management. During David's tenure as Chief Executive Partner, Clayton Utz entrenched itself as a first class top tier commercial law firm.

David also chaired the Medibank Privatisation Committee which operated during 2014 in preparation for the privatisation process. David is a former director and Chair of the Audit Committee of The Global Foundation, a former director of Grocon Funds Management Group, the Hilco Group and UBS Grocon Real Estate Investment Management Australia Pty Limited and a former member of the advisory board of Chase Corporate Advisory.

David is currently a director of PayGroup Limited (since November 2017). He is Chair of BDO Group Holdings Limited and a member of the ASIC Corporate Governance Consultative Panel.

#### Recommendation

The Board considers David Fagan to be an independent director.

On the basis of David Fagan's skills, qualifications, experience, tenure and his contributions to the Board's activities, the Board (other than David Fagan) unanimously recommends that shareholders vote FOR this resolution.

#### Resolution 5

##### Re-election of Linda Bardo Nicholls AO as a director

Linda Bardo Nicholls retires in accordance with article 11.3(b)(iii) of the Medibank Constitution and, being eligible, offers herself for re-election.



**Linda Bardo Nicholls AO**

Independent non-executive director

BA, MBA, FAICD

Age: 74

Linda was appointed a director in March 2014. She is Chair of the Investment and Capital Committee and a member of the Risk Management Committee and the Nomination Committee.

Linda has more than 30 years of experience as a senior executive and director in banking, insurance and funds management in Australia, New Zealand and the United States.

She is currently a director of Inghams Group Limited (since November 2016). Linda is also Chair of the Board of Melbourne Health and a member of the Museums Victoria Board.

Linda's previous directorships include Japara Healthcare Limited as Chair (March 2014 to November 2021), Fairfax Media Limited and Sigma Pharmaceuticals Limited.

#### Recommendation

The Board considers Linda Bardo Nicholls to be an independent director.

On the basis of Linda Bardo Nicholls' skills, qualifications, experience, tenure and her contributions to the Board's activities, the Board (other than Linda Bardo Nicholls) unanimously recommends that shareholders vote FOR this resolution.

# Notice of Annual General Meeting 2022

## Resolution 6

### Adoption of the remuneration report

Medibank's remuneration report for the year ended 30 June 2022 is set out on pages 51 to 72 of the Annual Report 2022.

The remuneration report contains information about Medibank's remuneration policy and the remuneration of non-executive directors, the Chief Executive Officer and other KMP for the financial year ended 30 June 2022.

At the meeting, the Chair will give shareholders a reasonable opportunity to ask questions about and make comments on the remuneration report.

The vote on this resolution is advisory only and does not bind Medibank or its directors. However, the Board will actively consider the outcome of the vote and comments made by shareholders on the remuneration report at the meeting when reviewing Medibank's future remuneration policies and practices.

#### Recommendation

The Board recommends that shareholders vote FOR this resolution.

## Resolution 7

### Grant of performance rights to the Chief Executive Officer

Shareholder approval is being sought to grant performance rights to the Chief Executive Officer, David Koczkar, under Medibank's long-term incentive ("LTI") plan. Medibank uses LTI to reward executives for delivering sustainable business performance over the long term.

#### Key terms

The key terms of the grant of performance rights proposed to be made to David Koczkar are set out below.

<b>Number allocated</b>	David Koczkar's proposed 2023 LTI award is 728,840 performance rights ("LTI performance rights"). These LTI performance rights have a face value of \$2,325,000 (being 150% of his total fixed remuneration for the 2023 financial year). The number of LTI performance rights proposed to be granted has been determined using the volume weighted average price of Medibank shares on the ASX during the ten trading days up to and including 30 June 2022 (being \$3.19). No dividends are paid on LTI performance rights.
<b>Date of grant</b>	If shareholders approve the grant of LTI performance rights, those performance rights will be granted to David Koczkar within 12 months of the AGM at no cost to him.
<b>Performance period and vesting</b>	Each LTI performance right proposed to be granted to David Koczkar will give him the right to receive one share in Medibank subject to the LTI performance right vesting at the end of a three-year performance period beginning on 1 July 2022 and ending on 30 June 2025. No value will be received if the vesting conditions are not met or the LTI performance rights otherwise lapse.
<b>No retesting</b>	The LTI vesting conditions are only tested once following the end of the performance period. Any LTI performance rights that remain unvested following the end of the performance period will lapse immediately.
<b>Vesting conditions</b>	<p>35% of the LTI performance rights proposed to be granted will be subject to a vesting condition based on Medibank's earnings per share compound annual growth rate ("EPS CAGR") over the performance period ("EPS performance rights"); 35% will be subject to a total shareholder return ("TSR") vesting condition measured over the performance period ("TSR performance rights"); while 30% will be subject to a vesting condition based on the growth of Medibank's PHI market share over the performance period ("market share performance rights").</p> <p>Each year, the Board reviews the targets and vesting conditions in the context of Medibank's operating environment. The Board is committed to setting targets which are appropriately challenging for management to meet while not being unattainable and which ultimately support the delivery of strong results for our shareholders.</p>

**Vesting conditions*****EPS performance rights***

In this context, the Board approved maintaining a threshold EPS CAGR target of 3%. The number of EPS performance rights that vest on achievement of the threshold EPS CAGR target has been retained by the Board at 50% of the EPS performance rights. The EPS CAGR target that must be met for 100% of the EPS performance rights to vest has been retained by the Board at 7% with straight line vesting in between the EPS CAGR targets.

Details of the vesting schedule are set out below:

<b>Medibank's EPS CAGR over the performance period</b>	<b>Percentage of EPS performance rights that vest</b>
Less than 3% EPS CAGR	Nil
At 3% EPS CAGR	50%
Between 3 and 7% EPS CAGR	Straight line pro-rata between 50% and 100%
7% EPS CAGR or greater	100%

***TSR performance rights***

Medibank's TSR will be compared with a comparator group comprising companies with a market capitalisation positioned within the ASX 11 – 100, excluding mining and energy companies. The percentage of TSR performance rights that vest will be based on Medibank's TSR ranking over the performance period, as set out in the vesting schedule below which is unchanged from prior offers:

<b>Medibank's TSR rank in the comparator group</b>	<b>Percentage of TSR performance rights that vest</b>
Less than 50th percentile	Nil
Equal to 50th percentile	50%
Greater than 50th and up to 75th percentile	Straight line pro-rata between 50% and 100%
At or above 75th percentile	100%

***Market share performance rights***

The Board approved maintaining a threshold PHI market share growth target of 25 basis points over the performance period. The number of market share performance rights that vest on achievement of the threshold PHI market share growth target has been retained at 50% of the market share performance rights. The PHI market share growth target that must be met for 100% of the market share performance rights to vest has been retained at 75 basis points over the performance period. Details of the vesting schedule are set out below:

<b>Medibank's PHI market share growth</b>	<b>Percentage of market share performance rights that vest</b>
Less than 25 basis points	Nil
Equal to 25 basis points	50%
Greater than 25 basis points and up to 75 basis points	Straight line pro-rata between 50% and 100%
At or above 75 basis points	100%

**Cessation of employment**

If David Koczkar ceases employment with Medibank before his LTI performance rights have vested and is a 'good leaver', the LTI performance rights held by him on cessation of employment will be forfeited on a pro-rata basis according to a formula that takes into account the length of time that he has held the LTI performance rights relative to the performance period for the grant. The remaining LTI performance rights will remain unvested and will be tested at the end of the performance period against the existing vesting conditions.

If David Koczkar's employment is terminated for other reasons (such as resignation, misconduct, fraud or unsatisfactory performance) then the unvested LTI performance rights held by him will lapse immediately on cessation of employment.

## Clawback

Medibank has an Executive Remuneration Clawback Policy that provides discretion to the Board to reduce, cancel, or recover (clawback) any performance-based awards made to a senior executive employee in certain circumstances subject to applicable laws, including the following:

- Serious misconduct, fraud or dishonesty by the employee.
- Any behaviour, act or omission by the employee that impacts on the Medibank Group's reputation or long-term financial soundness.
- A material misstatement of the Medibank Group's financial statements.
- The Board becomes aware of any other action or behaviour that it determines (acting in good faith) has resulted in the employee receiving an inappropriate benefit.

The Executive Remuneration Clawback framework provides that if a clawback event has occurred in the previous five financial years, the Board may, in its absolute discretion, withhold an employee's performance-based payments, require the repayment of all, or part of, previous performance-based awards, lapse previously deferred and unvested performance-based rewards, or otherwise alter an employee's remuneration subject to applicable laws. In addition to a stand-alone policy, Medibank's remuneration clawback provisions are outlined in executive employment contracts and employee equity offer documentation.

The Board has determined to purchase the shares required on market, and therefore is not required to seek shareholder approval for the proposed grant. However, in the interests of transparency and good governance, Medibank considers it is appropriate to do so.

If shareholder approval of the grant of performance rights to David Koczkar under Medibank's LTI plan is not obtained, he will receive a cash payment in lieu of those performance rights. The cash payment would be subject to the same vesting conditions outlined on pages 12 and 13 of this Notice of Meeting.

## Additional disclosure

David Koczkar's total target remuneration for the 2023 financial year comprises:

- Total fixed remuneration ("TFR") of \$1,550,000;
- A short-term incentive (STI) target opportunity of 100% of TFR (maximum opportunity of 150% of TFR); and
- A long-term incentive (LTI) opportunity of 150% of TFR.

Full details of David Koczkar's remuneration arrangements are set out in Medibank's 2022 remuneration report.

At Medibank's 2021 annual general meeting, shareholder approval was obtained for the grant of performance rights to David Koczkar under the LTI plan, and 718,849 performance rights were granted on 3 December 2021.

No amount is payable by David Koczkar for the LTI performance rights.

David Koczkar is the only director eligible to participate in Medibank's LTI plan.

No loan has been or will be made to David Koczkar by Medibank in relation to the LTI performance rights.

## Recommendation

The Board (other than David Koczkar) recommends that shareholders vote FOR this resolution.

## Resolution 8

### Amendments to Constitution

Under the Corporations Act, a company may amend its constitution by a special resolution of shareholders. To be carried, a special resolution must achieve 75% or more votes FOR the resolution.

Medibank's constitution was adopted in 2014. Since then, the only change has been to increase the maximum number of directors permitted on the Board, which was approved by shareholders at Medibank's annual general meeting in 2016.

Since 2014, there have been developments in law, the ASX Listing Rules and corporate governance practices. Medibank has undertaken a review of the constitution and the Board recommends adopting the proposed

amendments to bring the Medibank constitution into alignment with corporate and commercial practice and update certain legacy provisions.

A copy of Medibank's constitution, showing the proposed amendments, is available on Medibank's website at [medibank.com.au/about/investor-centre/annual-general-meeting/](http://medibank.com.au/about/investor-centre/annual-general-meeting/) and will be mailed out on request by shareholders. Shareholders can request a copy of the amendments by calling Computershare on 1800 998 778 (within Australia) or +61 3 9415 4011 (outside Australia).

The key changes are summarised in the table below.

Topic	Summary of proposed amendment(s)
Ownership restrictions	<ul style="list-style-type: none"><li>The constitution reflected restrictions in the <i>Medibank Private Sale Act 2006</i> (Cth) against persons holding more than a 15% stake in Medibank (called an 'unacceptable ownership situation'). Those restrictions ceased to apply on 1 December 2019, being five years after the Commonwealth's sale of its equity in Medibank. The relevant provisions in the constitution have therefore been removed.</li></ul>
Joint holders	<ul style="list-style-type: none"><li>It is expected as part of the changes to the ASX Clearing House Electronic Subregister System (CHES) that additional functionality will allow more than three joint holders of a share to be registered. The proposed amendments to Medibank's constitution align the limit on joint holders of shares with the functional limit and any limit prescribed in the operating rules. This will allow the limit on the number of joint holders to increase to the maximum number of persons capable of being registered as joint holders of a share by the new clearing and settlement system once the CHES replacement has taken place.</li></ul>
General meetings	<ul style="list-style-type: none"><li>The proposed amendments further strengthen the hybrid meeting regime already in the constitution. For example, they provide that a proxy's authority to speak and vote for a shareholder is not suspended while the appointing shareholder is present, giving shareholders additional flexibility to participate in hybrid meetings in the manner most convenient to them. They also expressly set out that the Chair may adjourn meetings to address technical issues or allow another person to take the chair for items of business where the Chair is unable or unwilling to act (for example, where the Chair's virtual connection to the meeting is interrupted). Any proxies held by the Chair will then be taken to be in favour of the acting Chair.</li><li>A range of amendments are also proposed to assist with the orderly conduct of general meetings. These include expressly setting out actions the Chair may take, including to refuse entry or take security measures in respect of a person who does not comply with security arrangements. They also allow the Chair to determine not to put a resolution to the meeting. This does not extend to shareholder-requisitioned resolutions, which are not restricted, or resolutions required by law.</li><li>Amendments are also proposed to assist with the administration of general meetings. This includes providing shareholders with greater clarity about the steps Medibank may take to clarify instructions with shareholders and amend proxy forms to reflect those instructions, and the steps it will take to make documents available for inspection where shareholders no longer reside at the address Medibank has recorded for them. It also includes expressly setting out for shareholders that any objections regarding defective notice of a general meeting needs to be raised at the beginning of the relevant meeting, at the latest.</li><li>To reflect recent changes to the Corporations Act, the proposed amendments also clarify that voting at a general meeting will generally be conducted by poll. This was already Medibank's practice, so won't result in any change of approach.</li></ul>

# Notice of Annual General Meeting 2022

<b>Dividends and distributions</b>	<ul style="list-style-type: none"><li>• The proposed amendments provide shareholders with greater clarity regarding the directors' options to set aside reserves or carry forward amounts before paying dividends.</li><li>• The proposed amendments also expand the existing provisions regarding distribution of specific assets to give Medibank additional flexibility to pay dividends and return capital from any available source permitted by law. The Board considers it to be in shareholders' best interests to include these provisions which allow additional flexibility should it wish to do so in the future.</li><li>• The proposed amendments also expand the current dividend reinvestment plan provisions to give Medibank flexibility, should it decide to implement a dividend reinvestment plan, to satisfy its obligations to plan participants by transferring, rather than issuing, shares. Medibank has no current plans to implement a dividend reinvestment plan.</li></ul>
<b>Uncertificated and off-market transfers</b>	<ul style="list-style-type: none"><li>• The proposed amendments clarify that Medibank will not need to issue a certificate in respect of shares held in uncertificated form, and that the share register may distinguish such holdings from securities in certificated form. The amendments reflect the fact that share transfers may be effected through a variety of uncertificated transfer systems and align the Medibank constitution with common market practice.</li><li>• The proposed amendments also facilitate Medibank charging a reasonable fee for registering paper-based off-market transfers, as permitted by the ASX Listing Rules. This enhances Medibank's flexibility regarding the fraud detection practices associated with off-market share transfers.</li></ul>
<b>Restricted securities</b>	<ul style="list-style-type: none"><li>• Amendments are proposed to expand the existing restricted securities provisions to align with the ASX Listing Rules, which require certain matters to be set out in a listed entity's constitution. The Board considers it to be in shareholders' best interests to include these provisions for future flexibility.</li></ul>

## Recommendation

The Board recommends that shareholders vote FOR this resolution.

# Virtual meeting guide

## Attending the meeting online

Those attending online will be able to view a live webcast of the meeting. Shareholders and proxyholders can ask questions and submit votes in real time.

To participate online, visit [web.lumiagm.com](http://web.lumiagm.com) on your smartphone, tablet or computer.

You will need the latest versions of Chrome, Safari, Edge or Firefox. Please ensure your browser is compatible.

To log in, you must have the following information:

**Meeting ID: 354-832-023**

### Australian residents

**Username**

(SRN or HIN)

**Password**

(postcode of your registered address)

### Overseas residents

**Username**

(SRN or HIN)

**Password**

(Three letter country code. A full list of country codes is provided at the end of this guide).

### Appointed Proxies

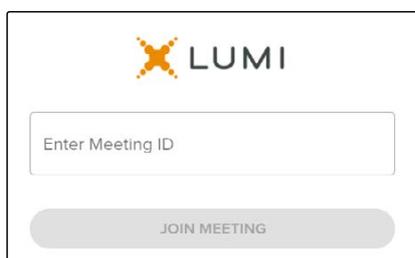
To receive your unique username and password, please contact Computershare on +61 3 9415 4024, during the online registration period which will open 1 hour before the start of the meeting.

### Guests

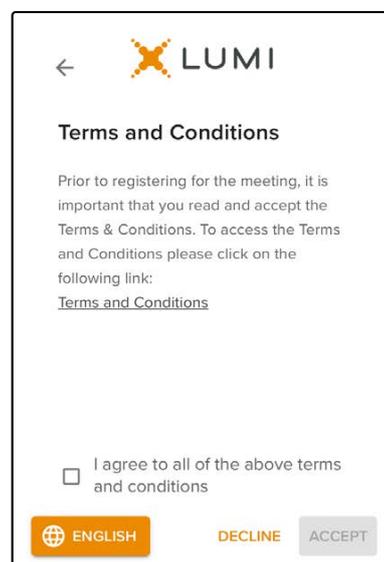
To register as a guest, you will need to enter your name and email address.

## Participating at the meeting

- 1 To participate in the meeting, you will be required to enter the unique 9-digit Meeting ID as provided above.



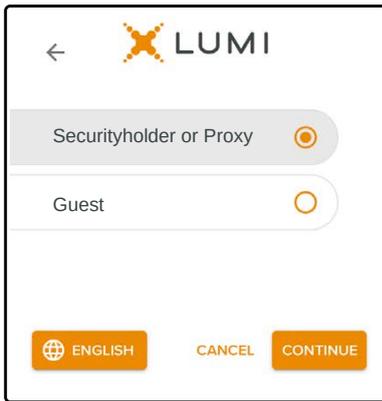
- 2 To proceed into the meeting, you will need to read and accept the Terms and Conditions.



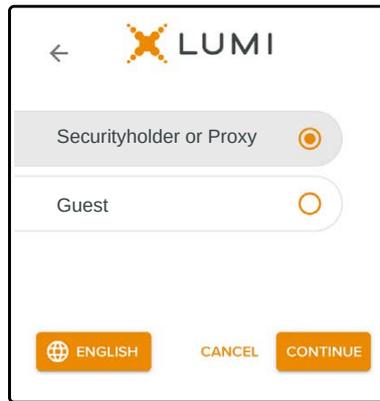
# Virtual meeting guide

**3** Select the relevant log in option to represent yourself in the meeting.  
Note that only shareholders and proxies can vote and ask questions in the meeting.

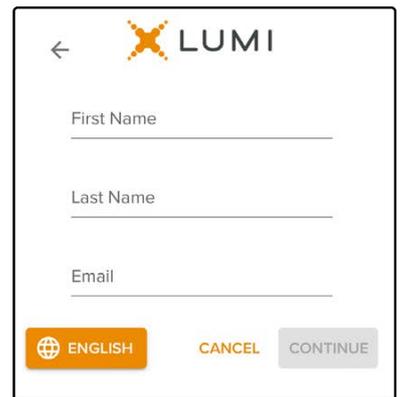
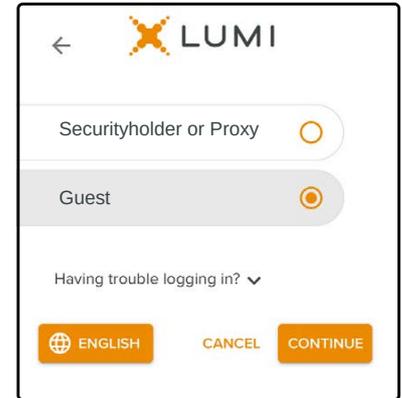
**To register as a shareholder,** select 'Securityholder or Proxy' and enter your SRN or HIN and Postcode or Country Code.



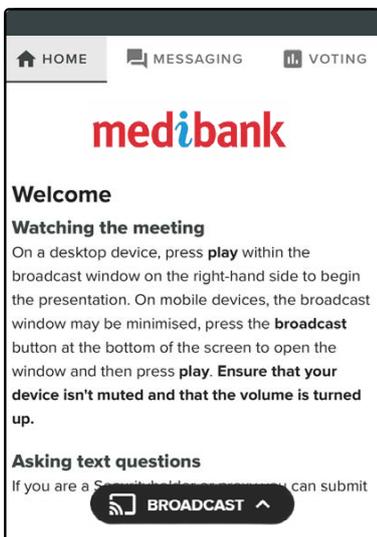
**To register as a proxyholder,** select 'Securityholder or Proxy' and you will need your username and password as provided by Computershare. In the 'SRN or HIN' field enter your username and in the 'Postcode or Country Code' field enter your password.



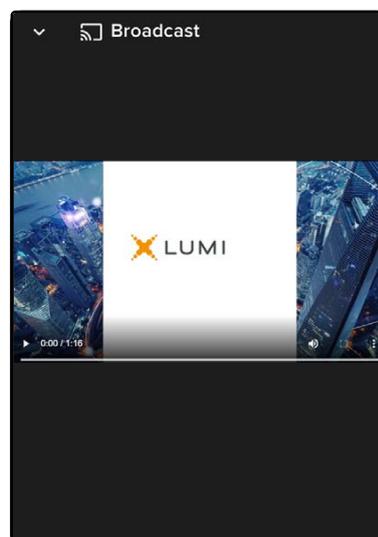
**To register as a guest,** select 'Guest' and enter your name and email address.



**4** Once logged in, you will see the home page, which displays the meeting title and instructions.



**5** On a desktop/laptop device the webcast will appear at the side automatically. On a mobile device, select the broadcast icon at the bottom of the screen to watch the webcast.

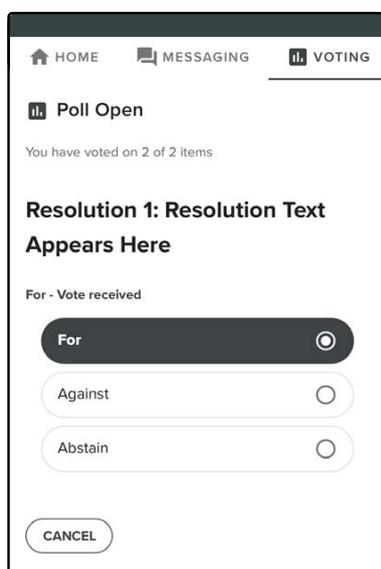


## 6 For shareholders and appointed proxies only.

When the Chair declares the poll open:

- A voting icon  will appear on screen and the meeting resolutions will be displayed
- To vote, select one of the voting options. Your response will be highlighted
- To change your vote, simply select a different option to override

There is no need to press a submit or send button. Your vote is automatically counted. Votes may be changed up to the time the Chair closes the poll.



## 8 For shareholders and appointed proxies only.

To ask a question verbally:

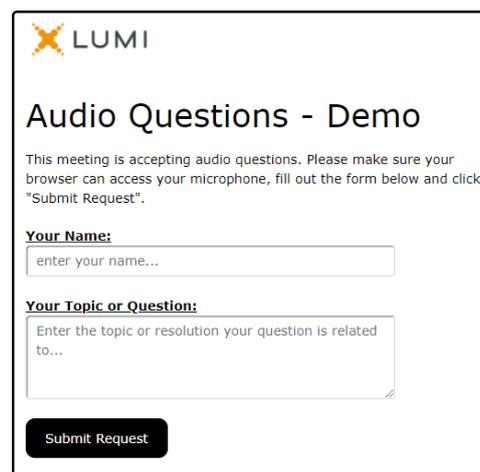
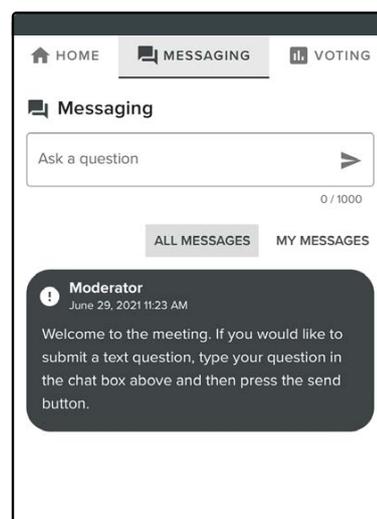
- Click "Request to speak" at the bottom of the broadcast window
- Enter the requested details
- Click "Submit Request"
- Follow the audio prompts to connect

You will hear the meeting while you wait to ask your question.

## 7 For shareholders and appointed proxies only.

To ask a written question tap on the messaging icon , type your question in the chat box at the top of the screen and select the send icon .

Confirmation that your message has been received will appear.



### Icon descriptions

 **Home tab** – displays meeting instructions and audio questions link

 **Messaging tab** – submit written questions or comments

 **Voting tab** – view and select voting options. Only visible once the chair opens voting

 **Documents tab** – view documents relating to the meeting, if available

## Country codes

For overseas shareholder, select your country code from the list below and enter it into the password field

ABW	Aruba	DOM	Dominican Republic	LAO	Lao Pdr	QAT	Qatar
AFG	Afghanistan	DZA	Algeria	LBN	Lebanon	REU	Reunion
AGO	Angola	ECU	Ecuador	LBR	Liberia	ROU	Romania Federation
AIA	Anguilla	EGY	Egypt	LBY	Libyan Arab Jamahiriya	RUS	Russia
ALA	Aland Islands	ERI	Eritrea	LCA	St Lucia	RWA	Rwanda
ALB	Albania	ESH	Western Sahara	LIE	Liechtenstein	SAU	Saudi Arabia
AND	Andorra	ESP	Spain	LKA	Sri Lanka	SDN	Sudan
ANT	Netherlands Antilles	EST	Estonia	LSO	Kingdom of Lesotho	SEN	Senegal
ARE	United Arab Emirates	ETH	Ethiopia	LTU	Lithuania	SGP	Singapore
ARG	Argentina	FIN	Finland	LUX	Luxembourg	SGS	Sth Georgia & Sandwich Isl
ARM	Armenia	FJI	Fiji	LVA	Latvia	SHN	St Helena
ASM	American Samoa	FLK	Falkland Islands (Malvinas)	MAC	Macao	SJM	Svalbard & Jan Mayen
ATA	Antarctica	FRA	France	MAF	St Martin	SLB	Soloman Islands
ATF	French Southern	FRO	Faroe Islands	MAR	Morocco	SCG	Serbia & Outlying
ATG	Antigua & Barbuda	FSM	Micronesia	MCO	Monaco	SLE	Sierra Leone
AUS	Australia	GAB	Gabon	MDA	Republic Of Moldova	SLV	El Salvador
AUT	Austria	GBR	United Kingdom	MDG	Madagascar	SMR	San Marino
AZE	Azerbaijan	GEO	Georgia	MDV	Maldives	SOM	Somalia
BDI	Burundi	GGY	Guernsey	MEX	Mexico	SPM	St Pierre and Miqueion
BEL	Belgium	GHA	Ghana	MHL	Marshall Islands	SRB	Serbia
BEN	Benin	GIB	Gibraltar	MKD	Macedonia Former Yugoslav Rep	STP	Sao Tome and Principle
BFA	Burkina Faso	GIN	Guinea	MLI	Mali	SUR	Suriname
BGD	Bangladesh	GLP	Guadeloupe	MLT	Malta	SVK	Slovakia
BGR	Bulgaria	GMB	Gambia	MMR	Myanmar	SVN	Slovenia
BHR	Bahrain	GNB	Guinea-Bissau	MNE	Montenegro	SWE	Sweden
BHS	Bahamas	GNQ	Equatorial Guinea	MNG	Mongolia	SWZ	Swaziland
BIH	Bosnia & Herzegovina	GRC	Greece	MNP	Northern Mariana Islands	SYC	Seychelles
BLM	St Barthelemy	GRD	Grenada	MOZ	Mozambique	SYR	Syrian Arab Republic
BLR	Belarus	GRL	Greenland	MRT	Mauritania	TCA	Turks & Caicos
BLZ	Belize	GTM	Guatemala	MSR	Montserrat	TCD	Chad
BMU	Bermuda	GUF	French Guiana	MTQ	Martinique	TGO	Congo
BOL	Bolivia	GUM	Guam	MUS	Mauritius	THA	Thailand
BRA	Brazil	GUY	Guyana	MWI	Malawi	TJK	Tajikistan
BRB	Barbados	HKG	Hong Kong	MYS	Malaysia	TKL	Tokelau
BRN	Brunei Darussalam	HMD	Heard & McDonald Islands	MYT	Mayotte	TKM	Turkmenistan
BTN	Bhutan	HND	Honduras	NAM	Namibia	TLS	East Timor Republic
BUR	Burma	HRV	Croatia	NCL	New Caledonia	TMP	East Timor
BVT	Bouvet Island	HTI	Haiti	NER	Niger	TON	Tonga
BWA	Botswana	HUN	Hungary	NFK	Norfolk Island	TTO	Trinidad & Tobago
CAF	Central African Republic	IDN	Indonesia	NGA	Nigeri	TUN	Tunisia
CAN	Canada	IMN	Isle Of Man	NIC	Nicaragua	TUR	Turkey
CCK	Cocos (Keeling) Islands	IND	India	NIU	Niue	TUV	Tuvalu
CHE	Switzerland	IOT	British Indian Ocean Territory	NLD	Netherlands	TWN	Taiwan
CHL	Chile	IRL	Ireland	NOR	Norway	TZA	Tanzania
CHN	China	IRN	Iran Islamic Republic of	NPL	Nepal	UGA	Uganda
CIV	Cote D'ivoire	IRQ	Iraq	NRU	Nauru	UKR	Ukraine
CMR	Cameroon	ISL	Iceland	NZL	New Zealand	UMI	United States Minor Outlying
COD	Democratic Republic of Congo	ISM	British Isles	OMN	Oman	URY	Uruguay
COK	Cook Islands	ISR	Israel	PAK	Pakistan	USA	United States of America
COL	Colombia	ITA	Italy	PAN	Panama	UZE	Uzbekistan
COM	Comoros	JAM	Jamaica	PCN	Pitcairn Islands	VNM	Vietnam
CPV	Cape Verde	JEY	Jersey	PER	Peru	VUT	Vanuatu
CRI	Costa Rica	JOR	Jordan	PHL	Philippines	WLF	Wallis & Fortuna
CUB	Cuba	JPN	Japan	PLW	Palau	WSM	Samoa
CYM	Cayman Islands	KAZ	Kazakhstan	PNG	Papua New Guinea	YEM	Yemen
CYP	Cyprus	KEN	Kenya	POL	Poland	YMD	Yemen Democratic
CXR	Christmas Island	KGZ	Kyrgyzstan	PRI	Puerto Rico	YUG	Yugoslavia Socialist Fed Rep
CZE	Czech Republic	KHM	Cambodia	PRK	North Korea	ZAF	South Africa
DEU	Germany	KIR	Kiribati	PRT	Portugal	ZAR	Zaire
DJI	Djibouti	KNA	St Kitts And Nevis	PRY	Paraguay	ZMB	Zambia
DMA	Dominica	KOR	South Korea	PSE	Palestinian Territory	ZIM	Zimbabwe
DNK	Denmark	KWT	Kuwait	PYF	French Polynesia		

## Getting to the annual general meeting



**By tram:** Catch any of the following trams and exit at the stop opposite the Clarendon Street entrance of the MCEC: Route 96, 109 or 12. Alternatively, catch tram number 70, 75, or the City Circle and exit at the Flinders Street stop. Then take a short walk towards the Yarra River, across Seafarers Bridge.



**By train:** Take any train to Southern Cross Station. Exit at Southern Cross Station and catch tram number 96, 109 or 12 as above.



**By bus:** From Monday to Friday, bus route 237 goes via Southern Cross Station to Lorimer Street, which is a five-minute walk to the MCEC.

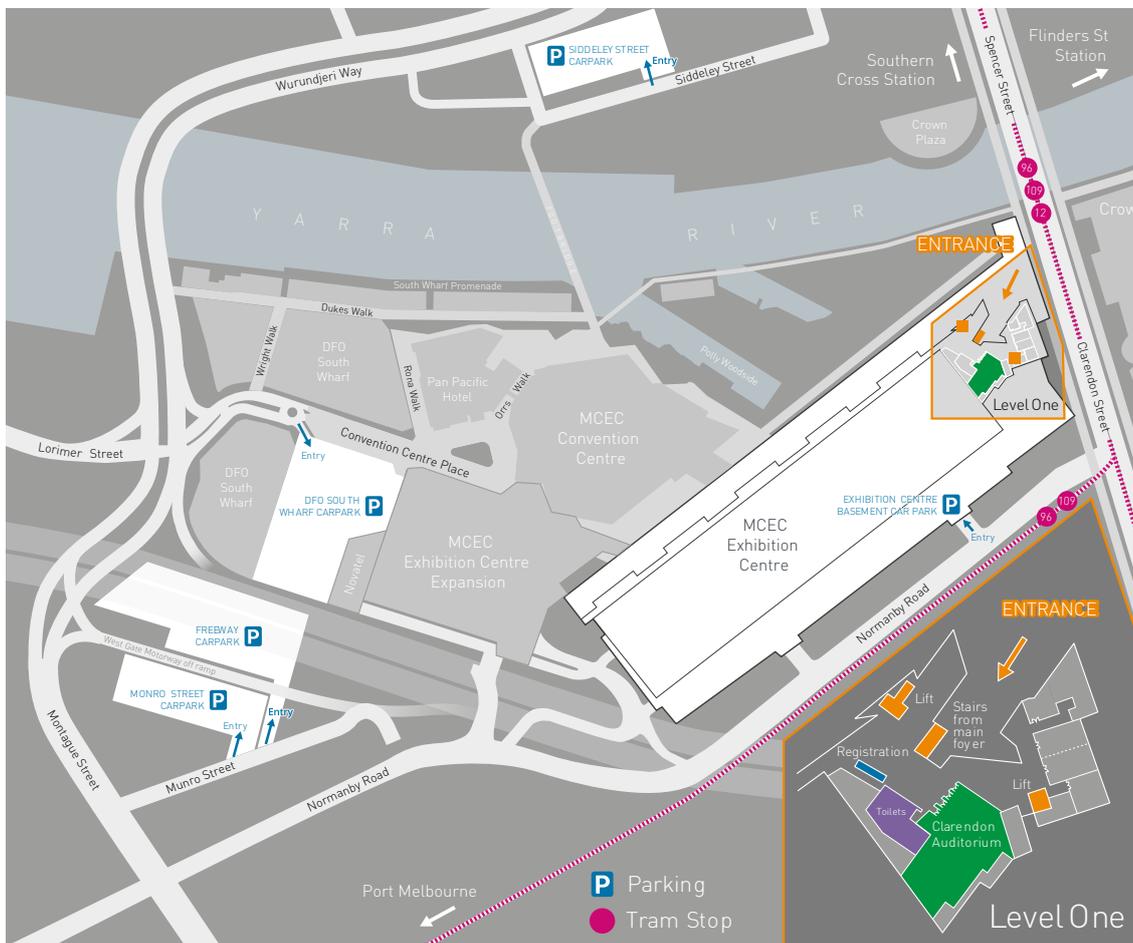


**By taxi or uber:** Ask your taxi or Uber driver to drop you off at the Clarendon Street entrance of the MCEC.



**By car:** Parking is available at the MCEC and adjacent carparks. Please read the important car parking information on the MCEC website (link below) prior to your trip.

Or go to: <https://mcec.com.au/visit/visit-information#getting-here>





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