

1 April 2015

Wide Bay Australia Ltd is now Auswide Bank Ltd

- **Australia's newest 'listed' bank**
- **Rebrand has fit to strategy**

Wide Bay Australia Ltd is officially Auswide Bank Ltd from today.

Auswide Bank is Australia's tenth and Queensland's third, Australian-owned bank, listed and trading on the ASX.

The change follows shareholder approval on 20 January 2015 and Australian Prudential Regulation Authority consent on 5 February 2015.

John Humphrey, Auswide Bank's Chairman, said all critical actions to facilitate the change had been achieved.

"While the change of company name is effective today and the bulk of the activity associated with the company's rebrand is also well progressed, the ASX has advised that the company name and ASX code will not be updated on the ASX website until 7 April 2015." Auswide Bank has reserved the ASX code 'ABA'.

Martin Barrett, Auswide Bank's Managing Director said management will seek to leverage shareholder value from the rebrand.

"The new name, Auswide Bank, compliments our strategy to support our core business in Queensland while expanding our presence and acceptance Australia-wide via third party relationships such as mortgage brokers and through online and digital channels and via our business banking channel."

"It is a major step which will help us to grow our markets and diversify our business model."

Small things. Big difference.

“We are also refining our strategy in light of the rebrand and investing in resources to grow our sales volumes. An online lending capability is expected to be delivered in the next few months which will provide us with a national reach.”



John Humphrey LLB
Chairman



Martin Barrett BA(ECON) MBA
Managing Director

For further information, please contact:

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About Auswide Bank Ltd

Auswide Bank became Australia’s tenth and Queensland’s third Australian owned bank, listed and trading on the ASX, on April 1, 2015. The company had operated as a building society since 1966.

Auswide Bank has an Australian Credit Licence and an Australian Financial Services Licence issued by ASIC and is an Authorised Deposit-taking Institution prudentially supervised by the Australian Prudential Regulation Authority.

Auswide Bank offers Australians an extensive range of personal and business banking products and services issued directly or in partnership with leading service providers via branches, strategic relationships and online & digital channels.

Small things. Big difference.

King & Wood Mallesons Attn: Raeleen Silcock
Rhys Casey
'waterfront Place' Level 33
1 Eagle Street
Brisbane QLD 4000

Remove this top section if desired before framing.

Certificate of Registration on Change of Name



ASIC

Australian Securities & Investments Commission

This is to certify that

WIDE BAY AUSTRALIA LTD

Australian Company Number 087 652 060

did on the first day of April 2015 change its name to

AUSWIDE BANK LTD

Australian Company Number 087 652 060

The company is a public company.

The company is limited by shares.

The company is taken to be registered under the Corporations Act 2001 in Queensland and the date of commencement of registration is the tenth day of September, 1979.

Issued by the
Australian Securities and Investments Commission
on this first day of April, 2015.

A handwritten signature in black ink, appearing to read 'G. Medcraft'.

Greg Medcraft
Chairman

CERTIFICATE



Banking (consent to assume or use restricted word or expression) No. A3 of 2015

Banking Act 1959

TO: Wide Bay Australia Ltd ABN 40 087 652 060
Level 5, Wide Bay Australia House, 16-20 Barolin Street, Bundaberg QLD 4670

SINCE there is no order in force under section 11 of the *Banking Act 1959* (the Act) determining that section 66 of the Act does not apply,

I, Brandon Kong Leong Khoo, a delegate of APRA, under paragraph 66(1)(d) of the Act, CONSENT to the assumption or use in Australia by you, of the restricted words or expressions “bank”, “banker” and “banking” (or words of like import).

This consent commences on 1 April 2015.

Dated 4 February 2015

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Brandon Kong Leong Khoo
Executive General Manager
Specialised Institutions Division

Interpretation

Document ID: 216420

In this instrument

APRA means the Australian Prudential Regulation Authority.

financial business has the meaning given in subsection 66(4) of the Act.

restricted word or expression has the meaning given in subsection 66(4) of the Act.

Note 1 Under subsection 66(1) of the Act, a person who carries on a financial business is guilty of an offence if the person assumes or uses, in Australia, a restricted word or expression in relation to that financial business, where:

- (i) subsection 66(1AB) or 66(1AC) do not apply; and
- (ii) APRA has not consented to that assumption or use; and
- (iii) there is no order in force under section 11 of the Act determining that subsection 66(1) does not apply to that person.

The penalty is 50 penalty units or, in the case of a body corporate, subsection 4B(3) of the *Crimes Act 1914* allows a court to impose a penalty of up to 250 penalty units. Under subsection 66(1AA), an offence against

subsection 66(1) is committed on the first day on which the offence is committed and on each subsequent day that the circumstances giving rise to the offence continue, including the day of conviction or any later day.

Note 2 Under subsection 66(2) of the Act, APRA may at any time impose conditions, or additional conditions, on a consent or vary or revoke conditions imposed on a consent or revoke a consent.

Note 3 Under subsection 66(2B) of the Act, APRA must notify the Australian Securities and Investments Commission if APRA grants or revokes a consent or imposes, varies or revokes conditions on a consent given under section 66 of the Act.