

Letter to the Shareholder

Sunshine Coast Community Financial Services Limited A.B.N.
12 100 576 261

Dear Shareholder

We are writing to you via postal address because our attempt to email you the attached documents failed (bounced back) & or no email in noted on your file. Even though you may have elected to receive correspondence electronically.

For your reference please find included:

- (a) Notice of Annual General Meeting 2019
- (b) Proxy Form

Accessing the Annual Report 2019

Sunshine Coast Community Financial Services Limited is a progressive Community Bank Company & we are always looking for ways to better improve our support of the Community. In taking this position this year & all future years we will **not** be printing the Annual Report in hard copy format.

Not only is this a cost saving initiative but also of huge benefit to the environment. If however for accessibility needs - you do require a hard copy of the Annual Report – we will print on a limited per request basis. Please visit your nearest of our four branches noted below for a hard copy.

A link to the Annual Report 2019 is also available on each of our community webpages.

www.bendigobank.com.au/cooroy

www.bendigobank.com.au/marcoola

www.bendigobank.com.au/tewantinnoosa

www.bendigobank.com.au/pomona

Updating your details for future Shareholder correspondence.

Please read the following details on the next page carefully to make changes for future correspondence.

Letter to the Shareholder

We receive your details for correspondence on behalf of RSD part of the Lead Advisory Group - our registered shareholder service provider. They in turn receive your details from "Share Registry". Share Registry is a national share registry system that exists for you to access your holding(s) online & is a free service. The online share registry system is provided by "[Registry Direct](#)" and allows you to view and manage your details at any time including:

- Check your holding balance
- Update your postal address & email
- Advise your banking details for direct crediting
- Provide your country of tax residency and your tax file number/ABN/exemption code.

Note – Sunshine Coast Community Financial Services Limited cannot make or update any changes to your details.

To setup & access your online share registry account

you need to obtain your new electronic invitation link by contacting the support team at Share Registry using one of the following methods:

T: 1300 55 66 35 (within Australia)

P: +61 3 9909 9909 (outside Australia)

E: registry@registrydirect.com.au

Clicking the above email link will open a pre-populated email to Share Registry. Simply fill in the blanks & send.

Paper Forms for change of details

Specific change of details forms can be accessed by visiting online

http://www.leadgroup.com.au/our_services/community_bank_share_registry/are_you_a_community_bank_shareholder

Then choose your required form to download for your specific change of details. Or by contacting RSD part of the Lead Advisory Group directly:

Phone +61 3 5445 4200

Email info@leadgroup.com.au

Trish Radge



Secretary

Sunshine Coast Community Financial Services Limited