

16 January 2012

Dear Shareholder,

**RE: MOVING THE LISTING OF COMMUNITY FINANCIAL SERVICES VICTORIA LTD FROM THE  
BENDIGO STOCK EXCHANGE (BSX) TO THE NATIONAL STOCK EXCHANGE of AUSTRALIA (NSXA)**

Some time ago the National Stock Exchange and the Bendigo Stock Exchange merged in order to provide better service to investors wishing to trade (both buy and sell) listed shares. Our Company has been listed on the Bendigo Stock Exchange since 2002

The Directors of Community Financial Services Victoria Ltd believe that it is in the best interests of our Shareholders and the Company that we take up an offer to transfer our listing to the NSXA for the following reasons:

- It will give our Shareholders a bigger, broader market in which to trade their securities (shares)
- It will provide our Shareholders with access to more brokers (currently limited)
- It will provide continuity of listing

The National Stock Exchange specializes in small to medium sized companies, which ideally suits the profile of our Company. More information about the National Stock Exchange of Australia is available on-line at its website [www.nsx.com.au](http://www.nsx.com.au).

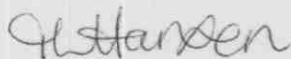
Trading on the National Stock Exchange commenced on January 3<sup>rd</sup> 2012.

This information does not alter your holding in any way and you do not need to take any action. It is merely advisory should you wish to trade your shares from January 2012.

Should you have any concerns or questions, please contact Executive Officer Tania Hansen on 0427 830 009 or email: [tanhan1@bigpond.com](mailto:tanhan1@bigpond.com)

The Company is entirely comfortable with moving the listing of our shares to the NSXA and the benefits it will attract for our Shareholders.

Yours sincerely,



Tania Hansen  
Executive Officer