

NSX DIVIDEND ANNOUNCEMENT

TO: National Stock Exchange of Australia

The following announcement concerns a dividend announced by the company.

Name of Company or Issuer	HARBORD FINANCIAL SERVICES LIMITED
Security or securities affected	ORDINARY FULLY PAID SHARES
Type of Dividend (interim, final, special etc)	FINAL
Dividend per share amount (cents per share)	10 CENTS PER SHARE
Date resolved by Board to pay dividend	26 OCTOBER 2011
Date of this announcement (must be at least 7 business days prior to record date LR 6.22)	1 FEBRUARY 2012
Ex-Dividend Date (must be 5 business days prior to and inclusive of record date, BR D4.1)	06 FEBRUARY 2012
Record Date (date on which holders are entitled to payment)	14 FEBRUARY 2012
Payment Date (Date dividend is to be paid.)	28 FEBRUARY 2012
Is a dividend reinvestment plan in operation Yes/No?	NO
Franking (%)	100%
Additional Details	

Note: When the security goes Ex-Div all open orders on the market are purged.