

Mandurah Community Financial Services Limited



NSX Announcements Office
Fax: 02 4929 1556

RE: CONSTITUTION

At the Company's 2011 Annual General Meeting various changes to the Company's Constitution were approved by our shareholders.

Those specific changes were identified in documents which accompanied the 2011 AGM Notices.

At a meeting of the Board of the Company held on 11 September 2012, it was resolved to adopt those changes to the Constitution.

The Board will now arrange for the preparation of a formal Constitution document to reflect the changes and will be operating within the terms of the new Constitution.

Yours faithfully

A handwritten signature in black ink, appearing to read 'I. Ilsley'.

IAN ILSLEY
Secretary