



Notice of Annual General Meeting

Sarina & District Community Financial Service Limited
A.B.N. 28 112 407 182

To be held at 1pm on Saturday 10 November 2012
at Sarina Bowls Club Beach Road Sarina 4737

Ordinary Business

1. Receipt of Annual Report

To receive the Company's Financial Report, the Director's Report and the Auditor's Report for the year ended
30 June 2012.

2. Election of Directors

To consider, and if thought fit, to pass each of the following resolutions as an ordinary resolution.

Election of Director appointed since the last AGM

(a) That Jeff Burt be elected as a Director of the Company.

Re-election of Director retiring by rotation

(b) That Natasja Steenkamp be re-elected as a Director of the Company.

(c) That Sonja Solli be re-elected as a Director of the Company.

3. Remuneration Report

To consider, and if thought fit, pass the following remuneration report as an ordinary resolution.

That the Remuneration Report be adopted.

Except to the extent permitted by law, the Company will disregard any votes cast (in any capacity) on item 3 by or on behalf of a member of key management personnel named in the Remuneration Report (and any closely related party of any such member) unless the vote is cast as proxy for a person entitled to vote in accordance with a direction on a proxy form.

Attending the meeting

All shareholders may attend the Annual General Meeting.

Joint holders: In the case of joint shareholders, all holders may attend the Meeting. If only one holder attends (including by proxy), that shareholder may vote at the Meeting as if that holder were solely entitled to the shares. If more than one joint holder is present (including by proxy), the joint holder whose name appears first in the register may vote.



Proxy: If you are unable to attend the Meeting, you are entitled to appoint a proxy to attend and vote. See the attached Proxy Form for information on appointing a proxy.

Corporate shareholder: A corporate shareholder may appoint one or more persons to act as its representative under section 250D of the Corporations Act, but only one representative may exercise the corporate shareholder's powers at any one time. The Company requires written evidence of a representative's appointment to be given to the Company before the meeting.

Voting rights

Each shareholder is entitled to **one** vote.

Voting Restrictions

Key management personnel of the Company and their closely related parties may not vote on item 3. If you appoint a member of the key management personnel (other than the Chairman) or their closely related party as your proxy, they may not vote your proxy in item 3 unless you direct them how to vote. You can direct your proxy how to vote by marking the appropriate boxes on the proxy form. If the Chairman of the meeting is your proxy and you do not direct him to vote, the Chairman intends to vote undirected proxies in favour of all items of business to the extent permitted by law.

For the purpose of these voting restrictions:

- The 'key management personnel' for the Company are those persons having authority and responsibility for planning, directing and controlling the activities of the Company, either directly or indirectly, including any Director (whether executive or otherwise) of the Company.
- A 'closely related party' of the member of the key management personnel for the Company includes a spouse, a dependent of the member or of the member's spouse, or anyone else who may be expected to influence the member (or be influenced by the member) in the member's dealing with the Company.

For the purposes of voting at the Meeting, shares will be taken to be held by the persons who are registered as shareholders as at 5pm on 7 November 2012

By order of the Board

Lesley Ward
Company Secretary
1 October 2012

Annual Report

The 2011/2012 Annual Report for the Company is available from the following website as from 5 October 2012.

www.bendigobank.com.au/sarina go to Investor Relations

www.nsxa.com.au under marketing data type SDC and change tab down to announcements.



Notice of Annual General Meeting

Explanatory Notes

This information has been included to assist you in making an informed decision about the resolutions proposed at the meeting.

Agenda item 2. Election of Directors

The following information is provided about candidates for election to the Board.

Election of Director appointed since last Annual General Meeting

(a) Jeff Burt, having been appointed by the Board since the last Annual General Meeting, retires in accordance with the constitution of the Company, and being eligible, offers himself for election.



History of residency:

Born in Newcastle NSW, moved to Queensland in 1976, and after several moves, settled in Sarina in 2007.

Community links/activities:

Casual employee of Daltug Pty Ltd. (Hay Point)

Member of Cliftonville Rural Fire Brigade

Member of Mackay-Sarina Clay Target Club

Member of British Motorcycle Owners Association of Mackay

Recently joined Rotary Club of Sarina

Qualifications:

Marine Engineering Certificate

Electrical Trades Certificate

Work Experience:

Jeff's initial training as an electrician led onto a position as a Marine Electrical Engineer with BHP Shipping Fleet. With changing technology in the shipping industry, more study was undertaken to move into marine engineering. From there he followed a career in the Maritime Industry, interspersed with forays into small business. Jeff and his wife, Colleen, were proprietors of a mixed farming operation at Merriwa in NSW, a Lucerne/grain farm at Wowan in Central Queensland, a Boat Hire & shop on the Pine River in outer Brisbane, and an orchard at Dimbulah, on the Atherton Tablelands.

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Presently they are proprietors of Burt's Machinery Services Pty Ltd, which is involved in leasing of plant and vehicles to an operator in the Coal Seam Gas industry.

Re-election of Director retiring by rotation

(b) Natasja Steenkamp, retires by rotation in accordance with the constitution of the Company, and being eligible, offers herself for re-election.



History of Residency:

Born in South Africa, lived in New Zealand for 12 years, lived in Mackay since October 2010.

Community Link and Activities:

Employee of CQUniversity, Mackay campus.
Accredited tax help volunteer

Actively involved in Road cycling

Qualifications:

B Com, B Com (Hons), M (Com), PhD, CA (SA), Certificate in Tertiary Education

Work Experience:

Dr Natasja Steenkamp is a Senior Lecturer in Accounting in the School of Commerce and Law at CQUniversity, Mackay campus. She teaches Financial and Management Accounting courses at undergraduate and postgraduate levels. She has worked in Academia in South Africa for 6 years and in New Zealand for 11 years and has taught auditing and a range of accounting subjects at undergraduate and postgraduate levels.

Natasja qualified as a Chartered Accountant in South Africa. She has worked in a number of different capacities in the corporate world for 11 years, including as a manager in the National Technical departments of PwC and of KPMG Chartered Accountants in South Africa and in New Zealand respectively. Natasja also had her own Chartered Accountant practice in South Africa for several years.



Other Skills and Experience:

Volunteer at the Salvation Army and the Smith family Mentoring programme.
Member on the Board of Directors of Madec Ltd.

(c) Sonja Solli, retires by rotation in accordance with the constitution of the Company, and being eligible, offers herself for re-election.



Ethnicity:	Naturalised Australian - Born in Norway
Residential Address:	Sarina
History of Residence:	Have lived in Sarina since 1959
Community Link and Activities:	Member of the Anglican Church, Treasurer of Wongabeena (Sarina & District Aged People's Housing Settlement Society Inc.)
Qualifications:	Diploma of Education.
Work Experience:	Shop Assistant, Bar Attendant, Motel Industry (all areas) 26 Years of Teaching Primary School.
Other Relevant Skills:	Mother, Director of Home Affairs, Basic Computer skills, Interest in Art, Coin Collecting and an Avid Reader.

3 Remuneration Report

The Corporations Act requires a resolution that the Remuneration Report contained in the Company's Annual Report be adopted, be put to the vote. (The vote on the resolution is advisory only and does not bind the Directors or the Company).

Proxy Form

Sarina & District Community Financial Services Limited
A.B.N. 28 112 407 182

All correspondence to:
**Sarina & District Community Financial
Services Limited**
37 Broad Street
Sarina Qld 4737 Australia
Enquiries 07 4943 2634

Mark this box with an 'X' if you have made any changes to your address details (see reverse)

Appointment of proxy

I/We being a member/s of Sarina & District Community Financial Services Limited and entitled to attend the vote appoint the person named below, or if the Chairman of the Meeting is my/our proxy, I/we expressly authorise the Chairman to exercise my/our proxy on resolution 3, even if the resolution connected directly or indirectly with the remuneration of a member of key management personnel. The Chairman of the Meeting intends to vote all available proxies in favour of item 3. The Annual General Meeting of the Company to be held at Sarina Bowls Club, Beach Road, on Saturday 10 November 2012 at 1pm and at any adjournment of that meeting.

The Chairman of
the Meeting
(mark with an 'X')

OR

Write here the name of the person you are appointing if this person is someone other than the Chairman of the Meeting.

Voting directions to your proxy

Please mark with 'X' to indicate your directions

Ordinary Business	Accept	Decline	Abstain*
Item 1. Receipt of financial report, Director's report and Auditor's report			
Item 2. To Ratify Directors appointed since last AGM			
Jeffrey William Burt			
Re-election of Directors who have retired by rotation			
Natasja Steenkamp			
Sonja Solli			
Item 3. Adoption of Remuneration Report			

*If you mark the Abstain box for a particular item, you are directing your proxy not to vote on your behalf on a show of hands or on a poll and your vote will not be counted in working out the required majority on a poll.

If a proxy does not attend the meeting or does not elect to vote on a resolution and a poll is duly demanded, then the Chairman of the meeting will be taken to have been appointed as the proxy of the relevant shareholder in respect of the meeting.

PLEASE SIGN HERE

This section MUST be signed in accordance with the instructions overleaf to enable your directions to be implemented.

Individual or Shareholder 1

Shareholder 2

Shareholder 3

Sole Director and
Sole Company Secretary

Director

Director/Company Secretary

Sarina & District Community Financial Services Limited
A.B.N. 28 112 407 182
Registered Office -37 Broad Street Sarina Qld 4737

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Proxy Form

How to complete this Proxy form

1. Your name and address

This is your name and address as it appears on the Company's share register. If this information is incorrect, please mark the box and make the correction on the form. **Please note, you cannot change ownership of your shares using this form.**

2. Appointment of a proxy

A member entitled to attend and vote at the Meeting may appoint one proxy. A proxy need not be a member of the Company. A proxy may be an individual or a Company.

3. Identity of proxy

If you wish to appoint the Chairman of the Meeting as your proxy, mark the box. If the person you wish to appoint as your proxy is someone other than the Chairman of the Meeting please write the name of that person. If you leave this section blank, the Chairman of the Meeting will act as your proxy.

4. Voting instructions

You may direct your proxy how to vote by placing a mark in one of the boxes opposite each item of business. If you do not mark any of the boxes on a given item, your proxy may vote as he or she chooses. If you mark more than one box on an item your vote on that item will be invalid.

5. Signing instructions

The Proxy form must be signed in the spaces provided.

Individual

If the holding is in one name, the holder must sign.

Joint holding

If the holding is in more than one name, any one holder may sign.

Power of Attorney

To sign under power of attorney, you must have already lodged this document with the Company or attach a certified copy of the power of attorney to this form when you return it.

Companies

If the Company has a Sole Director who is also the Sole Company Secretary, this form must be signed by that person. If the Company (under section 204A of the Corporations Act 2001) does not have a Company Secretary, a Sole Director can also sign alone. Otherwise this form must be signed by a Director jointly with either another Director or a Company Secretary. Please indicate the office held by signing in the appropriate place.

If a representative of the Company is to attend the meeting, the appropriate 'Certificate of Appointment of Corporate Representative' must be produced before admission to the meeting.

How to complete this Proxy form

This Proxy form (and any power of attorney under which it is signed) must be received by the Company not later than 2 clear business days before the meeting being 5pm Wednesday 7 November 2012 Any Proxy form received after that time will not be valid for the scheduled meeting.

Documents may be lodged in any of the following ways:

Post or hand delivery

To the Company's registered office at 37 Broad Street Sarina Qld 4737

Facsimile

To fax number (07) 4943 2637