

Notice of Annual General Meeting

Sandringham Community Financial Services Ltd
A.B.N. 099 131 192

To be held at 7.00pm on 22 November 2012
at Sandringham Football Club
Trey Bit Reserve, Cnr Beach Road and Hampton Street, Sandringham 3191

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:

Re-election of Directors retiring by rotation:

- (a) That Ian Richard Siebert be elected as a Director of the Company.
- (b) That Campbell John Sinclair be elected as a Director of the Company.

3. Remuneration Related Resolution

To consider, and if thought fit, pass the following resolution as an ordinary resolution:

That the Remuneration Report be approved.

The company will disregard any votes cast (in any capacity) on item 3 by or on behalf of a member of key management personnel (which includes Directors) unless the vote is cast as proxy for a person entitled to vote in accordance with a direction on the proxy form.

Special Resolution

4. Company Name Change

That a recommendation be made to the members that they resolve by special resolution:

That the name of the company be changed from Sandringham Community Financial Services Ltd to Sandringham and Hampton Community Financial Services Ltd, and that paragraph 1 of the company's constitution be modified by inserting in lieu thereof the paragraph to be numbered 1, namely:

"1. The name of the company is Sandringham and Hampton Community Financial Services Ltd."

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.

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Voting restrictions

Key management personnel of the Company (and any closely related party of any such member) are excluded from voting on all resolutions that are directly or indirectly related to the remuneration of key management personnel and will not be able to vote your proxy on item 3 unless you direct them how to vote. If you intend to appoint the Chairman of the meeting as your proxy, you can direct him or her to vote by marking the Chairman's box on the proxy form (in which case the Chairman of the meeting will vote in favour of this item of business).

For the purposes of these voting restrictions:

- The 'key management personnel' for Sandringham Community Financial Services Ltd 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 that company.
- A 'closely related party' of a member of the key management personnel for Sandringham Community Financial Services Ltd includes a spouse or child, a child of the member's 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 dealings with the company.

Voting rights

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

For the purposes of voting at the Meeting, shares will be taken to be held by the persons who are registered as members as at 5.00pm on 21 November 2012.

By order of the Board

Kate Robb

Company Secretary
19 October 2012

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.

Re-election of Directors retiring by rotation:

Ian Richard Siebert and Campbell John Sinclair retire by rotation in accordance with the constitution of the Company, and being eligible, offer themselves for re-election.

Agenda item 3. Remuneration Report

The Remuneration Report is contained within the Directors' report.

Agenda item 4. Special Resolution – Company Name Change

A change to a company name requires a special resolution by members. At least 75% of the votes cast by members entitled to vote are needed to pass a special resolution.