

MARKET ANNOUNCEMENT

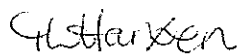
Community Financial Services Victoria Limited announces a fully franked dividend payment of 24 cents per fully paid ordinary share, to be paid on Friday 7 December 2012. Record date will be Friday 23 November 2012. Payment will be made by direct credit to the Shareholder.

Any queries and all correspondence should be directed to:

AFS & Associates Pty Ltd
61-65 Bull Street,
Bendigo VIC 3550

PO Box 454
Bendigo, VIC 3552

Phone: (03) 5443 0344
Fax: (03) 5443 5304
Email: shareregistry@afsbendigo.com.au



Tania Hansen

Executive Officer