



Harbord Financial Services Limited

Freshwater
Community Bank®
Branch



27 November 2012

National Stock Exchange (NSX)
Announcements

FOR IMMEDIATE RELEASE

Dear Sir

RESOLUTIONS AND ANNOUNCEMENTS OF ANNUAL GENERAL MEETING

The Annual General Meeting of shareholders for Harbord Financial Services Limited was held on the evening of 15 November 2012. Prior to the meeting, 33 valid proxy forms were received by the Company. 33 shareholders also attended the meeting.

Pursuant to Listing Rule 5.3 and Section 251AA of the Corporations Act, each resolution was decided by a show of hands and the outcomes of each resolution are set out below:

Agenda Item	Resolution	Outcome	Valid Proxy Votes Submitted	
1	Receipt of Financial Reports	Approved by a show of hands 30 votes for and 3 abstain	For	32
			Against	0
			Abstain	1
			Undirected	0
2	Notification of Dividend – Resolution not required			
3 (a)	To approve that Noela Roberts be elected as a Director of the Company	Approved by a show of hands 30 votes for and 3 abstain	For	33
			Against	0
			Abstain	0
			Undirected	0
3 (b)	To approve that John Vaccaro be elected as a Director of the Company	Approved by a show of hands 30 votes for and 3 abstain	For	33
			Against	0
			Abstain	0
			Undirected	0

20 Albert Street Freshwater NSW 2096 | 02 9939 6744 | 02 9939 6844 |

info@harbordfinancialservices.com.au

www.harbordfinancialservices.com.au

ABN 25 097 282 525

4 (a)	To approve that Denise Goldstein be elected as a Director of the Company	Approved by a show of hands 30 votes for and 3 abstain	For Against Abstain Undirected	33 0 0 0
4 (b)	To approve that Peter Harley be elected as a Director of the Company	Approved by a show of hands 30 votes for and 3 abstain	For Against Abstain Undirected	33 0 0 0
5	To approve the move to the Low Volume Market in July 2013 when Stamp Duty is abolished on this class of share transfer.	Approved by a show of hands 30 votes for and 3 abstain	For Against Abstain Undirected	32 0 1 0
6	To approve and adopt the remuneration report for the year ended 30 June 2012	Approved by a show of hands 25 votes for and 8 abstain	For Against Abstain Undirected	32 0 1 0

Announcements

The Company announced at the AGM that at the 30 June 2012 long standing Chairman Trevor Sargeant stood down after ten years of service as Chairman and that Garry Chadwick was elected the new Chairman and John Vaccaro was elected Vice Chairman of the Harbord Financial Services Limited from July 2012.

Following these new elections the Board reviewed the operations of the Company, including how and how was responsible for undertaking the work of the Board.

The Boards Governance Committee headed by Garry Chadwick undertook a comprehensive review of the way the Board operates and looked for ways to provide more focus on Strategic planning. Each Director was then allocated to a committee according to their areas of expertise.

Further information regarding this announcement can be obtained by contacting:

Garry Chadwick
Chairman
0414 962 559

Ian Greentree
Secretary
0412 877 800