

16 January 2013

Dear Investor,

Thank you for submitting an application for the Capital Raising in Kew East Financial Services Limited for the purpose of the Community Bank[®] Branch of Bendigo Bank at Kew.

At the December meeting the board considered the progress of the Capital Raising and resolved to continue accepting applications. I am pleased to advise that as the minimum amount had been reached the branch fit out and staff engagement has been implemented. Presently the capital raised is over \$300,000.

Capital Raising can continue for 3 months from the opening of the branch. During the next few months the board will monitor the share applications and directors will determine the allocation of the shares to successful applicants who will receive the Share Certificates indicating their allocation. Any excess funds from the raising will be returned by cheque to the unsuccessful applicants.

On behalf of the board I am delighted to invite you to the Opening of the Kew Community Bank[®] Branch of Bendigo Bank opposite Woolworths off Walpole Street, at the Kew Junction, on Wednesday the 6th February at 10:00am with the official opening at 10:30am. A tour of the branch and refreshments will follow.

Yours sincerely,



Rod Albury - Chairman
Kew East Financial Services Limited
ACN 096 301 058

Rod Albury

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