

# Kew East Financial Services Limited

18<sup>th</sup> October, 2013

Dear Shareholder,

Enclosed is the Annual Report, Annual General Meeting Notice of Meeting, Proxy Form and Shareholder Details Form.

For the first time our new shareholders will be receiving a dividend to be paid on 8<sup>th</sup> November, 2013. An efficient way of delivering these dividends would be through your Bendigo Bank account as a Direct Credit. The recently appointed Share Registry AFS & Associates has provided a standard form for any changes in your Contact Details, Tax File Number and Direct Credit facilities and importantly an Identification request to protect your investment.

Please note if you complete this form and visit either the Kew or Kew East Community Bank Branches Bendigo Bank the tellers at the branch are able to use a verified stamp on the forms that will alleviate any additional pressure on you to obtain a certified copy of photo identification. The form asks for a certified copy of photo ID but as a reasonable alternative your ID can be verified at the branch. Similarly, I would encourage shareholders who are presently paid by cheque to convert to the Direct Credit process as outlined.

As a new or long standing shareholder I trust that you will support this option which reduces paper consumption, administrative costs and make your dividends secure through banking technology beneficial to all.

Yours faithfully,



Rod Albury  
Chairman  
Kew East Financial Services Ltd

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