

14 October 2022

Annual General Meeting Announcement

Notice is hereby given that the Annual General Meeting of East Gosford & Districts Financial Services Ltd (EGF) will be held online on Wednesday 23 November 2022 at 3.00 pm (AEDT) at Central Coast Leagues Club, Dane Drive, NSW 2250.

Copies of the Meeting Materials

In accordance with the Treasury Laws Amendment (2021 Measures No. 1) Act 2021 the Company will not be dispatching physical copies of the Notice to those shareholders that have registered their email address with the Company's share registry service. Shareholders with a registered email address will receive a copy of this letter and their proxy form.

All other shareholders will receive a copy of the notice of meeting and their proxy form by mail.

In any event a copy of the Notice of meeting is available from the NSX Company Announcements platform at:
<https://www.nsx.com.au/marketdata/company-directory/announcements/EGF/>

Lodgement of Proxy Forms

The proxy form (and any Power of Attorney under which it is signed) must be received by the company not later than 3.00 PM on 21 November 2022 before the meeting. Any Proxy Form received after that time will not be valid for the scheduled meeting.

Documents may be lodged in any of the following ways:

BY MAIL - PO BOX 4021, East Gosford, NSW 2250

BY FAX - + 61 2 4323 1499

IN PERSON - To the Company's registered office located at 101 Victoria Street,
East Gosford, NSW 2250

EMAIL – eastgosfordmailbox@bendigoadelaide.com.au (email preferred)

If you are unable to access the Meeting Materials online please contact our office via email eastgosfordmailbox@bendigoadelaide.com.au or call our office on +61 2 4323 4559.

Scott Evans

Company Secretary

101 Victoria Street

East Gosford NSW 2250

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bendigobank.com.au