

East Gosford & Districts Financial Services Ltd

ABN 90 092 538 620

Notice of Annual General Meeting 2025

Monday 10 November 2025, 3.00 pm (AEDT)

Central Coast Leagues Club, Dane Drive, Gosford, NSW 2250.

NOTICE OF ANNUAL GENERAL MEETING 2025 AND EXPLANATORY NOTES

THIS IS AN IMPORTANT DOCUMENT AND REQUIRES YOUR IMMEDIATE ATTENTION

You should read the whole of this document before you decide whether and how to vote on the Resolutions in the Notice of Annual General Meeting.

IMPORTANT NOTICES

The Explanatory Notes in this document are intended to provide Securityholders with information to assess the merits of the proposed Resolutions contained in this Notice of Annual General Meeting and are to be read in conjunction with the Notice of Annual General Meeting.

Defined terms

Terms used in the Notice of Annual General Meeting and the Explanatory Notes are defined in the Glossary at the end of the Explanatory Notes.

Read this document

The Notice of Annual General Meeting and the Explanatory Notes are important. You should read each document in its entirety before deciding how to vote on the Resolutions. If you have any doubt regarding what you should do, you should consult your investment, financial or other professional advisers.

Forward-looking statements

Certain statements in the Explanatory Notes may constitute "forward-looking statements" for the purposes of applicable securities law. You should be aware that there are a number of risks (known and unknown), uncertainties and assumptions and other important factors that could cause the actual results, performance or achievements of the Company to be materially different from the future results, performance or achievements, express or implied, by such statements. Factors that could cause or contribute to such differences include the general trading and economic conditions affecting the Company. The past performance of the Company is not necessarily representative of future performance.

None of the Company's respective directors, officers and advisers, or any other person gives any representation, assurance or guarantee that the occurrence of the events expressed or implied in any forward-looking statements in the Explanatory Notes will actually occur. Securityholders are cautioned not to place undue reliance on these forward-looking statements.

All subsequent written and oral forward-looking statements attributable to the Company or any person acting on their behalf are qualified by the above cautionary statement.

NOTICE OF ANNUAL GENERAL MEETING 2025

East Gosford & Districts Financial Services Ltd ACN 092 538 620 ("EGF" or "the Company") will hold its Annual General Meeting at 3:00 PM (AEDT) on Monday, 10 November 2025, at Central Coast Leagues Club, Dane Drive, Gosford, NSW 2250.

ORDINARY BUSINESS

Receipt and tabling of financial statements and reports 2025

To receive, consider and discuss the:

- a) Chair's report;
- b) Chief Executive Officer's Report;
- c) Bendigo & Adelaide Bank Limited's Message;
- d) Directors' Report;
- e) Financial Report;
- f) Remuneration Report; and
- g) Auditor's Report.

for the Company for the year ended 30 June 2025.

Note: Reports are tabled at the meeting. Securityholders are not required to vote on this item. Sufficient time will be allowed at the meeting to discuss the reports and to ask questions of the Directors and the Auditor (AFS Audit).

Resolution 1 – Adoption of Remuneration Report

To consider and, if thought fit, to pass, with or without amendment, the following Resolution as an Ordinary Resolution:

"As required by the Corporations Act, that the Remuneration Report for the financial year ended 30 June 2025, being part of the Directors' Report is adopted."

Voting Exclusion Statement Resolution 1:

- a) The vote on this item is advisory only and does not bind the Directors or the Company.
- b) However, the outcome of the vote and comments made by Securityholders on the Remuneration Report at the meeting will be taken under advisement by the Directors when formulating future remuneration policies.
- c) Key Management Personnel and Closely Related Parties of the Key Management Personnel are excluded from voting on this Resolution.
- d) However, a person described in paragraph (c) above may cast a vote on this Resolution if:
 - 1. the person does so as a proxy that specifies how the proxy is to vote on the Resolution; or
 - 2. the person is the Chair and has been appointed as a proxy (expressly or by default) without being directed how to vote on the resolution; and
 - 3. in either case, the vote is not cast on behalf of a person described in (c) above.
- e) The Chair will cast any undirected votes for this Resolution.

Resolution 2 – Re-election of Mr Paul McCubbin as a Director

To consider and, if thought fit, to pass, with or without amendment, the following Resolution as an Ordinary Resolution:

"That Mr Paul McCubbin, being a Director of the Company, who retires by rotation in accordance with the Company's Constitution, and being eligible, offers themselves for re-election, is re-elected as a Director of the Company."

Resolution 3 – Re-election of Ms Carolyn Kay as a Director

To consider and, if thought fit, to pass, with or without amendment, the following Resolution as an Ordinary Resolution:

“That Ms Carolyn Kay, being a Director of the Company, who retires by rotation in accordance with the Company's Constitution, and being eligible, offers themselves for re-election, is re-elected as a Director of the Company.”

Resolution 4 – Re-election of Ms Bernadette McLoughlin as a Director

To consider and, if thought fit, to pass, with or without amendment, the following Resolution as an Ordinary Resolution:

“That Ms Bernadette McLoughlin, being a Director of the Company, who retires by rotation in accordance with the Company's Constitution, and being eligible, offers themselves for re-election, is re-elected as a Director of the Company.”

Resolution 5 – Election of Ms Brooke Simmons as a Director

To consider and, if thought fit, to pass, with or without amendment, the following Resolution as an Ordinary Resolution:

“That Ms Brooke Simmons, being a Director of the Company, who was appointed to a casual vacancy in accordance with the Company's Constitution, and being eligible, offers themselves for election, is elected as a Director of the Company.”

General Business

To consider any other business that may lawfully be brought forward by a SecurityHolder of the Company.

Please refer to the Notes attached to this Notice for further detail on each resolution.

By order of the Board

Scott Evans
Company Secretary,

10 October 2025

NOTES TO THE NOTICE OF ANNUAL GENERAL MEETING

EXPLANATORY NOTES

The accompanying Explanatory Notes form part of this Notice of Annual General Meeting and should be read in conjunction with it. Unless the context otherwise requires, terms which are defined in the Explanatory Notes have the same meaning when used in this Notice of Annual General Meeting.

RECORD DATE

The Board has determined that, for the purposes of the meeting, Shares will be taken to be held by the persons who are registered as a Securityholder as at 7.00pm (AEDT) on Saturday 8 November 2025. Accordingly, Share transfers registered after that time will be disregarded in determining entitlement to attend and vote at the meeting.

VOTING RIGHTS AND VOTING IN A POLL

As per the Company's Constitution, Securityholders are entitled to one vote irrespective of the number of shares that they own. As per the Company's Constitution, on a poll, Securityholders have one vote irrespective of the number of shares that they own. On a show of hands, every person present and qualified to vote has one vote and if one proxy has been appointed, that proxy will have one vote on a show of hands. If a Securityholder appoints more than one proxy, neither proxy may vote on a show of hands, but both proxies will be entitled to vote on a poll.

It is intended, at this meeting, that a poll will be called for each resolution and all resolutions will be voted on by poll. Unless, otherwise directed, the Chair of the meeting will vote all proxies received in favour of each resolution.

REPRESENTATIVES

A body corporate may appoint an individual as its representative to exercise any of the powers the body corporate may exercise at meetings of Securityholders. The appointment may be a standing one. Unless the appointment states otherwise, the representative may exercise all of the powers that the appointing body could exercise at a meeting or in voting on a resolution. The representative should bring to the meeting evidence of their appointment, including any authority under which the appointment is signed, unless it has previously been given to the Company.

PROXIES

A proxy form accompanies this Notice of Annual General Meeting. As per the Company Constitution, a Securityholder has only one vote irrespective of the number of shares held. That is, the rule is one Securityholder one vote.

If you are entitled to attend and cast a vote at the meeting, you may appoint a person as your proxy to attend and vote for you at the meeting. A proxy does not need to be a Securityholder.

If the proxy form is signed under a power of attorney, you must also lodge the power of attorney with the Company not less than 48 hours before the meeting, unless you have previously sent the power of attorney to the Company.

If you chose to appoint a proxy, you are encouraged to direct your proxy how to vote on Resolutions by marking either "For", "Against" or "Abstain" on the proxy form for that Resolution.

To appoint a proxy (or proxies) you must complete the attached proxy form and lodge it so that it is received by the Company not less than 48 hours before the meeting (i.e. by 3:00 PM (AEDT) on Saturday 8 November 2025) at the following office address, post or email address. For more detailed information on filling in the form, appointing a proxy and directing your vote please refer to the section "How to complete your proxy form" in the attached proxy form.

METHODS OF VOTING

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

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

EMAIL – eastgosfordmailbox@bendigoadelaide.com.au (preferred method to lodge)

ATTENDING THE MEETING

If attending the meeting, please bring along your proxy form with you which will help you register. If you do not bring your form with you, you will still be able to attend the meeting but representatives from the Company will need to verify your identity. You will be able to register from 2:30 PM (AEDT) on the day of the meeting.

APPOINTMENT OF THE CHAIR OR OTHER KEY MANAGEMENT PERSONNEL AS YOUR PROXY

Due to the voting exclusions and requirements referred to in the Notice of Annual General Meeting, if you intend to appoint any Director or other Key Management Personnel or their Closely Related Parties, other than the Chair, as your proxy, you should direct your proxy how to vote on Resolution 1 (Adoption of Remuneration Report) by marking either "For", "Against" or "Abstain" on the proxy form for the relevant item of business. If you do not direct such a proxy how to vote on that Resolution they will not be able to vote an undirected proxy and your vote will not be counted. *This does not apply to the Chair, who is able to vote undirected proxies.*

HOW THE CHAIR OF THE MEETING WILL VOTE UNDIRECTED PROXIES

You should note that if you appoint the Chair as your proxy, or the Chair is appointed your proxy by default, you will be taken to authorise the Chair to exercise the proxy even if the Resolution is connected directly or indirectly with the Remuneration Report of a member of the Company's Key Management Personnel. Instructions are provided in the proxy form distributed with the Notice of Annual General Meeting. The Chair intends to vote any undirected proxies in favour of the resolutions.

If you appoint the Chair of the Meeting as your proxy and you wish to vote differently to how the Chair of the Meeting intends to vote on any of the items you must mark either of the boxes "For", "Against" or "Abstain" on the proxy form for the relevant Resolution.

NON-CHAIR DIRECTED PROXIES

Non-Chair proxy holders are required to cast all of their directed proxies on all Resolutions as directed on a poll if they vote. If a nominated proxy does not vote on a poll, the proxy will automatically default to the Chair, who has a duty to vote all directed proxies on a poll (according to sections 250BB and 250BC of the Corporations Act).

EXPLANATORY MEMORANDUM

These Explanatory Notes have been prepared for the Securityholders to provide information about the items of business to be considered at the Annual General Meeting of the Company to be held at 3:00 PM (AEDT) on Monday 10 November 2025.

Sections 1 through 7 of these Explanatory Notes provides information relating to the Ordinary Business described in the Notice of Annual General Meeting. Resolutions 1 through 5 are Ordinary Resolutions. Resolution 6 is a Special resolution.

Section 8 sets out the glossary of terms used in these Explanatory Notes.

The information contained in these Explanatory Notes is important and should be read carefully by all Securityholders.

1 FINANCIAL STATEMENTS AND REPORTS

1.1 Securityholder questions and comments

The Corporations Act requires that the Financial Report, Directors' Report (including the Remuneration Report) and Auditor's Report for the Company for the year ended 30 June 2025 be laid before the meeting.

There is no requirement in the Corporations Act or the Company's Constitution for Securityholders to approve those reports.

The Chair will allow a reasonable opportunity for Securityholders to ask questions or make comments about those reports and the business and operations of the Company.

Securityholders will also be given a reasonable opportunity to ask the auditor questions about the conduct of the audit, the preparation and content of the Auditor's Report, the accounting policies adopted by the Company in relation to the preparation of the financial statements, and the independence of the auditor in relation to the conduct of the audit.

1.2 How to obtain a copy of the Annual Report 2025

Securityholders are able to access an electronic version of the Company's 2025 Annual Report to SecurityHolders on the NSX website at <https://www.nsx.com.au/marketdata/company-directory/announcements/EGF/>.

Alternatively, a hardcopy of the Company's 2025 Annual Report to SecurityHolders can be requested by contacting the offices of the Company during business hours.

A copy of the 2025 dividend announcement made by the Company is available from the same location online.

2 REMUNERATION REPORT

2.1 Resolution 1 – Adoption of the Remuneration Report

Securityholders are required to vote on the Remuneration Report.

The Remuneration Report is contained within the Directors' Report of the Annual Report, including the required presentation of the remuneration tables referred to in the report and set out in the notes of the financial statements.

The vote on this item is advisory only and does not bind the Directors or the Company. However, the outcome of the vote and comments made by Securityholders on the Remuneration Report at the meeting will be taken under advisement by the Directors when formulating future remuneration policies.

In addition, if 25% or more of votes that are cast are voted against the adoption of the Remuneration Report at two consecutive AGMs, Securityholders will be required to vote at the second of those AGMs on a resolution (a “Spill” Resolution) to determine whether another meeting should be held within 90 days at which all the Directors must present themselves for re-election. Securityholders are not required to vote on a spill resolution at this Meeting.

The Company encourages all Securityholders to cast their votes on this Resolution.

2.2 What majority of votes is required for Resolution 1 to be passed?

An Ordinary Resolution is required for Resolution 1 to be passed. That is 50% or more of the votes counted either by a show of hands or in a poll.

2.3 Who can vote on Resolution 1 (Voting Exclusions)?

Subject to the Constitution and Corporations Act, all Securityholders can vote on Resolution 1 except Key Management Personnel and their Closely Related Parties.

If you chose to appoint a proxy, you are encouraged to direct your proxy how to vote on Resolution 1 by marking either “For”, “Against” or “Abstain” on the proxy form for that Resolution.

2.4 Undirected proxies

The Chair of the meeting will exercise any undirected proxies for this Resolution and any subsequent “Spill” resolution even though the Resolution is directly or indirectly connected with the remuneration of a member of the Key Management Personnel. Any undirected proxies held by other Key Management Personnel or any of their Closely Related Parties will not be voted on this Resolution.

2.5 Directors' recommendation

The Directors unanimously recommend that the Securityholders pass Resolution 1 to adopt the Remuneration Report.

3 RE-ELECTION OF DIRECTOR

3.1 Resolution 2 – Re-election of Paul McCubbin as a Director

In accordance with clause 62(1) of the Company's Constitution, a Director must not hold office without re-election past the third annual general meeting following the Director's appointment or three years whichever is longer and one-third of the existing Directors must retire by rotation irrespective of when they were appointed. A Director who retires in accordance with these requirements may offer themselves for re-election.

3.2 Information about Paul McCubbin

Positions Held:	Non-executive Director and Treasurer Chair, Finance Committee
Qualifications:	Chartered Accountants Australia and New Zealand Bachelor of Commerce, Bachelor of Laws (Hons).
Appointed:	13 December 2021
Directorships held in other listed entities	Nil
Company shares held:	Nil
Experience:	Chief Financial Officer, University of Newcastle

Paul McCubbin is a Chartered Accountant has over 15 years of experience in the accounting profession and is a Senior Finance Executive in the Higher Education sector, having held positions with Australian and UK institutions.

3.3 What majority of votes is required for Resolution 2 to be passed?

An Ordinary Resolution is required for Resolution 2 to be passed. That is 50% or more of the votes counted either by a show of hands or in a poll.

3.4 Who can vote on Resolution 2?

Subject to the Constitution, all Securityholders can vote on Resolution 2. If you chose to appoint a proxy, you are encouraged to direct your proxy how to vote on Resolution 2 by marking either "For", "Against" or "Abstain" on the proxy form for that Resolution.

3.5 Directors' recommendation

The Directors recommend that Securityholders vote in favour of Resolution 2. On a poll the Chair will vote all undirected proxies in favour of this resolution.

4 RE-ELECTION OF DIRECTOR

4.1 Resolution 3 – Re-election of Carolyn Kay as a Director

In accordance with clause 62(1) of the Company's Constitution, a Director must not hold office without re-election past the third annual general meeting following the Director's appointment or three years whichever is longer and one-third of the existing Directors must retire by rotation irrespective of when they were appointed. A Director who retires in accordance with these requirements may offer themselves for re-election.

4.2 Information about Carolyn Kay

Positions Held:	Non-executive Director Chair, Marketing committee
Qualifications:	Bachelor of Business (Marketing)
Appointed:	14 October 2020
Directorships held in other listed entities	Nil
Company shares held:	Nil
Experience:	Self Employed Business owner. Director at Business Referral Group Business Networking Word of Mouth Referrals Business Growth & Development NSW & Victoria. Director Central Coast Academy of Sport

4.3 What majority of votes is required for Resolution 3 to be passed?

An Ordinary Resolution is required for Resolution 3 to be passed. That is 50% or more of the votes counted either by a show of hands or in a poll.

4.4 Who can vote on Resolution 3?

Subject to the Constitution, all Securityholders can vote on Resolution 3. If you chose to appoint a proxy, you are encouraged to direct your proxy how to vote on Resolution 3 by marking either "For", "Against" or "Abstain" on the proxy form for that Resolution.

4.5 Directors' recommendation

The Directors recommend that Securityholders vote in favour of Resolution 3. On a poll the Chair will vote all undirected proxies in favour of this resolution.

5 RE-ELECTION OF DIRECTOR

5.1 Resolution 4 – Re-election of Bernadette McLoughlin as a Director

In accordance with clause 62(1) of the Company's Constitution, a Director must not hold office without re-election past the third annual general meeting following the Director's appointment or three years whichever is longer and one-third of the existing Directors must retire by rotation irrespective of when they were appointed. A Director who retires in accordance with these requirements may offer themselves for re-election.

5.2 Information about Bernadette McLoughlin

Positions Held:	Non-executive Director Member Governance Committee
Qualifications:	Graduate of the Australian Institute of company Directors
Appointed:	12 April 2023
Directorships held in other listed entities	Nil
Company shares held:	Nil
Experience:	Previously General Manager with Tabcorp with over 30 years of successful experience in operations, customer experience and compliance. Recognised consistently for performance excellence and contributions to the wagering and racing industry. Strengths in leadership, customer & stakeholder experience. Member & Graduate of the Australian Institute of Company Directors. Director of Tennis NSW. Currently Chief Member Officer ClubsNSW.

5.3 What majority of votes is required for Resolution 4 to be passed?

An Ordinary Resolution is required for Resolution 4 to be passed. That is 50% or more of the votes counted either by a show of hands or in a poll.

5.4 Who can vote on Resolution 4?

Subject to the Constitution, all Securityholders can vote on Resolution 4. If you chose to appoint a proxy, you are encouraged to direct your proxy how to vote on Resolution 4 by marking either "For", "Against" or "Abstain" on the proxy form for that Resolution.

5.5 Directors' recommendation

The Directors recommend that Securityholders vote in favour of Resolution 4. On a poll the Chair will vote all undirected proxies in favour of this resolution.

6 ELECTION OF DIRECTOR

6.1 Resolution 5 – Election of Brooke Simmons as a Director

In accordance with NSX Listing Rules Section 2 6.47 and subject to clause 52(2) of the Constitution, a Director appointed to a casual vacancy or as an addition to the Board may hold office only until the next annual general meeting of the Company and is then eligible for election at that meeting.

6.2 Information about Brooke Simmons

Positions Held:	Executive Director Member Marketing Committee
Qualifications:	Macquarie University. Bachelor of Arts, Media and Cultural Studies; Public Relations.
Appointed:	27 August 2025
Directorships held in other listed entities	Nil
Company shares held:	Nil
Experience:	Specialties: Event creation and management is one of my passions as is all forms of writing including– press release, editorial, speech, copy and publication writing to name a few variations. Competent in media relations and publicity, sponsorship support, product promotion, as well as internal & stakeholder communications and digital influence services. Provides digital media services to the Company on a fee for service basis.

6.3 What majority of votes is required for Resolution 5 to be passed?

An Ordinary Resolution is required for Resolution 5 to be passed. That is 50% or more of the votes counted either by a show of hands or in a poll.

6.4 Who can vote on Resolution 5?

Subject to the Constitution, all Securityholders can vote on Resolution 5. If you chose to appoint a proxy, you are encouraged to direct your proxy how to vote on Resolution 4 by marking either “For”, “Against” or “Abstain” on the proxy form for that Resolution.

6.5 Directors' recommendation

The Directors recommend that Securityholders vote in favour of Resolution 5. On a poll the Chair will vote all undirected proxies in favour of this resolution.

7 GLOSSARY

Term	Meaning
\$ and cents	means an amount in Australian currency.
Annual Report	means the Company's Chair's Report, Senior Branch Manager's Report, Bendigo & Adelaide Bank Limited's Representative Report, Annual Financial Report, Directors' Report, Remuneration Report and Auditor's Report for the financial year ended 30 June 2025.
Board	means the board of directors of the Company of East Gosford & Districts Financial Services Ltd.
Closely Related Party	means, as defined in the Corporations Act, a closely related party of a member of the Key Management Personnel being: <ul style="list-style-type: none"> a) spouse or child of the member; or b) a child of the member's spouse; or c) a dependant of the member or of the member's spouse; or d) anyone else who is one of the member's family and may be expected to influence the member, or be influenced by the member, in the member's dealings with the entity; or e) a company the member controls; or f) a person prescribed by the Corporations Regulations 2001 (Cth).
Company	means East Gosford & Districts Financial Services Ltd ABN 90 092 538 620.
Constitution	means the constitution of the Company at the date of these Explanatory Notes.
Corporations Act	means Corporations Act 2001 (Cth).
Directors	means the directors of the Company.
EGF	means East Gosford & Districts Financial Services Ltd ABN 90 092 538 620
Explanatory Notes	means these Explanatory Notes.
Key Management Personnel	means those people described as Key Management Personnel in the Company's Remuneration Report and includes all Directors.
Listing Rule	means a listing rule of the NSX.
Notice of Annual General Meeting	means the Notice of Annual General Meeting accompanying these Explanatory Notes.
NSX	means the National Stock Exchange of Australia Limited ACN 000 902 063 or the securities market which it operates, as the case may be.

Term	Meaning
Ordinary Resolution	means a simple majority (at least 50%) of those Securityholders present and entitled to vote either in person or by proxy at the meeting, either on a show of hands or on a poll if one is called in accordance with applicable requirements. As per the Company's Constitution each Securityholder has one vote only irrespective of the number of shares that they hold in the Company.
Resolution	means a resolution in the Notice of Annual General Meeting which requires Securityholder approval.
Share	means a fully paid ordinary share in the Company or an equivalent paid up value of a partly paid share in the Company.
Securityholder	means any person holding Shares in the Company.
Special resolution	means a majority of 75% or more of those Securityholders present and entitled to vote either in person or by proxy at the meeting, either on a show of hands or on a poll if one is called in accordance with applicable requirements. As per the Company's Constitution each Securityholder has one vote only irrespective of the number of shares that they hold in the Company.

Branches

Community Bank East Gosford

101 Victoria Street, East Gosford, NSW, 2250

Phone: (02) 43234559

Email: eastgosfordmailbox@bendigoadelaide.com.au

Community Bank Lisarow

Shop 16, Lisarow Plaza Shopping Centre,

2 Parsons Road, Lisarow, NSW, 2250

Phone: (02) 43285472

Email: lisarowmailbox@bendigoadelaide.com.au

Community Bank Kincumber

2A/39 Avoca Drive, Kincumber NSW, 2251

Phone: (02) 43632133

Email: kincumbermailbox@bendigoadelaide.com.au

Community Bank Berowra

Shop 9, 1C Turner Road, Berowra Heights, NSW, 2082

Phone: (02) 94562265

Email: berowramailbox@bendigoadelaide.com.au

Franchisee: East Gosford & Districts Financial Services Ltd

101 Victoria Street, East Gosford, NSW, 2250

Phone: (02) 43234559

ABN: 90 092 538 630

<https://www.bendigobank.com.au/branch/nsw/community-bank-east-gosford-districts/>



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