

Sunshine Coast Community Financial Services Limited

Minutes of Sunshine Coast Community Financial Services Limited Annual General Meeting

held at 5:30pm on Tuesday 18 November 2025

at Marcoola Surf Life Saving Club

Welcome and Agenda

The Chair welcomed all attendees.

Apologies

Mark Cameron (Director), Louise McNeich (Director), Rohan Quirey (BEN Regional Manager)

Opening

The Chair, Guy Hamilton, confirmed that a quorum was present and declared the meeting open.

Proxies

The Company Secretary Jenny Walker advised the Chair that the Company had received (4) valid proxy forms. All (4) giving their proxy to the Chair.

Notice of meeting

The notice convening the annual general meeting was taken as read.

Acknowledgement and recognition

The Chair announced that after 19 years on the board Rick Cooper has made the decision to step down effective today 18 November 2025. The Chair acknowledged and thanked Rick for his tremendous efforts over the many years.

The Board has agreed that we will go forward with seven directors.

Chair's Report

Guy Hamilton presented the company's Financial Report, Directors' Report and the Auditor's Report for 2024/25 FY.

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Branch Manager's Reports 2024/2025

Tewantin-Noosa Branch Manager Bill Shakoor presented the Tewantin-Noosa Branch Report.

Cooroy Branch Manager Steve Clarke presented the Cooroy Branch Report.

Marcoola Branch Manager Dayne Holzl presented the Marcoola Branch Report.

1. Review actions form previous Annual General Meeting

No actions arising.

2. Accept Minutes of previous Annual General Meeting

The Chair reported that the minutes of the previous general meeting of shareholders of Sunshine Coast Community Financial Services Limited held on Tuesday 12/11/2024, were approved by the Board and signed by the Chair in accordance with the provisions of section 251A of the Corporations Act.

The minutes were available for inspection.

RESOLUTION: To accept the Minutes of the last AGM.

RESOLUTION WAS ACCEPTED: By valid proxies (4) and (5) shareholders present.

3. Accept the company's Financial Report, Directors' Report and the Auditor's Report for year ended 30 June 2025.

The Company's Financial Report for the year ended 30 June 2025, the Directors' Report and the Auditor's report were tabled and considered, with an opportunity for questions to be put to the auditor.

The auditor Adrian Dowling from AFS was in attendance via Teams for the meeting. Shareholders were provided the opportunity to answer questions submitted to the auditor under section 250PA of the Corporations Act.

No questions for the auditor were raised during the meeting.

RESOLUTION: To accept the Financial Report, Director's Report and Auditor's Report.

RESOLUTION WAS ACCEPTED: By valid proxies (4) and (5) shareholders present.

4. Election of Directors

a) **IT WAS RESOLVED** by valid proxies (4) and (5) shareholders present and eligible to vote in the meeting that Tami Harriott be elected as a Director of the Company.

b) **IT WAS RESOLVED** by valid proxies (4) and (5) shareholders present and eligible to vote in the meeting that Gerard O'Brien be elected as a Director of the Company.

c) **IT WAS RESOLVED** by valid proxies (4) and (5) shareholders present and eligible to vote in the meeting that Louise McNeich be elected as a Director of the Company.

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5. Appointment of Auditors

To appoint AFS Auditors as our auditors for 2026.

RESOLUTION: To appoint AFS Auditors for 2026.

RESOLUTION WAS ACCEPTED: By valid proxies (4) and (5) shareholders present.

All resolutions passed and adopted.

The Chair offered the floor for any further questions.

There were various discussions on points of clarification which required no motions.

Close of meeting

There being no further business the meeting was closed by the Chair at 5:48pm.

Signed as a correct record.



Guy Hamilton – Chair, Sunshine Coast Community Financial Services Limited

Date:

02 December 2025