Bright Community Financial Services Limited



ANNOUNCEMENT TO BSX

26th March 2009

This is to announce of the letter to be sent to all Shareholders of Bright Commnity Financial Services Limited advising that the Company will delist in 90 days from the Bendigo Stock Exchange and attaching a flow chart to show the procedure for buying or selling shares on the Low Volume Market as from 1st July 2009-03-25

E. Enid Donadio, Company Secretary,

Bright Community Financial Services Limited

PO Box 611. Bright. Vic. 3741. Ph: 03 5759 2664/0407 437 526.

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Bright Community Financial Services Limited



26th March 2009

<name>

<address>

<address>

Dear Shareholder,

At the Shareholders meeting held on Monday, 9th March 2009 it was RESOLVED that Bright Community Financial Services Limited delist from the Bendigo Stock Exchange on 30th June 2009 and enter the Low Volume Market on 1st July 2009.

Should you wish to trade your shares prior to 30th June it will be necessary for you to contact a BSX broker. Details of brokers are provided on the BSX website.

From 1st July if you wish to trade your shares it will be necessary for you to access the Bendigo Bank Web page or the Corporate Secretary and complete the necessary forms. A detailed flow chart of Low Volume Market Share Trading is attached for your information.

Yours faithfully,

E. Enid Donadio,

Company Secretary,

Bright Community Financial Services Limited

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PO Box 611. Bright. Vic. 3741.

Ph: 03 5759 2664/0407 437 526.

Bright Community Financial Services Limited



Buying & Selling shares in Bright Community Financial Services Limited

1. If you wish to buy or sell shares you need to register your interest by emailing or posting a completed "Register of Interest" form to the Secretary, Enid Donadio, ely @ bigpond.com, PO Box 611 Bright Victoria 3741.

The form is available from the Bright Community Bank® branch or from the website at:

- www.bendigobank.com.auSelect "Community" tab
- Under "Quick Links" select "Our Communities"
- Scroll down and select Bright
- Select "Trading Shares" which appears on the left hand side of the page.
- Select "Register Your Interest"

Note A – tick the box required on the form to ensure you understand the unique aspects of the model and the necessary privacy requirements.

Note B – Warnings on the site are given regarding security issues over emailing the form via the internet.

- 2. The Secretary will notify Bendigo Bank Web Services and your interest will be added to the Bright Community Bank® Trading Shares - Register of Interested Parties section on the website. This is a kind of electronic notice board for easy access by interested parties.
- 3. The Secretary will notify you via mail of the ID number of your registered interest.
- **4.** The Secretary reviews the Register of Interest to identify potential buyers/sellers.

Note C- The Bright Community Financials Services Limited Board is not involved in setting the price of any share trade.

- 5. Interested investors are advised of possible counterparties by the Secretary and contact details are provided (this will only occur where consent is provided: see 1. Note A above).
- 6. You as, the Buyer/Seller then contact the counterparty to negotiate the sale/purchase of shares.
- 7. The Buyer obtains the Share Purchase Form from the website or the branch and completes the details in conjunction with the seller and submits this to Secretary for Bright Community Financial Services Limited Board approval (the Company Constitution is referenced).
- 8. The Board reviews the Share Purchase Form and approves/declines the trade. The Board then notifies the buyer and seller of their decision via mail.
- 9. If the trade receives Board approval, the Buyer pays the seller with no involvement from Bright Community Financial Services Limited. The Buyer lodges a Security Transfer Form (obtained from the website or the branch) with the Secretary.

Note D- It is the buyers responsibility to ascertain whether Stamp Duty is payable by checking with your State Revenue Office on 1300 139 814 or at http://www.sro.gov.au.

Bright Community Financial



Services Limited Bendigo Bank
If Stamp Duty is payable, buyer must pay duty & get transfer stamped prior to lodging with the Bright Community Financial Services Limited Secretary.

10. On receipt of the Security Transfer Form, the Secretary arranges the issuing of a share certificate to the buyer.

> Further information can be obtained by contacting Enid Donadio, Secretary, Bright Community Financial Services Limited on (03) 5750-1870

This brochure is not intended as financial advice. Its content is intended to assist in processing the transaction. Each party should obtain their own independent advice from their accountant, financial planner and/or solicitor.