

Canterbury Surrey Hills **Community Finance Limited**



12 November 2010

Investor Name
Address
Town State Postcode

Dear Shareholder,

We are very pleased to provide you with an update on the progress of the Canterbury, Surrey Hills and Ashburton **Community Bank®** Branches.

For more than eight years now the people of Canterbury, Surrey Hills and more recently Ashburton have supported our locally owned **Community Bank®** branches by transferring their banking business to our branches. The shareholders of Canterbury Surrey Hills Community Finance Limited have been particularly supportive and instrumental in the success of the **Community Bank®** branches to date.

We are now pleased to announce that the Canterbury Surrey Hills Community Finance Limited Board has approved the payment of a fully franked dividend to shareholders.

A dividend of five cents per share will be paid on your shareholding for the year ended 30 June 2010. The payment will be made in November 2010. This dividend demonstrates the success of our venture and strategy and we thank you for your commitment to your community and your **Community Bank®** branches.

Attached to this letter is a Dividend Nomination Form that will enable you to provide updated information. If you have forwarded your banking details to us in the past and have not changed those details, you do not need to complete this form again. If you do wish to update our records with your banking details, please return this form by 27 October 2010 using the reply paid envelope. If you do not return this form you will receive a cheque for the sum of your dividend payment.

Once again, on behalf of the Board we would like to thank you for your contribution to the success of the Canterbury, Surrey Hills and Ashburton **Community Bank®** Branches. We look forward to continuing to provide you with further updates in the future.

If you have any queries please contact our company secretary Geoff Rowles on 03 8803 6122.

Yours faithfully

Dick Menting
Chairman – Canterbury Surrey Hills Community Finance Limited

Canterbury Surrey Hills Community Finance Limited



Shop 2, 143 Maling Road, Canterbury VIC 3126 ABN 96 099 590 593

DIVIDEND NOMINATION ADVICE

<Shareholder Name>

<Address>

<Town> <State> <Postcode>

I/We hereby cancel any previous instructions for payment of dividends and request future dividends be paid as follows:

Section A

Please tick one of the following two boxes

Either

☐ Please send all dividends to my registered address by cheque **OR**

☐ Please credit all dividends directly to the following bank account:

Financial Institution

BSB Number (6 digits)

Account Number (maximum 9 digits)

Section B

Tax File Number or Exemption

- Please quote your Tax File Number in the boxes below.

Individual or first holder

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Second joint holder

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Partnership/Trust or Superannuation Fund

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Company TFN or ABN

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If exempted from providing a Tax File Number, please state reason:

Section C

I / We confirm that this information is true and correct.

Signature

Signature

Date

Date

Dividend package

Imputation

Dividends paid by Canterbury Surrey Hills Community Finance Limited may carry a franked dividend. Under this system shareholders receive a credit for the proportion of the taxation paid by Canterbury Surrey Hills Community Finance Limited and this credit can be used to offset their own taxation liability. The amount of franked credit received by shareholders in addition to the amount of dividend received will be required to be included in the shareholders assessable income. However a rebate will be allowed in the tax payable to the extent of the franked credit. Advice will be forwarded to you with each Dividend Payment showing details of payment and franked credits.

Alternatives available

Credit to an account

The dividend will be automatically credited to our nominated account and notification forwarded to you at your registered address. Such notification will also include the amount of franked credit involved.

Payments by cheque

The cheque will be forwarded to you at your registered address, along with an advice of the amount received and the franked credit involved for use with your taxation return.

Action required by shareholders

Complete a Dividend Nomination Advice if:

- A. You are a new shareholder; or
- B. You wish to vary the way you receive your dividend

To ensure your required dividend instructions are recorded for the next dividend, please return this nomination advice as soon as possible. Dividend Nomination Advices received after 27 October 2010 will not be effective until the next dividend. The nominated participation will automatically apply to subsequent dividends.

If the Dividend Nomination Advice is signed but an option has not been indicated, it will be treated as a nomination to receive dividends by cheque.

The method of payment of dividend can be varied by you at anytime in the future; however such change in instructions must be in writing.

Please address all correspondence to:

**Canterbury Surrey Hills Community Finance Limited
C/- Richmond Sinnott Delahunty
172 McIvor Highway
BENDIGO VIC 3550**