TEMPORARY WAIVER

BSX LISTING RULES

RULE NUMBER: 4.3(b)

DATE GRANTED: 4 January 2006

ENTITY NAME: Fremantle Community Financial Services Limited

BSX CODE: FCF

RESOLVED: Based solely on the information provided, Bendigo Stock

Exchange Limited grants Fremantle Community Financial Services Limited ("Fremantle") a waiver from Listing Rule 4.3(b) to the extent that rule 45 of Fremantle's constitution does not comply with Listing Rule 4.3(b) on the condition

that there is no substantial change to the nature of

Fremantle's business.

.....

Ian Craig

Companies Manager

for and on behalf of Bendigo Stock Exchange Limited

TEMPORARY WAIVER

BSX LISTING RULES

RULE NUMBER: 6.3

DATE GRANTED: 4 January 2006

ENTITY NAME: Fremantle Community Financial Services Limited

BSX CODE: FCF

RESOLVED: Based solely on the information provided, Bendigo Stock

Exchange Limited grants Fremantle Community Financial Services Limited ("Fremantle") a waiver from Listing Rule 6.3 to the extent that rule 28 of Fremantle's constitution does not comply with Listing Rule 6.3 on the following

conditions:

1. there is no substantial change to the nature of Fremantle's business;

2. if the board of Fremantle exercises its discretion under rule 28 to refuse to register a transfer written notice of the refusal must be provided to the lodging party together with reasons for the refusal within 5 business days of the date on which the transfer was lodged with Fremantle.

Ian Craig

Companies Manager

for and on behalf of Bendigo Stock Exchange Limited

TEMPORARY WAIVER

BSX LISTING RULES

RULE NUMBER: 11.14

DATE GRANTED: 4 January 2006

ENTITY NAME: Fremantle Community Financial Services Limited

BSX CODE: FCF

RESOLVED: Based solely on the information provided, Bendigo Stock

Exchange Limited grants Fremantle Community Financial Services Limited ("Fremantle") a waiver from Listing Rule 11.14 on the condition that there is no substantial change to

the nature of Fremantle's business.

.....

Ian Craig

Companies Manager

for and on behalf of Bendigo Stock Exchange Limited