

Notice of Annual General Meeting

Gosnells Financial Services Limited
A.B.N. 11 095 764 533

**To be held at 11:00 am on the 4th of November, 2009
At the Lyall Richardson Hall in The Agonis
2232 Albany Highway, Gosnells, WA 6110**

Ordinary Business

1. Receipt of Annual Report

To receive the Company's Financial Report, the Director's Report and the Auditor's Report for the year ended 30 June 2009.

2. Election of Directors

To consider, and if thought fit, to pass each of the following resolutions as an ordinary resolution.

- (a) That Lily Bahnam be elected as a Director of the Company.
- (b) That Jacqui Stewart be elected as a Director of the Company.
- (c) That Bronwyn Baker be elected as a Director of the Company.
- (d) That Steve Mitchinson be elected as a Director of the Company.
- (e) That Timothy Smith be elected as a Director of the Company.
- (f) That Angela Yates be re-elected as a Director of the Company.

3. Remuneration Report

To consider, and if thought fit, pass the following resolution as an ordinary resolution:

That the Remuneration report be adopted.

4. Appointment of Auditor

To consider, and if thought fit, pass the following resolution as an ordinary resolution:

That the appointment of Macri and Partners Certified Practising Accountants as Auditor of the Company be approved.

Attending the meeting

All shareholders may attend the Annual General Meeting.

Joint holders: In the case of joint shareholders, all holders may attend the Meeting. If only one holder attends (including by proxy), that shareholder may vote at the Meeting as if that holder were solely entitled to the shares. If more than one joint holder is present (including by proxy), the joint holder whose name appears first in the register may vote.

Proxy: If you are unable to attend the Meeting, you are entitled to appoint a proxy to attend and vote. See the attached Proxy Form for information on appointing a proxy.

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Voting rights

Each shareholder is entitled to **one** vote.

For the purposes of voting at the Meeting, shares will be taken to be held by the persons who are registered as members as at 5:00pm on Friday the 25th of September, 2009.

By order of the Board,

Tanya Poynter
Company Secretary
Gosnells Financial Services Limited

5 October 2009

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Explanatory Notes

This information has been included to assist you in making an informed decision about the resolutions proposed at the meeting.

Agenda item 1. Receipt of Annual Report

The Annual Report is available on the Gosnells Financial Services Website (www.bendigobank.com.au). Should you require a printed copy of the Annual Report please put your request in writing to "The Secretary, Gosnells Community Bank, PO Box 417, Gosnells, WA, 6990".

Agenda item 2. Election of Directors

The following information is provided about candidates for election to the Board.

- (a) Lily Bahnam, having been appointed by the Board since the last annual general meeting, retires in accordance with the constitution of the Company, and being eligible, offers herself for election.
- (b) Jacqui Stewart, having been appointed by the Board since the last annual general meeting, retires in accordance with the constitution of the Company, and being eligible, offers herself for election.
- (c) Bronwyn Baker having been appointed by the Board since the last annual general meeting, retires in accordance with the constitution of the Company, and being eligible, offers herself for election.
- (d) Steve Mitchinson, having been appointed by the Board since the last annual general meeting, retires in accordance with the constitution of the Company, and being eligible, offers himself for election.
- (e) Timothy Smith having been appointed by the Board since the last annual general meeting, retires in accordance with the constitution of the Company, and being eligible, offers himself for election.
- (f) Angela Yates retires by rotation in accordance with the constitution of the Company, and being eligible, offers herself for re-election.

Agenda item 3. Remuneration Report

The Corporations Act requires a resolution that the Remuneration report contained in the Company's Annual Report be adopted, be put to the vote. The resolution is advisory only and does not bind the Directors of the Company.

Agenda item 4. Appointment of Auditor

Item 3 is an ordinary resolution to seek your approval for the appointment of Macri and Partners as the Company's Auditor.

The appointment of Macri and Partners requires approval of shareholders under the Corporations Act.