

COMMUNITY BANK® SHARE TRADING

GYMPIE Community Bank® Shares are Shares in the Gympie & District Financial Services Ltd.

The company started with a share issue of \$800,000 and was fully subscribed at the time. Some applicants did not get all the shares they applied for. The only shares available for sale now are the ones that become available from time to time because the initial shareholder wishes to sell his or her shares.

The shares are listed on the Bendigo Stock Exchange (BSX) Code name: GYD

On the BSX website: www.bsx.com.au , you can find share information like: price, market depth, trade history etc.

Normal procedures to buy and sell shares are through a BSX share broker. There are three BSX brokers.

Broker	Telephone	Email	Contact
AAA Shares	1800 004 299	heath@aaashares.com.au	Heath Moss / Garry Adams
ABN AMRO Morgan's	07 5449 9511 / 1300 793 676	astafford@abnamromorgans.com.au	Andrew Stafford
Strategem Financial Group	03 5445 4777	info@strategem.com.au	Kevin Martin / Jim Biles

There is a broker fee for buying and selling through a stockbroker. Minimum fee is about \$75 - \$100.

Another option to sell (or buy) Community Bank® Shares is by Private Arrangement.

If the seller has a buyer, (or the buyer has a seller), the two can agree on a price.

The original share certificate is handed in together with a '**Security Transfer Form**', signed, by buyer and seller

A new share certificate will be issued. There are no brokerage fees this way.

So, if you wish to sell some or all of your shares, you can contact one of the brokers, they then try to match up a buyer for your shares who is willing to pay your asking price.

You can also contact the bank as the Board of Directors may know of somebody who wishes to buy shares.

This could be the better option for small parcels of shares as there are no fees involved.

There is however no guarantee that a buyer is known to the board. The board or indeed the staff will not be involved in negotiations apart from exchanging names for buyers and sellers as a free service to the shareholders.



Who is the BSX?

- History going back to the gold rush
- Re-established in 2001 and now part of the NSX Ltd group of companies
- Licensed by the Australian Government and regulated by Australian Securities and Investments Commission (ASIC)
- Catering specifically to small companies and property funds

Who is listed on BSX?

- Many Bendigo Bank Community Bank® companies
- Property funds with assets valued at hundreds of millions of dollars.
- Other small and medium sized enterprises.

Why do companies list on the BSX?

- Transparent market for share trading
- Higher corporate governance standards
- Easier access to equity and debt capital
- More flexible and cheaper than an AXS listing
- Greater investor confidence

Shareholders benefits of being listed:

- Transparent trading.
- Daily Market Valuation
- Greater Liquidity
- The Elite. The knowledge that your company is one of only 2000 listed companies in Australia, subjecting themselves to higher standards of disclosure and governance.
- Greater investor confidence arising from open disclosure.
- Higher profile.



How do you trade Your Community Bank® Shares?