

**NSX Newcastle**

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NSX Limited

ABN 33 089 447 058

National Stock Exchange of Australia Limited

ABN: 11 000 902 063

21st of September 2007

Heathcote & Districts Financial
Services Limited
Attn: Ms Maree Selwood

Email:: Maree Selwood [Maree.Selwood@bendigobank.com.au]

Trading Halt Imposed
Market sensitive announcement pending

Dear Ms Selwood,

Announcement	Annual Report 2007
Trading Halt Imposed:	2.00 pm
Pre-Open:	2.20 pm
Normal Trading:	2.30 pm

Yours Sincerely

Scott Evans
General Manager