

References Corporations Act, s.205G

Notice of Director's Initial Interest in an Entity

Information given to BSX becomes the property of BSX and may be made public.

Name of entity:	Harbord Financial Services Limited
ABN :	25 097 282 525

The information below is given on behalf of:

Name of Director:	Garry Stanley Chadwick
Date of Appointment:	29 October 2002

1. Director's interests in securities where the director is the registered holder

Number and class of securities
1 Ordinary Fully Paid share

2. Director's interests in securities where the director is not the registered holder

Name of holder & nature of interest (Detail how the relevant interest was obtained)	Number and class of securities
GSC Investments Pty Ltd	5000 Ordinary Fully paid shares
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Superannuation Fund	5000 Ordinary Fully paid shares
Estate late Jan Chadwick	5000 Ordinary Fully paid shares

3. Director's interests in contracts

Detail of contract	Nil
Nature of interest	Nil
Name of registered holder (If issued securities)	Nil
Number and class of securities to which the interest relates	Nil

