

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.

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

The information below is given on behalf of:

| | |
|-----------------------------|---------------------|
| Name of Director: | Ian Charles Joynson |
| Date of Appointment: | 26 June 2001 |

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

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|---------------------------------------|
| Number and class of securities |
| 1001 Ordinary Fully Paid share |

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

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| Name of holder & nature of interest (Detail how the relevant interest was obtained) Mrs Faye Joynson (wife) | Number and class of securities 1000 Ordinary Fully Paid shares |
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3. Director's interests in contracts

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|---|------------|
| 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 |