

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:	Trevor Leslie Sargeant
Date of Appointment:	25 October 2001

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) Mrs Vicki Sargeant (Wife)	Number and class of securities 2000 Ordinary Fully Paid shares
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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