

**Harbord
Financial Services Limited**



10 February 2010

Announcements Section
Bendigo Stock Exchange

Dear Sir/ Madam

Re Harbord Financial Services Limited (HBD)

The Company wishes to announce that further to the dividend based on the Financial Statements for the year ended 30th June 2009 announced in the Directors Report presented at the Annual General Meeting on 30th November 2009, the record date for our fully franked dividend of 8 cents per share will be on the 23rd February 2010.

Payment date will be made 26th February 2010.

Yours sincerely

A handwritten signature in black ink, appearing to read 'Ian Greentree'.

Ian Greentree

Company Secretary

Emailed to: announcements@bsx.com.au

All correspondence addressed to:
Harbord Financial Services Limited
20 Albert Street, Freshwater, NSW 2096
Harbord Financial Services Limited ABN 25 097 282 525
Franchisee of Bendigo Bank Limited, Fountain Court, Bendigo, VIC 3550
ABN 11 068 049 178 AFSL No. 237 879