

**HARBORD FINANCIAL SERVICES LIMITED**  
**A.B.N. 25 097 282 525**

**NOTICE OF ANNUAL GENERAL MEETING**

Notice is hereby given that the Annual General Meeting of Harbord Financial Services Ltd will be held at 7.00pm on Tuesday, 23 November 2010 at the South Curl Curl Surf Life Saving Club, Carrington Parade, Curl Curl NSW.

**Ordinary Business:**

1.     **Receipt of Annual Report.**  
To receive the Company's Financial Report, the Directors Report and the Auditor's Report for the year ended 30 June 2010.
2.     The Directors have declared a fully franked dividend to shareholders of 10 cents per share.
3.     To consider, and if thought fit pass each of the following resolutions as ordinary resolutions:  
Re-election of Directors retiring by rotation:
  - (a)     That Trevor Sargeant be elected as a Director,
  - (b)     That Martin Brook be elected as a Director, and
  - (c)     That Bradley O'Connor be elected as a Director.
4.     **Remuneration Report**  
To consider, and if thought fit, to pass the following resolution as an ordinary resolution.  
That the remuneration report be adopted.

DATED this 20<sup>th</sup> day of October 2010

**BY ORDER OF THE BOARD**

Ian Greentree  
Company Secretary

**Attending the Meeting**

All shareholders may attend the Annual General Meeting

**Joint holders:** In the case of joint shareholders, all holders may attend the meeting. If only one holder attends (including by proxy), that shareholder may vote at the Meeting as if that holder were solely entitled to the shares. If more than one person of the joint shareholding is present (including by proxy), the joint holder whose name appears first in the share register may vote. The other joint shareholder can not vote.

**Corporate Shareholders:** A corporate shareholder must appoint one or more persons to act as its representative under section 250D of the Corporations Act. But only one representative may exercise the corporate shareholder's powers at any one time. The Company requires written evidence of a representative's appointment to be given to the Company before the meeting.

**Proxy:** If you are unable to attend the Meeting, you are entitled to appoint a proxy to attend and vote. See the attached Proxy Form for information on appointing a proxy.

**Voting Right:**

Each shareholder is entitled to **one** vote. (regardless of the number of share held)

For the purpose of voting at the Meeting, shares will be taken to be held by the shareholders who are registered as members as at 5.00pm on 17 November 2010

By Order of the Board

Ian Greentree  
Company Secretary  
20th October 2010

A proxy form accompanies this Notice of meeting. A member entitled to attend and vote at this meeting is entitled to appoint a proxy. The proxy need not be a member of the Company.

## **Explanatory Notes**

This information has been included to assist you in making an informed decision about the resolutions proposed at the meeting.

### **Agenda Item 1**

Harbord Financial Services Limited's Annual Report including the financial report and other items will be laid before the meeting in accordance with the Corporations Act. There is no requirement for shareholders to approve those reports. However, the Chairman will allow a reasonable opportunity for shareholders at the meeting to ask questions about, or make comments on the management of the Company. The Chairman will also allow reasonable opportunity for shareholders at the meeting to ask the Auditor or the Auditors representative questions relevant to the conduct of the audit, the preparation and content of the auditor's report, the accounting policies adopted by Harbord Financial Services Limited in relation to the preparation of the financial statements and the independence of the auditor in relation to the conduct of the audit.

### **Agenda Item 2**

The Directors have approved a fully franked dividend of 8 cents per share to be paid within 90 days of the AGM.

### **Agenda Item 3**

The following information is provided about candidates for election to the Board.

- (a) Trevor Sargeant retires by rotation in accordance with the Constitution of the Company, and being eligible, offers himself for election.
- (b) Marin Brook retires by rotation in accordance with the Constitution of the Company, and being eligible, offers himself for election.
- (c) Bradley O'Connor retires by rotation in accordance with the Constitution of the Company, and being eligible, offers himself for election.

The above three directors have been actively involved as directors of the Company. The Board recommends the re-appointment of these three directors.

### **Agenda Item 4**

No Directors' remuneration has been paid as the positions are held on a voluntary basis. (as per the Directors' Report). Nevertheless the Corporations Act 2001 requires the Directors' Report to include a separate Remuneration Report and the business of the AGM to include a resolution for its approval as an advisory (i.e. non-binding) resolution only and does not bind the Directors of the Company.

## **Profiles of Directors standing for re-election**

### **Trevor Sargeant age 55**

A lifetime resident and locally practising Dentist. Current Chairman and Director since inception (2001).

### **Martin Brook age 53**

Community Pharmacist in Harbord for 20 years and a director since inception (2001)

### **Bradley O'Connor Age 51**

Operates a manufacturing business with extensive experience in establishing and managing businesses in a variety of industries including plumbing, building, aviation and agriculture. Brad is an active member in the community with Rotary and his association with sporting clubs. Brad was foundation shareholder and Director since 2005.

# Proxy Form

**Harbord Financial Services Limited**

ABN 25 097 282 525

**All Correspondence to:**

The Company Secretary  
Harbord Financial Services Ltd  
C/- Bendigo Bank Limited  
20 Albert Street  
HARBORD NSW 2096

Enquires:

0412 877 800

[iangmobile@hotmail.com](mailto:iangmobile@hotmail.com)

Mark in this Box an "X" if you have made any changes to your address details (see reverse)

☐**Appointment of proxy**

I/We being a member/s of Harbord Financial Services Limited and entitled to attend and vote appoint the person named below or, if no person is named below, the Chairmen of the meeting as my/our proxy to vote in accordance with directions set out below (with a discretion as to any business not referred to below) or, if no Directions are given, as my/our proxy sees fit, at the Annual General Meeting of the Company to be held at South Curl Curl Surf Club Carrington Parade Curl Curl at 7.00pm on Tuesday 23 November 2010 and at any adjournment of that meeting.

In the relevant Box either mark with "X" or print the name of the person

☐

**OR**

The Chairman of the meeting

In the box above print the name of the person you are appointing  
if this person is someone other than the Chairman of the Meeting

**Please refer to the next page for voting**

## Proxy Form (continued)

Voting directions to your proxy please place "X" in the relevant box to vote

Voting directions to your proxy Please mark ☒ to indicate your directions

	For	Against	Abstain*
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### Ordinary Business

Item 1 Receipt of financial report

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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Item 3

(a) Re-election of Trevor Sargeant

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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(b) Re-election of Martin Brook

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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(c) Re-election of Bradley O'Connor

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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Item 4

That the remuneration report be adopted

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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\* If you mark the Abstain box for a particular item, you are directing your proxy note to vote on your behalf on a show of hands or on a poll and your vote will not be counted in working out the required majority on a poll.

### Please Sign Here

This section must be signed in accordance with the instructions overleaf to enable your directions to be implemented.

Individual or Shareholder 1

Sole Director and  
Sole Company Secretary

Shareholder 2

Director

Shareholder 3

Director/Company Secretary

Please refer to the attached instructions on how to complete the Proxy Form

**Harbord Financial Services Limited** ABN 25 097 282 525  
Registered Office 20 Albert Street, **HARBORD NSW 2096**

## How to complete the Proxy Form

### 1 Your Name and Address

This is your name and address as it appears on the Company's share register. If this information is incorrect, please mark the box and make the correction on the form. Please note; you cannot change ownership of your shares using this form.

### 2 Appointment of a proxy

A member entitled to attend and vote at the Meeting may appoint one proxy. A proxy need not be a member of the Company. A proxy may be an individual or a company.

### 3 Identity of proxy

If you wish to appointment the Chairman of the Meeting as your proxy, mark the box with "X". If the person you wish to appoint is someone is someone other than the Chairman of the Meeting please write the name of that person in the large box. If you leave this section blank, the Chairman of the meeting will act as your proxy.

### 4 Voting instructions

You may direct your proxy how to vote by placing a mark in one of the boxes opposite each of business. If you do not mark any of the boxes on a given item, your proxy may vote as he or she chooses. If you mark more than one box on any item your vote on that item will be invalid.

### 5 Signing instructions

*The Proxy Form* must be signed in the spaces provided.

*Individual:* If the shareholding is in one name, the holder must sign.

*Joint holding:* If the shareholding is more than one name, any one holder may sign

*Power of Attorney:* To sign under a power of attorney, you must have already lodged this document with the Company or attach a certified copy of the power of attorney to this form when you return the completed form

*Companies:* If the shareholding is in the name of a company:  
If the company has a sole director who is also the sole company secretary, this form must be signed by that person.  
If the company (under section 204A of the Corporations Act 2001) does not have a company secretary, a sole director can also sign alone. Otherwise this form must be signed by a Director jointly with either another Director or a company secretary.  
Please indicate the office held and sign in the appropriate place.

If a representative of the company is to attend the meeting, the appropriate "Certification of Appointment of the Corporate Representative" must be produced before the meeting to the Company.

### Lodging instructions

This Proxy Form (and any power of attorney under which it is signed) must be received by the Company not later than 2 business days before the meeting by 5.00pm on Friday 20<sup>th</sup> November2010. Any proxy Form received after that time will **not** be valid for the scheduled meeting. Documents may be lodged in any of the following ways.

By post or had delivery to the Company's registered office at 20 Albert Street, Harbord NSW

By facsimile to fax number 02 9939 6844