

**Notice of Annual General Meeting**  
Hervey Bay & District Financial Services Limited  
A.B.N. 46 116 567 072

**To be held at 7.30 pm on Wednesday 21 November 2007  
at Hervey Bay Boat Club, Buccaneer Avenue, Urangan**

**The Agenda of the meeting will be as follows:**

**1. Chairman's Apology**

**2. Chairman's Report to be read by Deputy Chairman Trevor McDonald**

**3. Manager's Report**

**4. Receipt of Annual Report**

To receive the Company's Financial Report, the Directors' Report and the Auditor's Report including the Remuneration Report for the year ended 30 June 2007.

**5. Election of Directors. In accordance with the Company's Constitution:**

- (a) Your Director, Rebecca Pokarier was appointed by the Board during the year and offers herself for re-election.
- (b) Your Director, Christine Riordan was appointed by the Board during the year and offers herself for re-election.
- (c) Your Director, Melissa Davis-Brown was appointed by the Board during the year and offers herself for re-election.
- (d) Your Director, Greta Brennan was appointed by the Board during the year and offers herself for re-election.
- (e) Your Director, Shayne Kuhn retires by rotation and offers himself for re-election.
- (f) Your Director, Trevor McDonald retires by rotation and offers himself for re-election.
- (g) Your Director, Robin St.John Farrington retires by rotation and is not available for re-election. Master of Ceremonies would like to move a vote of thanks from the meeting for his assistance and time.

To consider, and if thought fit, to pass each of the following resolutions as an ordinary resolution.

- (a) That Rebecca Pokarier be elected as a director of the Company.
- (b) That Christine Riordan be elected as a director of the Company.
- (c) That Melissa Davis-Brown be elected as a director of the Company.
- (d) That Greta Brennan be elected as a director of the Company.
- (e) That Shayne Kuhn be elected as a director of the Company.
- (f) That Trevor McDonald be elected as a director of the Company.

**6. Appointment of Auditor**

To consider, and if thought fit, pass the following resolution as an ordinary resolution.

That the appointment of David Hutchings as auditor of the Company be approved.

## 7. Remuneration Report

To consider, and if thought fit, pass the following resolution as an ordinary resolution.

That the remuneration report contained in the Annual Report be adopted.

## 8. 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 joint holder is present (including by proxy), the joint holder whose name appears first in the register may vote.

*Corporate shareholder:* A corporate shareholder may 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 rights

Each shareholder is entitled to **one** vote.

For the purposes of voting at the Meeting, shares will be taken to be held by the persons who are registered as members as at 4.00pm on 19 November 2007.

By order of the Board

Chris Riordan  
Company Secretary  
21 October 2007

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 5: Election of Directors**

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

- (a) Rebecca Pokarier, having been appointed by the Board since the last annual general meeting, retires in accordance with the constitution of the Company, and being eligible, offers herself for election.
- (b) Christine Riordan, having been appointed by the Board since the last annual general meeting, retires in accordance with the constitution of the Company, and being eligible, offers herself for election.
- (c) Melissa Davis-Brown, having been appointed by the Board since the last annual general meeting, retires in accordance with the constitution of the Company, and being eligible, offers herself for election.
- (d) Greta Brennan, having been appointed by the Board since the last annual general meeting, retires in accordance with the constitution of the Company, and being eligible, offers herself for election.
- (e) Shayne Kuhn retires by rotation in accordance with the constitution of the Company, and being eligible, offers himself for re-election.
- (f) Trevor McDonald retires by rotation in accordance with the constitution of the Company, and being eligible, offers himself for re-election.

### **Agenda item 6: Appointment of Auditor**

Item 6 is an ordinary resolution to seek your approval for the appointment of Mr David Hutchings of Andrew Frewin & Stewart as the Company's auditor.

The Board has received David Hutchings' consent to act and written notice of David Hutchings' nomination as auditor from a shareholder.

The appointment of David Hutchings requires approval of shareholders under the Corporations Act.

David Hutchings is a senior member of Andrew Frewin & Stewart in Bendigo, Victoria. He has sound experience in working with community banking companies around Australia. His experience in this area is highly considered by your directors.

### **Agenda item 7: Remuneration report**

The Corporations Act requires a resolution that the remuneration report contained in the Company's annual report be adopted and be put to the vote. The resolution is advisory only and does not bind the directors of the Company.