

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: Hervey Bay & District Financial Services Limited**ABN : 46 116 567 072**

The information below is given on behalf of:

Name of Director:

Christine Jean Riordan

Date of Appointment:27th September 2010**1. Director's interests in securities where the director is the registered holder****Number and class of securities**

500 Ordinary shares

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)

Number and class of securities**3. Director's interests in contracts****Detail of contract****Nature of interest****Name of registered holder
(If issued securities)****Number and class of securities to
which the interest relates**