

Company Name: COMMUNITY FINANCIAL SERVICES VICTORIA LIMITED
ACN/ARBN: 092 756 351
Document Type: MEMORANDUM OF ORDINARY RESOLUTION OF THE MEMBERS

RETURN OF CAPITAL:

It was resolved unanimously that the share capital of the Company be reduced by the payment of 5 cents per fully paid ordinary share to each holder of such shares registered in the books of the Company on 7th November 2003.

The payment date for the return of capital is 21st November 2003.

Signed by the chairman of the company:



30/10/2003

PAPLEY, MAXWELL WILLIAM
(Chairman)