



Mandurah

13 September 2005

Fax 03 9664 0011

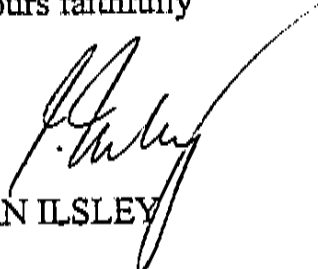
Mr I Craig
Companies Manager
Level 1/257 Collins Street
MELBOURNE VIC 3000

Dear Ian

RE: DIVIDEND PAYMENT

Please be advised that the dividend payment date will be the 17th October 2005.

Yours faithfully



IAN ILSLEY

All correspondence addressed to:
Mandurah Community Financial Services Limited
PO Box 555, Mandurah, WA 6210
Mandurah Community Financial Services Limited ABN 68 008 081 308.
Franchisee of Bendigo Bank Limited Fountain Court, Bendigo, VIC 3080
ADN 11 008 040 170. AFSL No. 237 879.

BENDIGO/IAN CRAIG/DIVIDEND PAYMENT