

APPOINTMENT OF PROXY

If you are unable to attend the Annual General Meeting of Mandurah Community Financial Services Limited, and wish to appoint a proxy to attend and vote at the above meeting, please fill out this form. Once this form is completed and signed please place in the ballot box located in the Halls Head Community Bank® Branch by close of business on Wednesday, 23 November 2005.

I/We, _____ of _____
_____, a member of Mandurah Community

Financial Services Limited, appoint _____

as my/our proxy to vote at the Annual General Meeting of members to be held on
Wednesday, November 23, 2005.

Dated: _____

Signature: _____

CERTIFICATE OF WITNESS

(This certificate is to be completed only if the person giving the proxy is blind or incapable of writing. The signature of the member must not be witnessed by the person nominated as proxy.)

I _____, of _____
_____, certify that the above instrument appointing
a proxy was completed by me in the presence of and at the request of the person
appointing the proxy and read to him or her before she signed or marked at the
instrument.

Dated: _____

Signature of Witness: _____

Description: _____

Place of Residence: _____