

Notice of Annual General Meeting

Redlands Community Financial Services Limited
A.B.N. 52 116 190 875

To be held at 6:30pm on Monday 16th November 2009
at Redland Bowls Club, 3 Poinciana Avenue Victoria Point

Ordinary Business

1. Receipt of Annual Report

To receive the Company's Financial Report, the Director's Report and the Auditor's Report for the year ended 30 June 2009.

2. Election of Directors

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

- (a) That **Frederick James Powers** be elected as a Director of the Company.
- (b) That **John James Goodwin** be elected as a Director of the Company.
- (c) That **Donald Neil Reed** be elected as a Director of the Company.
- (d) That **Ann Constance Reed** be elected as a Director of the Company.

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.

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 **5:00pm on 13th November 2009**.

By order of the Board

Fred Powers
Company Secretary
30 September 2009

Notice of Annual General Meeting

Explanatory Notes

This information has been included to assist you in making an informed decision about the resolutions proposed at the meeting.

Agenda item 2. Election of Directors

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

(a) **Frederick James Powers**, having been appointed by the Board since the last annual general meeting, and being eligible, offers himself for election.

(b) **John James Goodwin** having been appointed by the Board since the last annual general meeting, and being eligible, offers himself for election.

(c) **Donald Neil Reed** having been appointed by the Board since the last annual general meeting, and being eligible, offers himself for election.

(d) **Ann Constance Reed** having been appointed by the Board since the last annual general meeting, and being eligible, offers herself for election.

Fred has been the Principal of Redlands Taxation Services accountancy firm for over 22 years and has a wealth of experience and knowledge in the performance of the role of a Company's secretary requirements

John is a 'mobile' bank manager for Bendigo Bank with a broad range of experience, including excellent marketing skills. John lives in Victoria Point and volunteers within local community organisations; for example Sharks Cricket Club

Don has a broad range of business skills, including business management and sales. Don created and now manages a successful local business; monitoring and communications services within the transport industry. Don has volunteered for the Australian Red Cross, and lives in Victoria Point

Ann is a 'retired' teacher and continues study to further her qualifications. Ann also has experience as a sales manager. Ann lives in Victoria Point and has an extensive community service record, including Victoria Point Lions Club.

Supplementary information for BSX-listed companies

Agenda item 3. Remuneration Report

Resolution

The following additional resolution is required.

Consider, and if thought fit. That the remuneration report be adopted.

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

Annual Reporting to Shareholders

To reduce the cost of printing and postage of Annual Reports, shareholders may wish to receive a copy of their Annual Report electronically in the future. Please contact Garry White on gwhite@iprimus.com.au to update your records.

Proxy form

Redlands Community Financial Services Limited
A.B.N. 52 116 190 875

All correspondence to:
Redlands Community Financial Services Ltd
BOX 5300
VICTORIA POINT QLD 4165
Enquiries **3820 9355**
Facsimile 3820 9322

SHAREHOLDER

Appointment of proxy

I/We being a member/s of **Redlands Community Financial Services Ltd** and entitled to attend the vote appoint the person named below or, if no person is named below, the Chairman of the Meeting as my/our proxy to vote in accordance with directions set out below (with a discretion as to any business not referred to below) or, if no directions are given, as my/our proxy sees fit, at the Annual General Meeting of the Company to be held at **Redlands Bowls Club** on **Monday 16th November 2009** at **6:30pm** and at any adjournment of that Meeting.



The Chairman of
the Meeting
(mark with an 'X')

OR

Write here the name of the person you are appointing if this person is someone other than the Chairman of the Meeting.

Voting directions to your proxy

Please mark with 'X' to indicate your directions

Ordinary Business	Accept	Decline	Abstain*
Item 1. Receipt of Financial Report, Director's Report and Auditor's Report			
Item 2. (a) That Frederick James Powers be elected as a Director of the Company			
Item 2. (b) That John James Goodwin be elected as a Director of the Company			
Item 2. (a) That Donald Neil Reed be elected as a Director of the Company			
Item 2. (a) That Ann Constance Reed be elected as a Director of the Company			
Item 3. Remuneration report			

*If you mark the Abstain box for a particular item, you are directing your proxy not to vote on your behalf on a show of hands or on a poll and your vote will not be counted in working out the required majority on a poll.

PLEASE SIGN HERE

This section MUST be signed in accordance with the instructions overleaf to enable your directions to be implemented.

Individual or Shareholder 1

Shareholder 2

Shareholder 3

<input type="text"/>	<input type="text"/>	<input type="text"/>
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Sole Director and
Sole Company Secretary

Director

Director/Company Secretary

Redlands Community Financial Services Ltd
A.B.N. 52 116 190 875
Registered Office - Suite 39/Level 1 Bay Village Shopping Centre; 133 Broadwater Terrace, Redland Bay QLD 4165

Proxy form

How to complete this Proxy form

1. Your name and address

This is your name and address as it appears on the Company's share register. If this information is incorrect, please mark the box and make the correction on the form. **Please note, you cannot change ownership of your shares using this form.**

2. Appointment of a proxy

A member entitled to attend and vote at the Meeting may appoint one proxy. A proxy need not be a member of the Company. A proxy may be an individual or a Company.

3. Identity of proxy

If you wish to appoint the Chairman of the Meeting as your proxy, mark the box. If the person you wish to appoint as your proxy is someone other than the Chairman of the Meeting please write the name of that person. If you leave this section blank, the Chairman of the Meeting will act as your proxy.

4. Voting instructions

You may direct your proxy how to vote by placing a mark in one of the boxes opposite each item of business. If you do not mark any of the boxes on a given item, your proxy may vote as he or she chooses. If you mark more than one box on an item your vote on that item will be invalid.

5. Signing instructions

The Proxy form must be signed in the spaces provided.

Individual

If the holding is in one name, the holder must sign.

Joint holding

If the holding is in more than one name, any one holder may sign.

Power of Attorney

To sign under power of attorney, you must have already lodged this document with the Company or attach a certified copy of the power of attorney to this form when you return it.

Companies

If the Company has a Sole Director who is also the Sole Company Secretary, this form must be signed by that person. If the Company (under section 204A of the Corporations Act 2001) does not have a Company Secretary, a Sole Director can also sign alone. Otherwise this form must be signed by a Director jointly with either another Director or a Company Secretary. Please indicate the office held by signing in the appropriate place.

If a representative of the Company is to attend the meeting, the appropriate 'Certificate of Appointment of Corporate Representative' must be produced before admission to the Meeting.

How to complete this Proxy form

This Proxy Form (and any Power of Attorney under which it is signed) must be received by the Company not later than **2 business days** before the Meeting (**ie by 5pm on Wednesday 11th November 2009**). Any Proxy Form received after that time will not be valid for the scheduled meeting.

How to lodge this Proxy form and/or advise change of address

Documents may be lodged in any of the following ways:

Hand delivery - To the Company's registered office at **Suite 39/Level 1 Bay Village Shopping Centre; 133 Broadwater Terrace, Redland Bay QLD**

Post – By mail to **P O Box 5300 Victoria Point QLD 4165**

Facsimile - To fax number **07 3820 9322**

Email – To Garry White - gwhite@iprimus.com.au