

17 December 2008

Dear Shareholder,

Welcome to the Rockingham Bendigo Bank Shareholder Newsletter. As you may be aware, Cashmanagement is now looking after the administration of the Share Registry. It's been a busy time with the change over from the previous registry and we thank everybody for their patience during the transition. To assist you we thought we'd tackle a couple of frequently asked questions:

How do I change my membership details?

Please fill in and return the attached Membership Details Form.

Can I have my future dividends deposited directly to my bank?

Yes! Please specify your bank account details on the Membership Details Form.

Are there any other ways of receiving the Annual Report?

The Annual Report can now be accessed in these ways

- Online (PDF Version) - type the following address into your web browser www.bendigobank.com.au/rockingham then go to the Investor Relations section.
- Email copy - please provide your email address on the Membership Details form.
- Local Branch - you can pop into the local branch and pick up a copy.
- By Post - if you want to keep receiving this then please fill in the attached form.
- If you do nothing, we will save cost and trees and not post you one anymore.

How do I sell or transfer my shares?

We cannot sell the shares for you and neither can the bank. This has to be done by a Bendigo Stock Exchange (BSX) broker. We've listed three of them for you. You can also find their details on www.bsx.com.au

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|---------------------------------------|---|
| • AAA Shares & Investments | Telephone: (08) 8232 3833 or 1800 00 4288 |
| • ABN AMRO Morgans | Telephone: (07) 333 44 888 |
| • Strategem Financial Group | Telephone: (03) 5445 4777 |

Some shareholders wish to transfer their shares "off market". We recommend you contact your broker and discuss this option with them as certain requirements need to be fulfilled before this can take place. If you have been involved in an off market transfer then you will need to notify us as soon as possible.

If you need further assistance please feel free to contact our office during business hours. From the team here at Cashmanagement we wish everybody safe and happy holidays!

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Membership Details Form

IMPORTANT

It is your responsibility to ensure that your full personal details are up to date. If not, payments such as dividends may not reach you.

Please fill in the following form with your current details and post, fax or return it to the Share Registry at Cashmanagement:

| | |
|--|--|
| Surname: | |
| First Name: | |
| Current Address: | |
| Home Phone: | |
| Mobile Phone: | |
| Email: | |
| Facsimile: | |
| Banking Details: <i>Please fill in this section if you want your dividend payments deposited directly to your bank account</i> | |
| Bank: | |
| Account Name: | |
| BSB: | |
| Account Number: | |
| Annual Report: <i>Please indicate your preference for receiving the Annual Report</i> | |
| Yes, please send me the report by email only: | |
| Yes, please send me the report by post only: | |
| If you do not select email or post, we will not send you a report and assume you will get one off the internet or from the branch. | |

Signed:

Dated:
