



Shareholder Offer

Build your wealth with margin lending

Borrowing to invest, or gearing, is a popular way to increase your long term wealth and reach your financial goals sooner. Many Australians have been able to improve their financial position by borrowing to invest in property and acknowledge the long term wealth creation benefits that can be gained from this.

Margin Lending allows you to apply the same concepts as borrowing to invest in property, to the share market. With a Margin Loan you can use an existing portfolio of ASX listed shares, a wide range of managed funds, or a cash contribution, as your collateral and then borrow to buy more shares or managed funds to increase your share market investment.

Just as your property is the security for your home loan, your share or managed fund portfolio becomes the security for your Margin Loan.

And now, as a Sandringham Community Financial Services shareholder, you have the chance to take up a special offer on a Bendigo Margin Loan. As part of the offer,

you will receive a discount of 0.75% pa off the Margin Lending Variable Rate.

Plus you have the option of six or 12 month prepaid fixed rates, which are also discounted, please contact us to obtain the current fixed rates. Other benefits of a Bendigo Margin Loan include no establishment fees for individuals, loans starting from as little as \$20,000**, fast approval and personalized service.

If you wish to discuss refinancing an existing margin loan that you have elsewhere or to find out more, contact Matthew, your Branch Manager at Sandringham Community Bank® branch at 75 Station St, Sandringham or phone us on 9521 6488.

The information in this letter does not take the place of advice. It has been prepared for information purposes only and should not be viewed as a recommendation. You should read the Risk Disclosures section in the Margin Lending Application booklet and seek independent legal, taxation or financial advice as to the suitability of a Margin Loan to meet your investment objectives, financial situation and particular needs. ** All loans are subject to the bank's Margin Lending assessment criteria. Fees and charges may apply. Subject to terms and conditions.

IN THE COMMUNITY....

Join us to kick off our 5th Birthday Celebrations with a

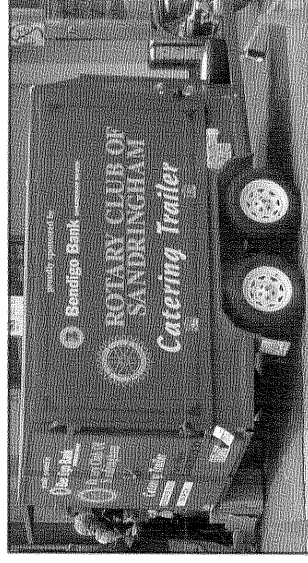
FREE sausage sizzle

with the support of the Rotary BBQ Trailer at the Sandringham Football Club on

Saturday 25th August @ 1.00pm

We have a LIMITED NUMBER of FREE family and junior tickets available for Shareholders!! First in first served.

Simply come in and see us to collect your tickets!



Proud to be a sponsor of the Sandringham Football Club!

Sandringham Community Bank® Branch

75 Station St, Sandringham. Phone: 9521 6488