

**Sandringham  
Community Financial Services Limited**

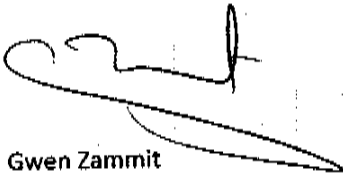


23<sup>rd</sup> January 2008

**NATIONAL STOCK EXCHANGE OF AUSTRALIA  
BENDIGO STOCK EXCHANGE**

**ANNOUNCEMENT**

The announcement of 18<sup>th</sup> January 2008 relating to return of capital contained an error and can be disregarded in its entirety. The Company will advise further as soon as possible

A handwritten signature in black ink, appearing to read 'Gwen Zammit'.

**Gwen Zammit  
Director  
Sandringham Community Financial Services**

All correspondence addressed to:  
**Sandringham Community Financial Services Limited**  
75 Station Street, Sandringham, VIC 3191.  
Sandringham Community Financial Services Limited ABN 98 099 131 192.  
Franchisee of Bendigo Bank Limited, Fountain Court, Bendigo, VIC 3550  
ABN 11 068 049 178, AFSL No. 257 879.