

**Wantirna
Community Financial Services Limited**



Notice of Annual General Meeting

**To be held at 6.00pm on Tuesday 5th December 2006 at Knox Presbyterian Church,
cnr Thaxted Pde & Mountain Hwy, Wantirna**

Ordinary Business

1. Receipt of Annual Report

To receive the Company's Annual Report, the Directors' Report and the Auditor's Report for the year ended 30th June 2006.

2. Appointment of Auditor

To consider and if thought fit, pass the following resolution as an ordinary resolution:
That the appointment of David Hutchings of Andrew Frewin & Stewart as auditor of the Company be approved.

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 was 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.

Corporate shareholder: A corporate shareholder may appoint one or more persons to act as its representative under section 250D of the Corporations Act, but only one representative may exercise the corporate shareholder's powers at any one time. The Company requires written evidence of a representative's appointment to be given to the Company before the Meeting.

Proxy: If you are unable to attend the meeting you are entitled to appoint a proxy to attend and vote. See the enclosed Proxy Form for information on appointing a proxy.

Voting rights

Each shareholder is entitled to one vote.

For the purpose of voting in the meeting, shares will be taken to be held by the persons who are registered as members as at 6pm on 5th December 2006.

By order of the Board,

Judy Blizzard
Company Secretary
1st November 2006

There will be an opportunity to meet Directors and Staff during light refreshments after the formal meeting.

Proxy Form

Wantirna Community Financial Services Limited

ABN 43 118 000 230



Mark this box with an 'x' if you have made any changes to your address details (see reverse)

All correspondence to:
 Wantirna Community Financial Services Ltd
 Suite 30, Wantirna Mall, 348 Mountain Hwy
 Wantirna Vic. 3152 Australia
 Enquiries
 Tel: 9720 2922
 Facsimile 03 9720 6230

Shareholder Name:.....
 Address

..... STATE PC

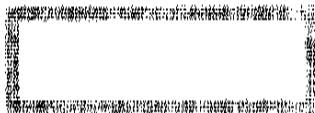
Appointment of proxy

I/We being a member/s of Wantirna Community Financial Services Limited and entitled to attend and 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 [location], [town] on [date] at [time] 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



to indicate your directions

Ordinary Business

Item 1. Receipt of financial report, directors' report and auditor's report

Item 2. Appointment of Auditor

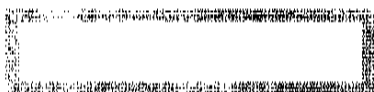
For Against Abstain*

*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



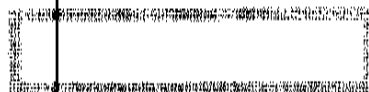
Sole Director and
 Sole Company Secretary

Shareholder 2



Director

Shareholder 3



Director/Company Secretary

Wantirna Community Financial Services Limited
 A.B.N. 43 118 000 230

[Registered Office – Suite 30 Wantirna Mall, 348 Mountain Hwy, Wantirna 3152]

How to complete the 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.

Lodging instructions

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 6pm on 30th November 2006). Any Proxy Form received after that time will not be valid for the scheduled meeting. Documents may be lodged in any of the following ways.

- By post or hand delivery to the Company's registered office at Suite 30, Wantina Mall, 348 Mountain Hwy, Wantina 3152.
- By facsimile to 9720 6230.