

East Gosford
Community Bank® Branch Bendigo Bank



Facsimile

To: Angela Liapis	From: Michael Bell
Company/Office: Computershare	Dept./Branch: East Gosford
Fax No.: 03 94732563	Fax No.: 02 4323 1499
Telephone No.:	Telephone No.: 02 4323 4559
No. of pages (including this page): 3	Date: 19 / 08 / 2008 Time: 3.50 PM

Urgent Confidential

Comments:

Hi Angela,

Please find attached Authorisation for Dividend Distribution.

If you wish to discuss this matter further, please do not hesitate to contact me.

Regards

Michael Bell

**SENIOR MANAGER &
COMPANY SECRETARY**

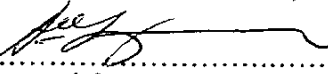
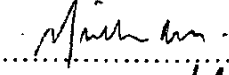
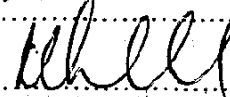
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East Gosford Community Bank, 101 Victoria Street, East Gosford, PH: 02 43234559, FAX 02 43231499, ABN 90 092 538 620 A franchisee of Bendigo Bank Limited.

Banking products are issued by Bendigo Bank Limited, Fountain Court, Bendigo, VIC 3550. PO Box 480, Bendigo, VIC 3552
Telephone (03) 5433 9339, Facsimile (03) 5433 9690 www.bendigobank.com.au ABN 11 068 049 178 AFSL No. 237879.

AUTHORISATION FOR DIVIDEND DISTRIBUTION

To: Bendigo Bank Share Registry, PO Box 480 Bendigo Vic 3550
 Telephone 1800 646 042 Fax (03) 5433 9029

Company Name EAST GOSFORD AND DISTRICTS FINANCIAL SERVICES LTD:	
Registered Address: 101 VICTORIA STREET EAST GOSFORD 2250	
A.C.N.	092538620
What is the amount of the dividend to be distributed?	FIVE (5) (cents per share)
Is the dividend to be franked?	Yes /
If yes, what percentage will be franked?	100%
What is the franking rate?	30%
The date the shares go ex-dividend (only if listed on BSX)	16 TH OCTOBER 2008
The date on which the Share Register is to close to enable dividend to be calculated (Books Close Date)	24 TH OCTOBER 2008
The date the dividend is to be paid	12 TH NOVEMBER 2008
Type of Dividend	FINAL
Do you require a message to be included the dividend statement?	No
If yes. What is the message?	
Do you wish the share registry to organise the mailing of the dividend statements.	Yes /
If No: Where are the Dividend statements to be sent to :	
If Yes: Do you require any other enclosures to be mailed with the dividend notice?	DIRECT DEPOSIT AUTHORITY WITH CHEQUES
Date of Board resolution authorising the dividend	12 TH AUGUST 2008
We hereby authorise the Bendigo Bank Share Registry to debit the Company's Bank Account No ...129028387.....in the accounts of Bendigo Bank with the amount of dividend being distributed on the day the dividend is paid <i>(please insert account number in the space above)</i>	
To be signed by a Director and the Company Secretary authorising the dividend and signed off by your Relationship Manager. Please insert Fax number where reports are to be sent. NAME:...BRIAN LINDBECK..... FAX Number ... 0243939162.....	
Director..... 	Signature...BRIAN LINDBECK.....Name
Secretary..... 	Signature...MICHAEL BELL.....Name
Relationship Manager..... 	Signature...ROBERT CHITTICK.....Name
DATE: 19.8.08	Contact phone number : 0403013037.....

PLEASE TURN OVER FOR NOTES AND INSTRUCTIONS

Following approval by the Board to pay a dividend this Authorisation should be lodged with the Registry at least one month prior to the date of payment. Please fax it to Bendigo Bank Share Registry and mail the original to the address as shown above

Registered shareholders will receive dividend notice as close as possible to the date required.

If details of the shareholders' bank accounts are lodged with the Registry, dividends will be credited to such account. If no details are recorded, the dividend will be paid by cheque.

No changes will be made to the register after the Books Close Date. This means that all transfers, payment instructions, tax file numbers must be recorded before this date.

If any portion of the dividend distribution is unfranked, those shareholders that have not lodged their Tax File Numbers will have Withholding Tax deducted from the amount paid.

Prior to final completion of payment details, a report showing the total amount to be paid will be sent to the Company Secretary at the Fax number as inserted above. The report is to be signed by the Company Secretary as final authorisation and returned to the Share Registry.

The total amount being distributed will be debited to the Company's nominated Bank account. Please insert the account number in the space provided.