

Shareholder Information: A Quick Reference

As a shareholder in Meander Valley Financial Services Ltd., you have purchased a financial interest in a locally managed company that operates the franchise known as Deloraine & Districts Community Bank® Branch of the Bendigo Bank Ltd.

Your share purchase has enabled the local company to enter into a partnership with Bendigo Bank Ltd. to set-up the bank branch, equip and furnish it, hire staff and services. As part of the franchise agreement, Bendigo Bank Ltd. provides the banking products and technical support.

Also as part of the franchise agreement, fifty percent of profits earned by the branch stay with the local company for reinvestment back into the community and, once profitability allow, as dividends back to you, the shareholder.

Without your investment, Deloraine & Districts Community Bank® branch would not exist. The Board of Management of your community company, Meander Valley Financial Services Ltd., commit to ensuring profits are distributed back to you and the community as the margin of profitability allows.

It is a condition of the franchise that 20% of earnings by the branch are reserved for shareholder dividends.

Now that you have shares, what can you do with them?

You can keep them as investments or if you wish you can transfer all or part of them to other family members

You can add to them by buying shares from other shareholders who want to sell, or

You can sell all or part of your share holdings to other people who want to buy

How to Add to Your Holdings, Sell or Transfer Them.

To buy more shares, contact MVFS Ltd. Company Secretary and ask to see the list of shareholders offering shares for sale. You may then contact whomever you wish on this list and make an offer directly. If you reach an agreement, forms to facilitate the sale are available from www.computershare.com.au. Alternately, you can seek to buy shares

using the BSX (Bendigo Stock Exchange) brokerage facility that is on-line at www.bsx.com.au. Using the BSX brokers will entail a fee which they will disclose to you.

To sell all or part of your share holdings, the same procedure as above is used. Either contact the Company Secretary to ask to have your name added to the "Seller's List" or use the BSX on-line facility and engage a broker to find you a buyer. Again, using the BSX brokerage will entail a fee.

You are always entitled to handle selling personally, but it is your responsibility to work this through.

To transfer shares to other members of your family without money changing hands, appropriate forms are available at www.computershare.com.au. All forms for managing all share movements are available from www.computershare.com.au

NOTE: The MVFS Ltd. Company Secretary acts as introducer only and does not broker the sale of shares nor give share price advice.

What if you lose your share certificate or someone in the family who is a shareholder passes away?

Download appropriate forms from www.computershare.com.au to replace a lost certificate or transferring title of shares. Or if you do not have internet access, contact MVFS Ltd. Secretary to obtain the correct forms for replacing a lost certificate or transferring title of shares.

Please refer to back page for relevant contact details.

**KEEP THIS GUIDE
FOR FUTURE
REFERENCE**

Important Contact Details

Meander Valley Financial Services Ltd.

@ Company Secretary

P.O.Box 423

Deloraine, Tasmania 7304

Computershare Share Registry

www.computershare.com.au

BSX (Bendigo Stock Exchange)

Website www.bsx.com.au

Brokers Available on BSX

AAA Shares Pty Ltd

@ Mr. Heath Moss

Level1, Suite 117, 33 Pirie Street

Adelaide, SA 5000

Tel 08 8232 3833 or 1800 00 4288

Email heath@aaashares.com.au

ABN AMRO Morgan

Hobart Office, 03 6236 9000

Website www.abnamromorgans.com.au

Strategem Financial Group

35 Mundy Street

Bendigo Vic. 3550

**Tel. 03 5445 4777 Email
info@strategem.com.au**

**MEANDER VALLEY FINANCIAL
SERVICES LTD.**

Shareholder Information



***Deloraine & Districts
Community Bank® Branch***

 **Bendigo Bank**