

Balnarring & District Community Services Limited

ABN 84 127 842 059

15 April 2020

Dear Shareholder

RE: Online Share Registry – Balnarring & District Community Services Limited

Thank you for your ongoing shareholder support of your Community Bank. To make it easier for you to access information about your shares we are currently transitioning to an Online Share Registry.

What does this mean for you?

With the share register accessible online, you can easily log into your account to:

- Check your shareholding balance
- Update your address details
- Advise your banking details for direct payment of dividends
- Provide your country of residency and your Tax File Number / ABN or Exemption Number
- Access to dividend distribution summaries and holding statements

What do you need to do?

To access the online system it is important for you to register and log on. If we already have your email address, you will be sent an email from noreply@registrydirect.com.au explaining how to do this. If we do not have your email address, instructions are attached.

Detailed instructions can be found at:

<http://www.afsbendigo.com.au/wp-content/uploads/2019/02/Getting-started-with-Registry-Direct.pdf>

How do you Register?

We encourage you to register as soon as you receive your registration details. To ensure a smooth registration process we advise you use Google Chrome as the internet browser.

What about security?

The system is set up with excellent security features including a two-step user authentication. When you register online you will need to provide a mobile number and email address.

What about Joint Holdings?

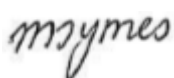
If you have a joint holding, a single email address will be used to access this holding. All holdings with the same email address will be accessible under the one log on.

Questions?

AFS and Associates remains our share registry provider and will continue to be able to answer any questions relating to your registration or other shareholder transactions. The online system is developed and maintained by Registry Direct Limited in partnership with AFS & Associates.

If you have any questions, please contact AFS on 03 5443 0344. We look forward to your ongoing support as a shareholder.

Yours sincerely



Melinda Symes

Company Secretary

Balnarring & District Community Services Limited

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