Break O'Day Community Financial Services Limited
Bendigo Bank

Break O'Day Community Financial Services Limited
ABN 63 614 142 853

25 August 2026

All holding related enquiries:
AFS & Associates Pty Ltd
shareregistry@afsbendigo.com.au
T: +61 3 5443 0344
http://www.afsbendigo.com.au/shareholders

INVESTOR NAME(S) <DESIGNATION>
C/O EXAMPLE LTD
PO BOX 0000
MELBOURNE VIC 3000

Holder details:
HIN/SRN: <SRN/HIN>
Security: Security name
TFN/ABN Status: Not provided

Notice of meeting

Dear Investor,

Break O'Day Community Financial Services Limited is holding a meeting of members and their representatives at 6:30 p.m. AEDT on Thursday, 12 November 2026.

The meeting will take place at St Helens Neighbourhood House - 25 Circassian Street, St Helens.

Members and/or their representatives who are unable to attend the meeting may appoint a proxy to attend the meeting on their behalf and direct how they would like their votes cast by completing the **Proxy Form** attached to this letter. Alternatively, proxy appointments and voting directions can be made online at https://www.registrydirect.com.au/investor/ by logging in to your account.

To appoint more than one proxy or to split the voting directions, please complete a copy of the form for each proxy and/or each split voting direction stating the number of securities or the percentage of holdings the appointment and/or direction applies. No proxy may be authorised to exercise votes which any other proxy has been authorised to exercise. All Proxy Forms completed by or for a member should be returned together in the same envelope/email to the registrar.

If a representative of a corporate security holder is to attend the meeting, they will need to provide an executed "Appointment of Corporate Representative" form prior to the commencement of the meeting. A copy of the form may be obtained online at https://www.registrydirect.com.au/investors/.

Instructions for signing and returning the Proxy Form are provided overleaf.

Paper based Proxy Forms will be valid and accepted only if they are signed and returned by no later than 5:00 p.m. AEDT on Wednesday, 4 November 2026.

If you are attending the meeting in person, to assist with registration please bring a copy of the Proxy Form.

Kind Regards,
AFS & Associates Pty Ltd
as registrar for Break O'Day Community Financial Services Limited

Break O'Day Community Financial Services Limited
Bendigo Bank

IMPORTANT:
To be valid, this proxy form must be received by **5:00 p.m. AEDT on Wednesday, 4 November 2026**.

25 August 2026

INVESTOR NAME(S) <DESIGNATION>
C/O EXAMPLE LTD
PO BOX 0000
MELBOURNE VIC 3000

PROXY FORM

Please complete and return this form if you wish to appoint a proxy and/or direct how you want your votes cast at the Annual General Meeting of Break O'Day Community Financial Services Limited (ABN 63 614 142 853) (the Company) to be held at 6:30 p.m. AEDT on Thursday, 12 November 2026 at St Helens Neighbourhood House - 25 Circassian Street, St Helens and at any adjournment or postponement of the meeting.

HOW TO DIRECT YOUR PROXY TO VOTE

Voting 100% of your holding: Direct your proxy how to vote by marking one of the boxes opposite each item of business. If you do not mark a box in respect of an item, your proxy may vote as they choose on that item. If you mark more than one box on an item your vote will be invalid on that item.

Voting a portion of your holding: Indicate a portion of your voting rights by inserting the number or percentage of shares you wish your proxy to vote in the For, Against or Abstain box or boxes. The sum of the votes to be cast by your proxy on an item of business must not exceed your voting entitlement or 100%.

Appointing a second proxy: You are entitled to appoint up to two proxies to attend the Meeting and vote on a poll. If you appoint two proxies you must specify the number or percentage of shares you wish each proxy to vote, otherwise each proxy may vote half of the shares. Fractions of votes will be disregarded. When appointing a second proxy write both names and the number or percentage of shares for each in Step 1 overleaf.

SIGNING INSTRUCTIONS FOR POSTAL FORMS

Individual: Where the holder is an individual, the security holder must sign.

Joint holding: Where the holding is in more than one name, all of the security holders should sign.

Power of Attorney: If you are executing the Proxy Form under a Power of Attorney and have not previously supplied a copy, please attach a certified copy of the Power of Attorney to the Proxy Form when you return it.

Companies: When the holder is a company, and the company has a sole director who is also the sole company secretary, the Proxy Form must be signed by that person. If the company (pursuant to section 204A of the Corporations Act 2001) does not have a company secretary, a sole director can also sign alone. Otherwise the Proxy Form must be signed by a director jointly with either another director or a company secretary. Please sign in the appropriate place to indicate the office held and delete titles as applicable.

LODGE YOUR PROXY FORM

ONLINE (PREFERRED):
Save time and vote online by scanning the QR code or going to the address below.

registrydirect.com.au/investor

EMAIL:
BODCFSL@gmail.com

POST:
PO Box 86
St Helens TAS 7216

HIN/SRN: <SRN/HIN>

Step 1 Appoint your Proxy

I/We are or represent a member/s of Break O'Day Community Financial Services Limited and entitled to attend and vote hereby appoint:

☐ the Chair of the Meeting (mark box with 'X') **OR** ☐ Write here the name of the person (or body corporate) you are appointing if this person is someone other than the Chair of the Meeting

or failing attendance at the meeting of the person or body corporate named above, or if no person is named, the Chair of the Meeting, to act generally at the meeting on my/our behalf and to vote in accordance with the directions on this proxy form or, if no directions have been given and to the extent permitted by law, as he or she sees fit, at the Annual General Meeting of Break O'Day Community Financial Services Limited to be held at 6:30 p.m. AEDT on Thursday, 12 November 2026 at St Helens Neighbourhood House - 25 Circassian Street, St Helens and at any adjournment or postponement of the meeting.

The Chair of the Meeting intends to vote all available proxies in the manner set out with each Resolution.

Step 2 Direct how your votes are to be cast

Resolution	For	Against	Abstain
1 **Receipt of Financial Report, Director's Report and Auditor's Report** **Board recommendation:** For **Chair's voting intention:** For **Note:** In line with the requirements of the Corporations Act 2001 and to reduce associated printing costs, the company will provide shareholders with the Annual Report via our company website at www.bendigobank.com.au/branch/tas/community-bank-st-helens-st-marys/. If any shareholder would like to receive a copy of the Annual Report directly (in hard copy or via email), please make a request to our Company Secretary via their email address: BODCFSL@gmail.com.	☐	☐	☐
2 **Re-election of Director – Sheree Louise Archer** **Board recommendation:** For **Chair's voting intention:** For	☐	☐	☐
3 **Re-election of Director and Chair – Stephen John Walley** **Board recommendation:** For **Chair's voting intention:** For	☐	☐	☐

Step 3 Sign this form

Shareholder 1 (individual)	Joint Shareholder 2 (individual)	Joint Shareholder 3 (individual)	
			/ /
Sole Director & Sole Company Secretary	Director/Company Secretary (Delete one)	Director	Date

	( )	
Contact name	Mobile number	Email address. *By providing an email address you agree to receive future communications electronically.*