

Notice of Annual General Meeting

Highett Community Financial Services Limited
A.B.N. 23 094 393 683
To be held at 6.00 pm on 13 November 2023
at
Highett RSL Function Room
1 Station St, Highett

Ordinary Business

1. Receipt of Annual Report

To receive the company's Financial Report, the Director's Report and the Auditor's Report for the year ended 30 June 2023.

2. Election of Directors

To consider, and if thought fit, to pass each of the following resolutions as an ordinary resolution:

- (a) That Chris Pettit be reelected as a Director of the company.
- (b) That Susan Smith be reelected as a Director of the company.
- (c) That Bradley Price be elected as a Director of the company.
- (d) That Joseph McFadries be elected as a Director of the company.
- (e) That Isobel Santos be elected as a Director of the company.
- (f) That Frank Warner be elected as a Director of the company.

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 were 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.

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

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.

Voting rights

Each shareholder is entitled to one vote. For the purposes of voting at the Meeting, shares will be taken to be held by the persons who are registered as members as at 5pm on 13 November 2023.

Provision of company Annual Report to shareholder

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: <https://www.bendigobank.com.au/branch/vic/community-bank-highett>. 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:

companysecretary@highettcommunity.com.au.

By order of the Board



Susan Smith
Company Secretary
13 October 2023

Explanatory Notes

This information has been included to assist you in making an informed decision about the resolutions proposed at the meeting.

Agenda item 2: Election of Directors

The following information is provided about candidates for election to the Board.

- (a) Chris Pettit retires by rotation in accordance with the constitution of the company, and being eligible, offers himself for re-election.
- (b) Susan Smith retires by rotation in accordance with the constitution of the company, and being eligible, offers herself for re-election.
- (c) Bradley Price has not previously served as a Director, and offers themselves for election.
- (d) Joseph McFadries has not previously served as a Director, and offers themselves for election.
- (e) Isobel Santos has not previously served as a Director, and offers themselves for election.
- (f) Frank Warner has not previously served as a Director, and offers themselves for election.

The Director Profiles in the 2023 Annual Report provide information on Chris Pettit and Susan Smith. Profiles of Bradley Price, Frank McFadries, Isobel Santos and Frank Warner are below.

Attendance

Please email companysecretary@highettcommunity.com.au by 9 November if you are attending for catering purposes.

Profiles of Directors for Election

Bradley Price

"I have lived in Bayside for 30+ years, been a member at the Spring Valley Golf Club for 40 years, and our 3 girls go to school locally and play representative Basketball for McKinnon. I am currently involved in the local community and feel my background will assist the team in Highett."

Work background: 25+ years experience in senior Banking and Finance Roles (in various departments) including Business Banking, Private Banking and Automotive Finance. Strong credit risk and corporate governance experience.

Qualifications: GB, Comms, CPA and DFP

Other Directorships in the last 3 years: Board member for 3 years at Anchor Community Care Ltd (a medium sized NFP in the Eastern Suburbs) and Chair of the Future Growth subcommittee.

Interest in shares: Nil

Isobel Santos

"I am strategic leader, who is not afraid to roll-up her sleeves. Highly energetic, with a real passion for working with people, I believe in harnessing the knowledge and capability throughout the organisation to deliver solid outcomes for the business and community".

Work background: General Manager Product transformation ME Bank/BOQ Group until May 2023.

I am a senior banking executive with 20+ years' experience across product, transformation, operations, risk & governance, gained from institutions like Citi, NAB, ME Bank and the BOQ Group. I have extensive experience driving business transformational change across organisations, as well as end-to end management of consumer banking portfolios (retail deposits, mortgages and transactional products) including leading operational teams across product, technology, operations, sales & service functions.

Qualifications: Masters of Business RMIT; Bachelor of Business La Trobe University.

Former Directorships in last 3 years: Nil

Interest in Shares: Nil

Joseph McFadries

"Following a brief 'tree change', I have recently returned to the local community, having lived in Brighton East for 5 years, and find myself reconnecting with the local community in Bentleigh with a view to using my skills to make a meaningful contribution".

Occupation: JMF Solutions Pty Ltd Founder and Director.

Work background: An experienced executive director with a strong track record in strategy development and execution, while delivering sustainable commercial outcomes through business transformation. With extensive national and international experience, including board positions in both Australia and southeast Asia, I also have expertise in corporate compliance and managing multi-cultural, multi-level relationships.

Qualifications: Bachelor of Applied Science, Graduate Diploma in Applied Science, Master of Business Administration, Master of Applied Finance, Graduate Australian Institute of Company Directors, INSEAD Australia Pacific Strategy Program.

Former Directorships in last 3 years: JMF Solutions

Interest in shares: Nil

Frank Warner

"Being a Bayside resident I can appreciate the importance of growing and strengthening partnerships with the local community. As an active Rotarian I continually recognise how we all benefit by supporting established and emerging local projects through funding and promoting community volunteering."

Occupation: PPS Advisory Services Principle.

Work background: Freemasons Victoria - 2017 to 2023.

Diverse experience in the delivery of commercial services across the for profit and not for profit sectors. Executive level experience across strategy, governance, risk and compliance, financial management, and facilities management.

Qualifications and Memberships: B. Business RMIT
Fellow Chartered Accountants Australia and New Zealand (FCA);
Member Australian Institute of Company Directors (MAICD);
Member Institute of Community Directors Australia (MCDA)

Former Directorships in last 3 years: Nil

Interest in shares: Nil