

Electronic communications to shareholders

7 October 2016

Dear Shareholder,

The Corporations Act permits Companies to provide their Annual Reports to shareholders through the Company website rather than as an electronic (email) or paper based copy. City West Community Financial Services Limited will be making its Annual Report available to shareholders through the Bendigo Bank, Pyrmont **Community Bank**[®] Branch, website again this year.

Aside from being able to improve our communication to shareholders by using our website as an information resource, we will also be able to reduce the cost of printing and postage of Annual Reports.

The Annual Report, as published together with all past editions, is accessible at www.bendigobank.com.au/community_bank/community_bank_branches.asp under Pyrmont.

Shareholders may still choose to receive an electronic or paper based Annual Report free of charge. If you would like to vary how you receive a copy of the Annual Report, please complete the section on the verso of this letter and return it to: Company Secretary, CWCFS Ltd, PO Box 304 Pyrmont 2009 or by email to secretarycwcfs@bigpond.com.

In addition to nominating your preference as to how you receive your Annual Report, you can choose how you would like to receive other notices by completing the relevant section and returning it to Company Share Registrar, CWCFS Ltd, PO Box 304 Pyrmont 2009 or by email to share.registrar@cwcfs.com.au

Yours sincerely,



John Marsden
Chairman

ELECTION TO RECEIVE:

1. Annual Report

I would like to receive a copy of the Annual Report by the following means:

By email

Name _____

My email address is:

By mail

My postal address is:

Name _____

Address

Post Code _____

2. Notices of Meeting and Proxy Form

I would like to receive Notices of Meeting and Proxy Form by the following means:

By email

Name _____

My email address is:

By mail

My postal address is:

Name _____

Address

Post Code _____

Please return completed form to the Company Share Registrar, CWCFS Pty Ltd, PO Box 304, Pyrmont NSW 2009 or by email to share.registrar@cwcfcs.com.au