

6 September 2022

**All holding related enquiries:**  
AFS & Associates Pty Ltd  
shareregistry@afsbendigo.com.au  
0354430344  
[www.afsbendigo.com.au/shareholders](http://www.afsbendigo.com.au/shareholders)

**Holder details:**  
HIN/SRN:  
Security:  
TFN/ABN Status:

Dear EXAMPLE,

I am pleased to advise that at the September meeting of the Clifroy Ltd Board, the Directors determined that the Company is able to pay a Dividend to shareholders for FY 2022 in line with the current Dividend Policy.

A Dividend of 5 cents per share fully franked will be paid to all those holding ordinary shares in the Company on the Record Date. This represents a yield of 5% on the original cost per share, and over 10% based on recent trades.

Please note the following key dates:

- Announcement of FY2022 Dividend 9 September 2022
- Ex Dividend Date 26 September 2022
- Record Date 5 October 2022
- Payment Date 14 October 2022

To receive your Dividend, please make sure our Share Registry AFS & Associates has your current banking details and email address on file. The easiest way to update these details is to log on to Registry Direct at [www.registrydirect.com/login](http://www.registrydirect.com/login) or call AFS on 03 5443 0344 for assistance in updating your details.

Thank you for continuing to support your local Community Bank. We have contributed more than \$3.5m to over 100 community groups since we opened in 2006. With your help to further grow our banking business, we can invest even more back in to our community.

We look forward to welcoming all shareholders to the branch at 101 Queens Parade, Clifton Hill to discuss your financial and banking needs at any time. Otherwise, go to [www.bendigobank.com.au](http://www.bendigobank.com.au) to check out our comprehensive and competitive range of banking products.



Kind regards  
Adrian Nelson  
Company Secretary, Clifroy Ltd