

Clifroy Limited

ABN 31 114 604 358

Dear Clifroy Shareholder,

Clifroy (the Company) advises shareholders that due to the restrictions imposed as a result of the COVID-19 pandemic, the Company's Annual General Meeting will be held by virtual technology on Tuesday 24 November 2020 at 6.30pm.

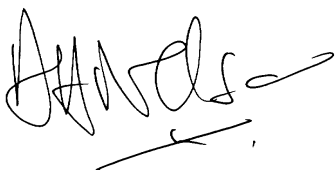
Enclosed for your information are the Notice of Meeting and Proxy Voting Form with a reply-paid envelope. For your convenience we recommend that you use our online voting service to exercise your vote on the resolutions to be tabled at the AGM.

The Company's 2020 Annual Report and instructions on joining the Meeting via Zoom webinar can be accessed via the Company's website at www.bendigobank.com.au/clifton-hill. Click the Investors & Shareholders tab, and scroll down to the Company Noticeboard.

Attendees via Zoom will have the opportunity to ask questions of the Company's Directors, and to vote on the resolutions.

Should you have any queries regarding your holding or the upcoming AGM, please contact the Company Secretary or Boardroom Limited on 1300 737 760 or via email at enquiries@boardroomlimited.com.au

The Company thanks all shareholders for their ongoing support, and we look forward to sharing details of our 2020 successes and achievements with you.



Adrian H Nelson
Company Secretary and Director
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