

Notice of Annual General Meeting

Time and date	6:30 pm, Thursday 13 November 2025
Location	Collie Senior Citizens Centre, 99 Forrest Street, Collie WA

Notice is given that the Annual General Meeting (AGM) of the shareholders of Collie & Districts Community Financial Services Limited will be held at the time, date and location shown above. An agenda is included as Attachment B.

1 Voting

1.1 Voting rights

Each shareholding is entitled to one vote.

1.2 Voting entitlements

The Board has determined that a shareholder's voting rights at the AGM will be taken to be the entitlement of the first person shown in the register of shareholders at 6:30 pm on Tuesday 11 November 2025.

1.3 Proxy votes

Shareholders who are unable to attend the AGM are encouraged to submit a proxy vote. Proxy votes may be lodged in any of two ways:

- 1 Post a completed Proxy Form (Attachment A) to AFS Share Registry at PO Box 454, Bendigo, Victoria 3552
- 2 Email a completed Proxy Form (Attachment A) to the Share Registry at shareregistry@afsbendigo.com.au

Proxy votes must be received by AFS before 6:30 pm on Tuesday 11 November 2025.

2 Financial, Directors' and Auditors' reports

In accordance with s317(1) of the Corporations Act, the directors lay before the AGM for the year ended 30 June 2025:

- a) The Financial Report
- b) The Directors' Report
- c) The Auditor's Report

3 Election of directors

In accordance with the Constitution, John Piavanini retires by rotation and offers himself to the shareholders for re-election. Ken Smallwood, having been appointed to the Board on 23 June 2025, retires under the terms of the Constitution and offers himself to the shareholders for election.

Shareholders are advised that, since the last AGM, the following directors have retired from the Board – Carissa Page (23 April 2025), Tamsin Emmett (11 July 2025), Sasacha Shepherd (9 October 2025) and Shenae Chappell (10 October 2025). Allison Fergie was appointed to the Board on 19 February 2025 and retired from the Board on 9 October 2025.

4 Annual Report

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 its website at

<https://www.bendigobank.com.au/branch/wa/community-bank-collie-districts/>

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 ken@cdcfsl.com.au

Collie & Districts Community Financial Services Limited
Thursday 23 October 2025

Attachment A

2025 Annual General Meeting - Proxy Form instructions

1 Appointment of Proxy

Every shareholding is entitled to appoint one proxy. A proxy does not have to be a shareholder of Collie & Districts Community Financial Services Limited. The proxy may be an individual or a body corporate.

If the appointed proxy is not in attendance at the meeting, the Chair of the meeting will act as your proxy. If you have lodged a proxy form but have not nominated who holds your proxy, the Chair of the meeting will act as your proxy.

2 Voting instructions

You are encouraged to direct your proxy how to vote by placing a mark in one of the boxes opposite each item of business. If you do not mark any of the boxes on a given item, your proxy may vote as they choose. If you mark more than one box on an item your vote on that item will be invalid.

The Chair of the meeting intends to vote all available open proxies in favour of all items of business.

3 Signing of Proxy Form

A proxy appointment is only valid if the proxy form has been signed by the shareholder(s) making the appointment(s).

If you hold your shares jointly, all shareholders should sign the proxy form. A proxy form signed by the shareholder whose name appears first in the register, but not by the other joint holder(s), will also be accepted as valid.

If a proxy form is signed under a power of attorney, you must lodge the original or certified copy of the power of attorney with your proxy form.

Proxy forms for corporate shareholders should be signed in accordance with your company's Constitution or the *Corporations Act*. If a representative of the company is to attend the meeting, the appropriate Certificate of Appointment of Corporate Representative must be produced before admission to the meeting.

4 Lodgement of Proxy Form

Completed proxy forms may be lodged by:

- a) Post to AFS Share Registry at PO Box 454, Bendigo, Victoria 3552, or
- b) by email to shareregistry@afsbendigo.com.au or

All proxy votes must be received by AFS by **6:30 pm** on **Tuesday 11 November 2025**.

Proxy form

I/We, being shareholders of Collie & Districts Community Financial Services Limited appoint

☐	The Chair of the meeting (mark this box with an X)	OR	☐	The name of your proxy
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Or failing such appointment or the absence of the proxy, the Chair of the meeting, as my proxy to vote on my behalf at the Annual General Meeting of Collie & Districts Community Financial Services Limited to be held on Thursday 13 November 2025 or any adjournment of that meeting.

I/We acknowledge that the Chair of the meeting intends to vote all available open proxies in favour of all items of business.

If you wish to direct your proxy how to vote, please mark your direction with an X. If you mark more than one box for each item, your vote on that item is invalid.

	For	Against
Item 7.1 Election of Ken Smallwood by ordinary resolution		
Item 7.2 Election of John Piavanini by ordinary resolution		

Name of shareholder/s

Address

Signature/s

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All proxy votes must be received by AFS by **6:30 pm** on **Tuesday 11 November 2025**.

Attachment B

2025 Annual General Meeting - Agenda

Meeting opening

- 1 Welcome**
- 2 Apologies**

General business

- 3 Minutes of previous Annual General Meeting**
- 4 Chair's address**
- 5 Branch Manager's address**
- 6 FY2025 annual statutory reports**
 - 6.1 Financial Report
 - 6.2 Directors' Report
 - 6.3 Auditor's Report
- 7 Election of directors**
 - 7.1 Election of Ken Smallwood by ordinary resolution**

Ken Smallwood, having been appointed by the Board since the last AGM, retires in accordance with the Constitution and, being eligible, offers himself for election.
 - 7.2 Election of John Piavanini by ordinary resolution**

John Piavanini, retires by rotation in accordance with the Constitution and, being eligible, offers himself for election

Other business

- 8 Questions from the floor**
- 9 Close of meeting**