

Dear Shareholder

At the AGM held on 16 November 2023, the Board announced a dividend payment of 10 cents per share, fully franked at 25%:

Ex-Dividend Date: 30 November 2023 Record Date: 8 December 2023 Payment Date: 15 December 2023

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Bruce Croft Secretary

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Ettalong Beach Financial Services Limited ABN 110 069 120 Franchisee of Bendigo and Adelaide Bank Limited ABN 11 068 049 178, AFSL/Australian Credit Licence 237879 A1406582, OUT\_45528351, 11/06/2025