

Hawkesbury Community Financial Services Limited

Shareholders Privacy Policy

Your Personal Information

Hawkesbury Community Financial Services Limited is committed to ensuring your privacy is protected and understands your concerns regarding the confidentiality and security of personal information you provide to us. This Shareholder Privacy Policy sets out how we safeguard your privacy.

Collection of Personal Information

If you apply for shares, you will provide personal information to the Company and to the Company's Share Registry. The Share Registry details are

RSD Share Registry
Attention: Wendy Peers
RSD Chartered Accountants
Level 2, 10-16 Forest Street,
BENDIGO. VICTORIA 3550
Ph: 03 5445 4200
Email: shareregistry@rsdadvisors.com.au

Some of the information that will be collected by the Company is required pursuant to tax and corporations law. If you do not provide the information requested, your share application may not be able to be processed efficiently, or at all.

Use and Disclosure of Personal Information

The Company and the Share Registry collect, hold and use your personal information in order to:

- assess and process your application;
- service your needs as an investor;
- provide products, facilities and services which you may request;
- provide you with information about products, facilities and services; and
- carry out appropriate administration of your investment.

To do these things, the Company and the Share Registry may disclose your personal information for purposes related to your investment to Bendigo and Adelaide Bank and related companies, the National Stock Exchange, and to agents and service providers of the Company and of Bendigo and Adelaide Bank or as otherwise authorised under the Privacy Act 1988 (Cth). The Company does not disclose your personal information to overseas recipients.

Your information may be used for purposes related to your investment (including as noted above) and may also be shared with the Bendigo and Adelaide Bank Group and its joint ventures so that you can be told about products, facilities or services offered or distributed by the Group or its joint ventures or other matters concerning the Group generally that the Company or Bendigo and Adelaide Bank thinks may be of interest to you.

You agree that the contact details you provide to the Company (including any personal or home phone number) can be used by the Company and any member of the Bendigo and Adelaide Bank Group or any of the Group's joint ventures indefinitely for these purposes. If you do not want your personal information to be used for this purpose, you should contact the Company and Bendigo and Adelaide Bank on the contact details below.

Access to and Correction of your Personal Information

Under the Privacy Act you may request access to and seek correction of your personal information held by (or on behalf of) the Company or Bendigo and Adelaide Bank.

You can request access to and seek correction of your personal information held by the Company by contacting the Company's Secretary on the contact details below.

You can request access to and seek correction of your personal information held by Bendigo and Adelaide Bank by contacting the Bank as follows:

Bendigo and Adelaide Bank Limited
Bendigo Centre, Bendigo, Victoria 3550
Postal Address: PO Box 480
Bendigo, Victoria 3552
Telephone: 1300 366 666 (local call)

A copy of the privacy policy of Bendigo and Adelaide Bank is available at www.bendigobank.com.au.

Privacy concerns or complaints

If you have any concerns or complaints about the treatment of your personal information by the Company you can contact the Company's Secretary on the contact details below.

The Company will promptly investigate your complaint and notify you of the outcome. If you are still not satisfied you can in some cases refer your complaint to the Office of the Australian Information Commissioner ((tel: 1300 363 992 or via the web www.oaic.gov.au).

Contacting Us

If you have any questions about our Shareholder Privacy Policy or about the way we manage your personal information you can contact the Company as follows:

The Company Secretary
Hawkesbury Community Financial Services Limited
Franchisee: North Richmond & Richmond
Community Bank® Branches
PO Box 340
NORTH RICHMOND NSW 2754