

Notice of Annual General Meeting

Highett Community Financial Services Limited

A.B.N. 23 094 393 683

To be held at 6.00 pm on 17 November 2025

at

Moorabbin Bowling Club

66 Linton Street Moorabbin VIC

Ordinary Business

1. Receipt of Annual Report

To receive the company's Financial Report, the Director's Report and the Auditor's Report for the year ended 30 June 2025.

2. Election of Directors

To consider, and if thought fit, to pass each of the following resolutions as an ordinary resolution:

- (a) That Frank Warner be reelected as a Director of the company.
- (b) That Isobel Santos be reelected as a Director of the company.
- (c) That Peter Negline be elected as a Director of the company.

Attending the meeting

All shareholders may attend the Annual General Meeting.

Joint holders: In the case of joint shareholders, all holders may attend the Meeting. If only one holder attends (including by proxy), that shareholder may vote at the Meeting as if that holder were solely entitled to the shares. If more than one joint holder is present (including by proxy), the joint holder whose name appears first in the register may vote.

Proxy: If you are unable to attend the Meeting, you are entitled to appoint a proxy to attend and vote. See the attached Proxy Form for information on appointing a proxy.

Corporate shareholder: A corporate shareholder may appoint one or more persons to act as its representative under section 250D of the Corporations Act, but only one representative may exercise the corporate shareholder's powers at any one time. The company requires written evidence of a representative's appointment to be given to the company before the meeting.

Voting rights

Each shareholder is entitled to one vote. For the purposes of voting at the Meeting, shares will be taken to be held by the persons who are registered as members as at 5pm on 17 November 2025.

Provision of company Annual Report to shareholder

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 our company website at:

<https://www.bendigobank.com.au/branch/vic/community-bank-highett>. If any shareholder would like to receive a copy of the Annual Report directly (in hard copy or via email), please request it from the Company Secretary via the email address: **companysecretary@highettcommunity.com.au**.

By order of the Board



Susan Smith

Company Secretary

22 October 2025

Explanatory Notes

This information has been included to assist you in making an informed decision about the resolutions proposed at the meeting.

Agenda item 2: Election of Directors

The following information is provided about candidates for election to the Board:

The Constitution (S 62 (1)) requires at every annual general meeting, one third of Directors must retire from office but may seek reelection.

- (a) Susan Smith retires by rotation in accordance with the Constitution of the company and will not stand for reelection.
- (b) Frank Warner retires by rotation in accordance with the Constitution of the company, and being eligible, offers themselves for reelection.
- (c) Isobel Santos retires by rotation in accordance with the Constitution of the company, and being eligible, offers themselves for reelection.

Also:

Peter Negline was appointed to the Board to fill a director vacancy and offers themselves for election.

The Director Profiles in the 2025 Annual Report provide information on Frank Warner and Isobel Santos. The skills and experience of Peter Negline are:

Peter Negline

Peter is an experienced Board Member, Committee Chairman, CEO and CFO with sixteen years of board-level experience with particular expertise in the Aviation and Financial Services sectors, including at International Society of Transport Aircraft Trading (ISTAT) from 2020 to 2024, Founder & Chairman of Asia-Pacific Aviation & Aerospace Forum and a former executive director of Tiger Airways Australia Pty Ltd. In his executive capacity, Peter has had a thirty-year executive career including as a Senior Financial Executive, Head of Strategy & Market Research at BOC Aviation and Group CFO at Tiger Airways.

Qualifications: BCom (UniMelb0, MAppFin (Macquire), CPA and GIACD.

Attendance

Please email companysecretary@highettcommunity.com.au by 9 November if you are attending for catering purposes.