Notice of Annual General Meeting

Wednesday 25 November 2026 at 4.30 pm | Emu Park RSL

Keppel Financials Services Limited | Emu Park & Yeppoon Community Bank | ACN 113 396 768

Meeting details at a glance

25 Nov 2026	4.30 pm	Emu Park RSL	4.30 pm
Wednesday	Meeting commences	1 Emu Street, Emu Park QLD	Monday 23 Nov – proxy forms due

Notice is given that the Annual General Meeting of members of **Keppel Financials Services Limited** (the **Company**), trading as the **Emu Park & Yeppoon Community Bank**, will be held at the **Emu Park RSL**, 1 Emu Street, Emu Park, Queensland on **Wednesday 25 November 2026 at 4.30 pm** (AEST).

Members are invited to attend, hear from the Board and ask questions about the Company's performance. Following the formal business, the Board will provide an update on the Company's 2026 result and the proposed dividend.

Order of business

Time	Item
4.30 pm	Welcome and Chairperson's address
	Item 1 – Financial statements and reports
	Item 2 – Re-election of directors (Resolutions 1 and 2)
	Item 3 – Resignation of director
	Questions and discussion, including questions for the auditor
	Dividend update and closing remarks
	Meeting close

Business of the meeting

Item 1 – Financial statements and reports

To receive and consider the financial report, the directors' report and the auditor's report of the Company for the financial year ended **30 June 2026**.

Members are not required to vote on this item. Members will have a reasonable opportunity to ask questions about, and comment on, the reports and the management of the Company.

Item 2 – Re-election of directors

To consider and, if thought fit, pass the following as **ordinary resolutions**:

> **Resolution 1:** That Kevin Thomas Hogan, who retires by rotation in accordance with clause 61 & 62 of the Company's constitution and, being eligible, offers themself for re-election, is re-elected as a director of the Company.

> **Resolution 2:** That Phillip Andre Luzzi, who retires by rotation in accordance with clause 61 & 62 of the Company's constitution and, being eligible, offers themself for re-election, is re-elected as a director of the Company.

An ordinary resolution must be passed by a simple majority of the votes cast by members entitled to vote on the resolution.

Item – 3 Resignation of directors

For mention, and pass the following as **ordinary business**:

> Note that John Francis McKenna , retires in accordance with clause 60 of the Company's constitution.

Other business

To transact any other business that may be lawfully brought forward in accordance with the Company's constitution and the Corporations Act 2001 (Cth).

Explanatory notes

Item 1 – Financial statements and reports

The Corporations Act 2001 (Cth) requires the financial report, the directors' report and the auditor's report to be laid before the Annual General Meeting. The reports form part of the Company's 2026 Annual Report, which is available on the Company's website / from the Company on request.

Item 2 – Re-election of directors

The Company's constitution requires a proportion of directors to retire at each Annual General Meeting. The directors named below are eligible and offer themselves for re-election. The Board (with each director abstaining on their own resolution) recommends that members vote **in favour** of each resolution.

Candidate	Position and tenure	Background and experience
Kevin Thomas Hogan	Director; director since 2010	Managing Director of Keppel Investments Pty Ltd. Past Board Chair of Benevolent Home Inc. Past Chair Advisory Board Capricornia Correction Centre. Treasurer of Crime Stoppers QLD, Rockhampton area committee. Parish Manager Park Avenue Catholic Parish. Member of Catholic Diocesan Finance Council. Past Treasurer Justice of Peace. Past Treasurer of Rockhampton Chamber of Commerce. Special responsibilities: Business Development and Property Committee Member
Phillip Andre Luzzi	Director; director since 2013	Clerk (Metropolitan Meat Industry Board, Homebush Bay NSW), Senior Nursing Administrator (Hunter Area Health Service NSW), Director of ROBPHI Pty Ltd (company wound up in 2021), Founder, Owner and Director of Clever Kids Capricornia (tuition business in Rockhampton), Chairman of Keppel Financial Services, President of Emu Park RSL Sub-Branch Inc. (2013-2016), Vice President of RSL Pioneer Fitzroy-Highlands District Inc., District President of RSL Central Queensland District and State Council of District Presidents, RSL QLD (State Branch), Welfare Advocate for RSL Central Queensland District, Diploma of Health Science, Bachelor of Science (Major in IT), Governance Qualification through the Australian Institute of Company Directors, Member of LNP, extensive PC skills, leadership and negotiating skills, and a Team player with excellent communication skills. Special responsibilities: Business Development, HR, Share Registry, Property and Risk Committee Membe

Dividend information (no vote required)

The Board proposes to pay a fully franked dividend of **7 cents per share**, totalling **$47,019.70** across 671,710 shares, with **$15,673.23** of franking credits attached. Members are not asked to vote on the dividend. Payment is expected in December 2026, after the Annual General Meeting, and the Company does not offer a dividend reinvestment plan. Further information is in the Shareholder Dividend Report that accompanies this notice.

Dividend event	Date
Ex-dividend date	27th November 2026(after the meeting)
Record date	3rd December 2026
Payment date	18th December 2026

Voting and proxy information

Who can vote

All members registered on the Company's share register at 4.30 pm on Monday 23 November 2026 are entitled to attend and vote. Voting rights are set by the Company's constitution. One vote per member on a show of hands.

How voting works

- Resolutions will be decided on a **show of hands** unless a poll is demanded in accordance with the constitution and the Corporations Act.
- A quorum of 3 members must be present for the meeting to proceed.
- If you cannot attend, you can appoint a proxy using the form at the end of this notice.

Appointing a proxy

- A member entitled to attend and vote may appoint **one or two proxies**. A proxy need not be a member of the Company.
- If you appoint two proxies, you may specify the proportion or number of votes each may exercise. If you do not, each proxy may exercise half of your votes.
- If you direct your proxy how to vote, your proxy must follow your directions on a poll or a show of hands, as the Corporations Act requires.
- The Chairperson intends to vote all undirected proxies **in favour** of each resolution.
- The proxy form, and any power of attorney under which it is signed, must be received by the Company by **4.30 pm on Monday 23 November 2026**, being at least 48 hours before the meeting.

Corporate members

A corporation that is a member may appoint an individual to act as its representative. The representative should bring evidence of their appointment, including any authority under which it is signed, to the meeting.

Questions

- Members may ask questions at the meeting. To help the Board prepare, please send questions to the Company Secretary in advance at kfssecretary@gmail.com
- Members may submit written questions to the auditor about the conduct of the audit, the auditor's report, the accounting policies adopted or the auditor's independence. These must be received by close of business on **Wednesday 25 November 2026**, being the fifth business day before the meeting.
- The auditor, or their representative, will be invited to attend the meeting and answer relevant questions.

Accessibility

If you need assistance to attend or take part, such as wheelchair access, a hearing loop or a copy of this notice in a larger font, please contact us on 0408719638 before the meeting.

Key dates

Event	Date and time
Date of this notice	3rd November 2026
Written questions for the auditor due	Close of business, Wednesday 25 November 2026
Proxy forms due	4.30 pm, Monday 23 November 2026
Annual General Meeting	4.30 pm, Wednesday 25 November 2026
Ex-dividend date	Friday 27th November (after the meeting)
Dividend payment	18th December 2026

Venue and contact details

Detail	Information
Venue	Emu Park RSL, 1 Emu Street, Emu Park QLD 4710
Parking and access	Street parking available along with wheelchair access at the venue
Company Secretary	Brian Phelan
Phone	0408 719 638
Email	kfssecretary@gmail.com
Registered office	Unit 7, 18-20 Hill Street, Emu Park QLD 4710

By order of the Board

B. J. Phelan
Brian Phelan
Company Secretary
Keppel Financials Services Limited

Dated: 3rd November 2026

Proxy Form

Annual General Meeting – 4.30 pm, Wednesday 25 November 2026 | Keppel Financials Services Limited

Return this form so that it is received by 4.30 pm on Monday 23 November 2026 by post to [postal address], by hand to [branch address], or by email to [email address].

Step 1 – Member details

Member name(s)	
Address	
Shareholder number	
Number of shares held	

Step 2 – Appoint your proxy

I/We, being a member/members of the Company, appoint (tick one):

☐ **The Chairperson of the meeting**	Leave the name below blank if you tick this box
☐ **Another person (name)**	Full name: _____
Second proxy (optional)	Full name: _____ Proportion or number of votes: _____

or, if no person is named, the Chairperson of the meeting, as my/our proxy to act generally at the meeting and to vote in accordance with the directions below (or, if no directions are given, as the proxy sees fit) at the Annual General Meeting of the Company to be held at the Emu Park RSL at 4.30 pm on Wednesday 25 November 2026 and at any adjournment of that meeting.

Step 3 – Voting directions

Mark one box for each resolution. If you mark Abstain, you direct your proxy not to vote on your behalf and your votes will not be counted.

Resolution	For	Against	Abstain
Resolution 1 – Re-election of [**Kevin Thomas Hogan**]	☐	☐	☐
Resolution 2 – Re-election of [**Phillip Andre Luzzi**]	☐	☐	☐

If you appoint the Chairperson as your proxy and do not mark a box, you authorise the Chairperson to vote in favour of the resolution.

Step 4 – Sign

Individual or Member 1	Signature: _____ Date: ____ / ____ / 2026
Joint Member 2 (if applicable)	Signature: _____ Date: ____ / ____ / 2026
Company member	Director / Sole Director and Secretary: _____ Director / Company Secretary: _____
Contact phone	

Joint holders must each sign. Companies must sign in accordance with section 127 of the Corporations Act 2001 (Cth) or by an authorised representative. If signing under a power of attorney, attach a certified copy.