



Chairman's report.



Hello and welcome to our Winter Newsletter.

Our final results for 2018/19 are almost finalised, and we are

pleased to advise that our results were consistent with last financial year. This is a good result, as we have adapted to our customer needs and grown our staffing to meet their expectations.

Throughout the year, we continued to refresh our branches, with a cosmetic upgrade to our Wanniasa **Community Bank**® Branch, and we will continue to do so in the years to come.

We also dedicated a lot of time to finalising our 2019 Strategic Plan, which will guide our growth and success, while balancing the priorities of our customers, staff, shareholders, Directors and the community.

We look forward to the year ahead.

Neale Guthrie
Chair

Anj Barker comes to town.

Since 2007, Anj Barker has dedicated countless hours of her life to speaking with thousands of high school students about the early warning signs and consequences of domestic violence.

Helen Barker, Anj's mum, says she's so proud of her daughter and what she achieves every day.

"She loves going out to the schools, and fills halls whenever she does. We're so proud of her. It can't be easy re-telling her story, but she does it because she knows if she can help just one person escape a bad situation, it's all worth it."

Despite never having entered a single award, Anj has been named Victorian Young Australian of the Year in 2011, was voted in the Top 100 Most Inspirational Melbournians, and the Top 100 Influential Australian Women. She appeared on the ABC's You Can't Ask That program alongside other domestic violence survivors, and was a very deserving recipient of an OAM (Order of Australia medal) in this year's Australia Day Honours List.

As an ambassador for PCYC Canberra, Anj has just completed another school tour in Canberra, funded by the Canberra **Community Bank**® Group.

"We're so excited to be back in Canberra!" says Helen. "Anj is very proud to be an ambassador for the PCYC, and grateful to Bendigo Bank for funding it – she's banked with Bendigo Bank all her life and loves being part of a community bank."

Anj's school visits have taken place at select high schools in Canberra, and consist of a video, talk, and Q&A session.



Molonglo Financial Services Limited Level 4, 15 Moore Street, Canberra ACT 2601 **ABN** 77 100 097 443

Directors: Neale Guthrie (Chair), Brian Brown (Deputy Chair), Alison Bleathman, Klarisa Cengic, Radmila Noveska, Nigel Phair, Emma Stonham, Sarah Rajic, Adrienne Day.

Community update.

L'Arche.

Peter, Bharathy and Sarah were presented a thank you gift from L'Arche Australia's Viola Kalokerinos for our contributions to the L'Arche fundraising dinner in May.

\$1.4 million back to the community!

We are pleased to announce that our total community contributions for 2018/19 were \$79,000, our highest return since 2013! In July, our total returns tipped over \$1.4 million back to the Canberra region.

Nationwide, our **Community Bank**® network has returned over \$200 million.



Save the date!

2019 Annual General Meeting.

Date:

14 November 2019

Time:

5.30pm

Place:

Yarralumla Yacht Club
Yarralumla ACT 2600



Share registry.

A reminder to all shareholders that the Molonglo Financial Services Share Registry is now administered by AFS & Associates Pty Ltd. Their details are as follows:

AFS & Associates

PO Box 454

Bendigo VIC 3552

(03) 5443 0344

shareregistry@afsbendigo.com.au

www.afsbendigo.com.au

Shares for sale.

After our market refresh on 1 January 2019, there are 14 share parcels available for purchase.

Shareholders in MFSL are eligible to receive discounts and privileges from our branches. Contact your local **Community Bank**® branch in Calwell, Curtin, Jerrabomberra or Wanniasa to find a financial solution that works for you.

For more information please contact admin@molonglofs.com.au

ID	Parcel	Min Sale Price (Per Share)
1	2,500	\$0.50
2	2,500	\$0.40
3	10,000	\$0.55
6	5,000	\$0.30
7	1,500	\$0.30
8	5,000	\$0.35
9	15,000	\$0.30
10	20,000	\$0.30
11	1,250	\$0.30
12	3,750	\$0.30
13	2,500	\$0.55
14	500	\$0.80
15	1,250	\$1.00
16	45,000	\$0.50

Canberra Community Bank® Group

Calwell Shops 19-21 Calwell Shopping Centre, Webber Crescent, Calwell ACT 2905 Phone: (02) 6291 3385
Email: Calwell@bendigobank.com.au Website: www.bendigobank.com.au/calwell

Curtin Unit 1, 20 Curtin Place, Curtin ACT 2605 Phone: (02) 6260 5140
Email: Curtin@bendigobank.com.au Website: www.bendigobank.com.au/curtin

Jerrabomberra Shop 2a Jerrabomberra Village Shopping Centre, 2 Limestone Drive, Jerrabomberra NSW 2619
Phone: (02) 6299 8357 Email: Jerrabomberra@bendigobank.com.au
Website: www.bendigobank.com.au/jerrabomberra

Wanniasa Unit 13-14 Wanniasa Shopping Centre, Wanniasa ACT 2903 Phone: (02) 6231 9024
Email: Wanniasa@bendigobank.com.au Website: www.bendigobank.com.au/wanniasa

Opening hours: Monday to Friday 9.30am – 5.00pm (all branches) and Saturday mornings 9.00am – 12 noon (Wanniasa only)

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www.bendigobank.com.au



Product and service deals for Molonglo Financial Services Shareholders

Home loan¹

- Receive up to 0.15% p.a. off the connect package rate, combining the best of our banking products in a home loan bundle
- Plus choose what you need, and be rewarded with additional benefits and discounts on a range of complementary package products and services

Insurance²

- Up to 10% off house and contents or landlords insurance
- Up to 10% off travel insurance
- Up to 5% off motor vehicle, motorbike, boat or caravan insurance

Credit card⁴

- \$49 annual fee on Platinum Rewards Mastercard® (normally \$89)
- \$69 annual fee on Qantas Platinum Mastercard® (normally \$149)

Personal loan³

- Up to 0.20% p.a. discount on Bendigo Secured and Unsecured Personal loans

Investments & Superannuation

- 0.05% bonus interest on term deposits⁵
- Access to a low cost super product⁶

Business Banking

- Up to 0.50% p.a. discount on the standard equipment finance rate

Offers only valid to shareholders of Molonglo Financial Services. Offers available on all new applications received between 01/08/19 and 31/10/19. Offers for a limited time only. Terms, conditions, fees and charges apply. Full details available on application. Lending criteria apply. Rates and fees are subject to change. This material contains general advice only. The Bendigo Debit Mastercard® is only available to persons aged 16 years and over and Australian Citizens and permanent residents. Please consider your situation and read the applicable Terms and Conditions or Product Disclosure Statement available from any Bendigo Bank branch or online at www.bendigobank.com.au before making any decision. Bendigo and Adelaide Bank Limited (Bank) ABN 11 068 049 178 Australian Credit Licence/AFSL No. 237879. 1337429-1337428 (493999_v2) (7/08/2019)

1 Discount is off of the Residential Variable Rate and is made up of the applicable lending tier depending on your aggregate lending amount, plus a discount of 0.05% per eligible product, up to a maximum of 0.15% off the tiered rate. A list of eligible products can be found on our website.

2 The Bank acts under its own Australian Financial Services Licence and under an agreement with the insurer Insurance Australia Limited ABN 1100 0016 722 trading as CGU Insurance (CGU). A minimum sum insured may be required for a discount to apply. No further discounts are applicable. Eligible products include personal Bendigo Insurance policies underwritten by CGU and not those written through Community Insurance Solutions Pty Ltd ABN 32 151 328 148. The Bank receives a commission based on a proportion of the product's premium.

3 Discount is off of the Bendigo Secured or Bendigo Unsecured personal loan rate. Offer excludes Green and Student personal loans.

4 Platinum Rewards insurances are underwritten by Chubb Insurance Australia Limited (ABN 23 001 642 020, AFSL No. 239687). Qantas Platinum and Low Rate Platinum insurances are issued by AWP Australia Pty Ltd ABN 52 097 227 177 AFSL No. 245631 trading as Allianz Global Assistance (under a binder from Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL No. 234708) to the Bank.

Bendigo Bank doesn't guarantee any of the benefits provided under the insurance cover. Qantas Points are earned on eligible transactions at the applicable conversion rate, are transferred monthly to the Frequent Flyer account and are subject to points capping - Rewards points are earned on eligible transactions - see Bendigo Rewards Terms and Conditions, available at www.bendigobank.com.au or by calling 1300 236 344. Conditions for protection apply, see www.mastercard.com/au/personal/en/zeroliability.

5 Term deposit interest paid on maturity, minimum \$5,000 deposit, up to \$500k.

6 Super Information in this brochure contains general advice only and is provided by Sandhurst Trustees Limited (ABN 16 004 030 737, AFSL No. 237906) a subsidiary of the Bank. You should consider your situation and read the product disclosure statement available at www.sandhursttrustees.com.au/super before making an investment decision.

