

28 July 2016

Appointment- Rebecca Jane Fox

Our Shareholders,

I advise that Rebecca Joan Fox was appointed as a Director of Redlands Community FInancial Services Ltd; effective 28 July 2016.

Faithfully

Garry White Chairman

Redlands Community Financial Services Limited ACN 116 190 875 Franchisee of Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879 Shop 5, 127 Colburn Avenue, Victoria Point QLD 4165 Phone 07 3820 9355 Fax 07 3820 9322

Victoria Point Community Bank® Branch