

21 October 2013

Reference: Dividend Announcement 2012-13 financial year

Dear Shareholder

It's very much a privilege and a pleasure to announce Redlands Community Financial Services are paying a dividend for the 2012-2013 financial year. We will be paying the same as the previous dividend: 3 cents per share, unfranked.

Dividends will be paid on Monday 25 November 2013; to shareholders on the share register at close of business Monday 11 November 2013.

A significant number of shareholders have not provided bank details. We have requested in-branch, through mail outs and by email; that shareholders provide BSB, and account information to enable bank-to-bank transfer of the dividend. We have paid the full dividend to ShareData in South Australia. Unpaid dividends are kept by them, in trust, earning interest outside of the Redlands, until account details are advised and dividends paid. Please, call in to the branch, email, call or write to me to obtain the respective form as soon as possible. It would be great to see these funds back in the Redlands.

I also note there are a significant number of shareholders who have not advised their Tax File Number (TFN). When a TFN is not recorded, tax is automatically deducted from the dividend and in most cases need not be. We know Centrelink pensioners are exempted from quoting their TFN if they so choose. If a form is not submitted requesting exemption, tax is withheld. Forms are available from our Branch.

I hope you viewed our professional presentation of the Community Bank model, which includes 2 examples of our community support from 2012 on You Tube. If not, please search on YouTube for "Queensland Community Contributions - South East Region". If you are on Facebook, you can click on the link to the presentation from our Facebook page.

I take this opportunity to once again publically recognise the significant and tireless contribution of our staff; led by our Manager Justine. Their commitment in the Branch and in their volunteer roles, out of hours, has ensured a professional and consistent culture which in turn, resulted in winning Branch of the year for the 4<sup>th</sup> time in a row, and has ensured a consistent financial performance leading to this dividend.

I sincerely thank those shareholders who also bank with us. It's tremendous and very encouraging. A reminder; our AGM will be held on November 4; 6:30pm at Sharks Sporting Club, Colburn Avenue, Victoria Point. Once again we have two community organisations attending to show you how your shares and subsequent profits support them and to present the difference our support has made for them. It would be great to see you there.

Faithfully

A handwritten signature in black ink that reads "Garry White". The signature is written in a cursive, flowing style.

Garry White  
Chairman

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