

20 November 2017

Disclosure

To whom it may concern,

Redlands Community Financial Services Ltd advises that 'the company' has entered into a debt facility with Bendigo and Adelaide Bank Ltd to fund the fit-out of the Wynnum Manly Community Bank® branch.

We also advise the company has agreed to the transfer of the customers and their banking business from Capalaba to Wynnum Manly Community Bank® branch; effective 4 December 2017.

For the avoidance of doubt, the parties agree that the names, addresses and contact details of all customers remain at all times the property of Bendigo and Adelaide bank.

Faithfully



Chairman

Redlands Community Financial Services Ltd

Franchisee of the Victoria Point & Wynnum Community Bank® branches of Bendigo Bank and Cleveland Customer Service Centre.