Notice of Annual General Meeting

Dear Shareholder

This is to advise you of the upcoming Annual General Meeting of Sunshine Coast Community Financial Services Limited (Company), ABN 12 100 576 261

Date	**Tuesday 17 November 2026**
Time	**5:30pm**
Place	**Bendigo Bank Tewantin-Noosa, 114 Poinciana Avenue, Tewantin**

Shareholders will have the opportunity to:

- Find out and ask about the Company's operations and finances
- Speak about any items on the agenda
- Vote on any resolutions proposed

For catering purposes please advise if you intend to attend the AGM by Monday 26 October by emailing admin@bendigosunshinecoast.com.au

Business of meeting

1. **Review of actions from previous AGM**

   No actions arose from the previous AGM on Tuesday 18 November 2025.

2. **Acceptance of Minutes of the previous AGM**

The following resolutions be passed as ordinary resolutions:

3. **Accounts and reports**

   That the financial statements of the Company, and the directors' reports and auditor's reports, in respect of the year ended 30 June 2026, be received, considered and adopted.

4. **Re-election of Directors**

   To consider and, if thought fit, to pass each of the following resolutions as an ordinary resolution. That:

   (a) **Guy Hamilton** be re-elected as director

   (b) **Toby Bicknell** be re-elected as a director

5. **Confirmation of Auditors**

   That AFS be confirmed as the Company's auditor.

6. **Other business**

   To allow an adequate opportunity for shareholders to raise questions about or make comments about the governance and management of the Company.

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Voting

All shareholders may attend the Annual General Meeting.

Joint holders: In the case of joint shareholders, all holders may attend the Meeting. If only one holder attends (including by proxy), that shareholder may vote at the Meeting as if that holder were solely entitled to the shares. If more than one joint holder is present (including by proxy), the joint holder whose name appears first in the register may vote.

Proxy: If you are unable to attend the Meeting, you are entitled to appoint a proxy to attend and vote. See the attached Proxy Form for information on appointing a proxy.

Corporate shareholder: A corporate shareholder may appoint one or more persons to act as its representative under section 250D of the Corporations Act, but only one representative may exercise the corporate shareholder's powers at any one time. The company requires written evidence of a representative's appointment to be given to the company before the meeting.

Voting rights

Each shareholder is entitled to one vote.

For the purposes of voting at the Meeting, shares will be taken to be held by the persons who are registered as members as at 5:30pm on Tuesday 17 November 2026.

By order of the Board

Jennifer Walker

Company Secretary

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Explanatory Notes

This information has been included to assist you in making an informed decision about the resolutions proposed at the meeting.

Agenda item 4: Re-election of Directors

Guy Hamilton

Non-executive director

Occupation: Board and Business Adviser

Qualifications, experience and expertise: Guy has held multiple senior management roles in financial services associated with developing or restructuring businesses in 20+ countries covering segments from Consumer Finance through to Corporate and Institutional Banking. He has had a 35-year career with HSBC Group and lived and worked in 9 countries. He joined SCCFSL as a director in 2017.

Special responsibilities: Chair (from 1/7/2024), Human Resources Committee, Commercial Committee

Interest in shares: Nil share interest held

Toby Bicknell

Non-executive director

Occupation: Human Resources Consultant

Qualifications, experience and expertise: Since graduating from the University of NSW in 1989, Toby's business experience has included capital markets, financial services, telecommunications, healthcare, pharmaceuticals and more recently tourism, hospitality and leisure. Certificate of Governance Practice. He joined SCCFSL as a director in 2018.

Special responsibilities: Human Resources Committee, Commercial Committee, Sponsorship and Marketing Committee

Interest in shares: Nil share interest held