

Trafalgar & District
Financial Services Limited
ABN 86 102 573 222

2008 annual report



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Chairperson's report

For year ending 30 June 2008

I am happy to present my third Annual Report, the sixth Annual Report for Trafalgar & District Financial Services Ltd.

Once again, it's been a successful and active year thanks to the Board members, our fantastic staff and Branch Manager. The support and effort provided by Board members on a voluntary basis always amazes me. Bryan and the staff have continued their wonderful work and Kaye Dorling the Board minute Secretary has also put in a fabulous effort this year.

Two new Directors came onto the Board last year and both have brought with them considerable skills. These skills and a fresh view point have allowed us to put together the first formal strategic plan which has been published and circulated.

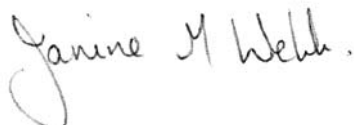
We have increased our contributions to the community again this year, providing a friendly, helpful banking service which fulfilled the purpose of the original Board when creating the Trafalgar & District **Community Bank**[®] Branch.

The activity surrounding the Youth Foundation program in Trafalgar is heart warming. The sporting clubs in the district have again been sponsored through the **Community Bank**[®] branch and we have formed a very successful partnership with the local Rotary Club which ensured a wonderful art exhibition early in 2008.

Bendigo Bank has as always been a pro-active partner with support, advice and products to ensure our success. I thank Russell Carrick the Regional Manager and his staff for their support. Armitage Downie Accountants have also provided us with a very stable and reliable service in the provision of financial services and advice to the Board.

Because of a change in my personal circumstances this is my last year on the Board of Trafalgar & District Financial Services Ltd. The past eight years have been very enlightening, challenging and rewarding for me. I have seen the community in which I grew up expand in ways I'd never dreamed of, both in the physical growth of the town and growth of the spirit through community based activity. It is in the latter in particular I wish all involved very well and those yet to throw their hats into the ring I encourage passionately as there is always a job for those willing.

I will always be an ardent supporter of the Trafalgar & District **Community Bank**[®] Branch as the concept of banking profits contributing to the community with sponsorships, a youth worker, art exhibitions, community activities including the Battle of Trafalgar, the local free newspaper and even a wonderful local drama event, warms my heart.



Janine M Webb
Chairperson

Manager's report

For year ending 30 June 2008

It is with pleasure that I table my report for the period ending 30 June 2008. It has been a satisfying year which has seen our business grow. Our balance sheet expanded from \$45 million to \$56 million (deposits \$8 million and lending \$3 million). This was a strong performance which saw the branch exceed its overall target of \$5.5 million.

Account numbers grew by 481 to 3063 and products per customer increased by .09. Ancillary products such as insurance have also been well supported and the branch met target in most categories.

Both ATM sites at Trafalgar and Yarragon have proven popular with combined monthly transactions exceeding 8600 for the last six months of the year.

Our branch staff has remained stable during the review period and I am very pleased to acknowledge the efforts of Lorraine, Leanne, Sharon and Michelle who form a strong, reliable, and consistent team. They are committed to the success of our business and I extend my unconditional appreciation of their contribution.

I must also acknowledge the continued support of the Board of Directors and the Board Chairperson, Janine Webb. Their confidence in and support of my staff and I has been unfailing and is a key contributor to the success of the **Community Bank**[®] branch.

In closing, I'd like to acknowledge the support of Trafalgar and its surrounding communities. We cannot achieve the current level of success without the support of our customers.

The manner in which the **Community Bank**[®] branch continues to be embraced is most rewarding, and we look forward to the future with anticipation.

I invite anyone who has not yet been part of the unique experience of banking with a **Community Bank**[®] branch to call in at our branch, meet our staff and open an account.



Bryan Leaf
Manager

Bendigo Bank Ltd report

For year ending 30 June 2008

Celebrating 10 years of the **Community Bank**[®] Network

June 2008 marks ten years since Bendigo Bank and the people of Rupanyup and Minyip unveiled the first **Community Bank**[®] branches in Australia, marking a turning point not only for the two small Victorian wheat belt towns, but for the Bendigo as well.

Today, these two towns have been joined by more than 210 communities to form Australia's fastest growing banking network – the **Community Bank**[®] concept. It is a significant milestone for Bendigo Bank and our **Community Bank**[®] partners.

The number of **Community Bank**[®] branches has doubled in the last four years and in the same time frame, customers have tripled their commitment of banking business to the community network, increasing it to more than \$11 billion.

More importantly, in excess of \$18 million in **Community Bank**[®] branch profits have been returned to community projects and \$12 million has been paid in dividends to more than 50,000 local shareholders. Behind those numbers are hundreds of stories of **Community Bank**[®] branches making a real difference to the lives of local people.

Whether it's building a community hall, sponsoring an art prize or even buying new footy jumpers for the local side – these **Community Bank**[®] branches are helping improve the economic and social prospects of their local communities. Add to those contributions the employment of more than 1000 staff members and daily expenses in the local economy and you have a truly meaningful contribution to those communities and to local prosperity.

As we reflect on the past 10 years, it's with a feeling of great pride and accomplishment for what has been achieved in partnership between our team at the Bendigo and our community partners. The landscape of banking has changed dramatically, but more importantly – so have the communities we partner and our own organisation.

Our partners have taken charge of outcomes locally that will impact positively for many years to come. Likewise, our organisation has built on our community focussed heritage and evolved to become a true partner to community.

Your commitment, enthusiasm and belief in the **Community Bank**[®] model has been instrumental, and for that we thank you. And here we are, only 10 years into this wonderful journey. Who knows what positive outcomes we'll be talking about in 10 years time, as the **Community Bank**[®] network matures?

It's an exciting prospect – and we are very proud of what our team and the communities we partner have achieved together.



Russell Jenkins

Chief General Manager Retail & Distribution

Directors' report

For year ending 30 June 2008

The Directors present their report on the Company for the financial year ending 30 June 2008.

1. The Directors in office at any time during or since the end of the year are:-

Janine Webb (resigned August 2008)

Peter Marx

Robert Carlesso

Gregory Evison (resigned November 2007)

Michael Fozard

William Harrington

Ross McDermott

Peter Snape

Mick Bourke (appointed November 2007)

Peter Cooke (appointed November 2007)

Directors have been in office since the start of the financial year to the date of this report, unless otherwise stated.

2. The principal activity of the Company during the financial year was the management of a **Community Bank**[®] branch.
3. The net profit of the Company for the financial year was \$99,141 (2006-2007 \$79,027).
4. During the financial year the Company continued its trading activities. The results of those operations were in line with projections.
5. There was no significant change in the state of affairs of the Company during the financial year.
6. No matters or circumstances have arisen since the end of the financial year which significantly affected or may significantly affect the operations of the Company, the results of those operations, or the state of affairs of the Company in future financial years.
7. The Directors are not aware of any likely developments in the operation of the Company or of any change in the expected results of those operations in future financial years.
8. No indemnities have been given or insurance premiums paid, during or since the end of the financial year, for any person who is or has been an Officer or Auditor of the Company.
9. No person has applied for leave of Court to bring proceedings on behalf of the Company or intervene in any proceedings to which the Company is a party for the purpose of taking responsibility on behalf of the Company for all or any part of those proceedings.
10. The Company was not a party to any such proceedings during the year.
11. The Company's operations are not regulated by any significant environmental regulation under a law of the Commonwealth, or of a State or Territory.

Directors' report continued

12. No Director has received or become entitled to receive, during or since the financial year, a benefit because of a contract made by the Company with a Director, a firm of which a Director is a member, or an entity in which a Director has a substantial financial interest other than the benefits disclosed in Note 7. This statement excludes a benefit included in the aggregate amount of emoluments received or due and receivable by Directors as shown in the accounts, or the fixed salary of a full time employee of the Company.

13. Information relating to the Directors is as follows:-

Director	Director since	Directors' meetings	
		Number eligible to attend	Number attended
Janine Webb~	2002	12	10
Peter Marx	2002	12	12
Robert Carlesso	2006	12	11
Gregory Evison*	2002	5	5
Michael Fozard	2002	12	9
William Harrington	2002	12	9
Ross McDermott	2006	12	9
Peter Snape	2006	12	10
Mick Bourke#	2007	7	7
Peter Cooke#	2007	7	6

* resigned / retired

appointed

~resigned August 2008

All Directors are widely experienced in the general business environment in which the Company operates.

Signed in accordance with a resolution of the Board of Directors.



Ross McDermott
Deputy Chairperson

Date: 18 September 2008

Financial statements

Income statement For year ending 30 June 2008

	Note	2008 \$	2007 \$
Revenue			
Revenue from ordinary activities			
Income from operations		481,785	379,108
Interest received		21,365	8,306
		503,150	387,414
Expenses			
Employee benefit expenses		226,513	186,560
Depreciation		10,469	11,575
Amortisation of franchise fee		12,000	12,000
General administration		40,429	36,943
Audit services		1,000	1,600
Advertising and promotion		3,505	3,829
Marketing and sponsorships		29,464	32,665
Grants		32,000	-
Occupancy costs		25,619	23,215
		380,999	308,387
Profit (loss) from ordinary activities before income tax		122,151	79,027
Income tax relating to ordinary activities	3	23,010	-
Net profit (loss) after income tax		99,141	79,027

The accompanying notes form part of these financial statements.

Financial statements continued

Balance sheet As at 30 June 2008

	Note	2008 \$	2007 \$
Current assets			
Cash assets	5	372,487	250,991
Receivables		55,259	35,790
Other		7,393	7,565
Total current assets		435,139	294,346
Non-current assets			
Intangibles	11	2,000	14,000
Plant and equipment	2	81,710	91,735
Total non-current assets		83,710	105,735
Total assets		518,849	400,081
Current liabilities			
Payables		24,926	30,746
Provisions	4	34,963	19,454
Non interest-bearing liabilities		-	-
Total current liabilities		59,889	50,200
Non-current liabilities			
Provisions		9,938	-
Total non-current liabilities		9,938	-
Total liabilities		69,827	50,200
Net assets		449,022	349,881
Members funds			
Contributed equity		532,859	532,859
Accumulated profits/(losses)	9	(83,837)	(182,978)
Total members' funds		449,022	349,881

The accompanying notes form part of these financial statements.

Financial statements continued

Statement of cash flows As at 30 June 2008

	Note	2008 \$	2007 \$
Cash flows from operating activities			
Receipts from operations		511,271	414,602
Payments to suppliers and employees		(372,289)	(286,372)
Interest received		16,034	8,306
Amounts paid to the ATO		(35,605)	(29,252)
Income tax paid		2,529	-
Withholding tax paid		-	(2,455)
Net cash provided by operating activities	6	121,940	104,829
Cash flow from investing activities			
Payment of franchise fee		-	-
Sale of plant		-	-
Purchase shares		-	-
Payment for property, plant and equipment		(444)	(5,202)
Net cash used in investing activities		(444)	(5,202)
Cash flow from financing activities			
Proceeds from borrowings		-	-
Repayment of borrowings		-	(3,453)
Net cash used in financing activities		-	(3,453)
Net increase (decrease) in cash held		121,496	96,174
Cash at beginning of year		250,991	154,817
Cash at the end of the financial year	5	372,487	250,991

The accompanying notes form part of these financial statements.

Financial statements continued

Statement of changes in equity As at 30 June 2008

	Contributed Equity \$	Retained Earnings \$	Total Equity \$
At 1 July 2006	532,859	(262,005)	270,854
Profit (loss) for the period	-	79,027	79,027
At 30 June 2007	532,859	(182,978)	349,881
At 1 July 2007	532,859	(182,978)	349,881
Profit (loss) for the period	-	99,141	99,141
At 30 June 2008	532,859	(83,837)	449,022

The accompanying notes form part of these financial statements.

Notes to the financial statements

For year ending 30 June 2008

Note 1. Statement of significant accounting policies

The financial report is a general purpose financial report that has been prepared in accordance with Accounting Standards, Urgent Issues Group Consensus Views, other Authoritative Pronouncements of the Australian Accounting Standards Board and the Corporations Act 2001.

The financial report covers the economic entity of Trafalgar & District Financial Services Limited as an individual entity. The Company is a Company limited by shares, incorporated and domiciled in Trafalgar, Australia.

The financial report has been prepared on an accrual basis and is based on historical costs and does not take into account changing money values, or except where stated, current valuations of non-current assets. Cost is based on the fair values of the consideration given in exchange for assets.

The following is a summary of the material accounting policies adopted by the Company in the preparation of the financial report. The accounting policies have been consistently applied.

(a) Statement of compliance

The financial report complies with Australian Accounting Standards, which include Australian equivalents to International Financial Reporting Standards (AIFRS). Compliance with AIFRS ensures that the financial report, comprising the financial statements and notes thereto, complies with International Financial Reporting Standards (IFRS).

(b) Plant and equipment

Each class of property, plant and equipment are carried at cost less where applicable any accumulated depreciation.

The carrying amount of fixed assets is reviewed annually by Directors to ensure it is not in excess of the recoverable amount of those assets. The recoverable amount is assessed on the basis of expected net cash flows which will be received from the assets, employment and subsequent disposal. The expected net cash flows have been discounted to their present values in determining the recoverable amounts.

The depreciable amount of all fixed assets are depreciated using the diminishing value method over their useful lives to the Company commencing from the time the asset is held ready for use.

The depreciation rates used for each class of depreciable asset are:-

Plant and equipment	10% - 100%
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Notes to the financial statements continued

Note 1. Statement of significant accounting policies (continued)

(c) Cash

For the purposes of the Cash Flow Statement, cash includes:

- (i) cash at bank; and
- (ii) cash on at call deposits at bank.

(d) Revenue

Interest revenue is recognised on a proportional basis taking into account the interest rates applicable to the financial assets.

Revenue from the rendering of a service is recognised upon the delivery of the service to the customers.

Revenue is recognised net of the amount of goods and services tax (GST)

(e) Goods and Services Tax (GST)

Revenues, expenses and assets are recognised net of the amount of GST, except where the amount of GST incurred is not recoverable from the Australian Taxation Office. In these circumstances the GST is recognised as part of a cost of acquisition of the asset or as part of an item of the expense. Receivables and payables in the Balance Sheet are shown inclusive of GST. Cashflows are included in the Cashflow Statement on a gross basis, and the GST component arising from investing and financing activities, which is recoverable from, or payable to the Australian Taxation Office, are classified as operating activities.

(f) Intangibles

The franchise fee is valued in the accounts at cost and is being amortised over a period of five years.

The balance is reviewed annually and any balance representing future benefits for which the realisation is considered to be no longer recoverable is written off.

(g) Comparative figures

When required by Accounting Standards, comparative figures have been adjusted to conform to changes in presentation for the current financial year.

(h) Leases

Leases are classified at their inception as either operating or finance leases based on the economic substance of the agreement so as to reflect the risks and benefits associated to ownership.

Finance leases

Leases which effectively transfer substantially all of the risks and benefits incidental to ownership of the leased item to the group are capitalised at present value of the minimum lease payments and disclosed as property, plant and equipment under lease. A lease of equal value is also recognised.

Notes to the financial statements continued

Note 1. Statement of significant accounting policies (continued)

(h) Leases (continued)

Capitalised lease assets are depreciated over the shorter of the estimated useful life of the assets and the lease term. Minimum lease payments are allocated between interest expense and reduction of the lease liability with the interest expense calculated using the interest rate implicit in the lease and recognised directly in the net profit.

(i) Employee benefits

Provision is made for the Company's liability for employee benefits arising from services rendered by employees to balance date. Employee benefits expected to be settled within the year together with benefits arising from wages, salaries and annual leave, which will be settled after one year, have been measured at the amounts expected to be paid when the liability is settled, plus related on costs. Other employee benefits payable later than one year have been measured at the present value of the estimated future cash outflows to be made for those benefits.

Contributions are made by the Company to an employee superannuation fund and are charged as expenses when incurred.

(j) Income tax

Deferred income tax is provided on all temporary differences at the balance sheet date between the tax bases of assets and liabilities and their carrying amounts for financial reporting purposes.

Deferred income tax liabilities are recognised for all taxable temporary differences:

- except where the deferred income tax liability arises from the initial recognition of an asset or liability in a transaction that is not a business combination and, at the time of the transaction, affects neither the accounting profit nor taxable profit or loss; and
- in respect of taxable temporary differences associated with investments in subsidiaries, associates and interests in joint ventures, except where the timing of the reversal of the temporary differences will not reverse in the foreseeable future.

Deferred income tax assets are recognised for all deductible temporary differences, carry-forward of unused tax assets and unused tax losses, to the extent that it is probable that taxable profits will be available against which the deductible temporary differences, and the carry-forward of unused tax assets and unused tax losses can be utilised:

- except where the deferred income tax asset relating to the deductible temporary difference arises from the initial recognition of an asset or liability in a transaction that is not a business and, at the time of the transaction, affects neither the accounting profit nor taxable profit or loss; and
- in respect of deductible temporary differences associated with investments in subsidiaries, associates and interests in joint ventures, deferred tax assets are only recognised to the extent that it is probable that the temporary differences will reverse in the foreseeable future and taxable profit will be available against which the temporary differences can be utilised.

Notes to the financial statements continued

Note 1. Statement of significant accounting policies (continued)

(j) Income tax (continued)

The carrying amount of deferred income tax assets is reviewed at each balance sheet date and reduced to the extent that it is no longer probable that sufficient taxable profit will be available to allow all or part of the deferred income tax asset to be utilised.

Deferred income tax assets and liabilities are measured at the tax rates that are expected to apply to the year when the asset is realised or the liability is settled, based on tax rates (and tax laws) that have been enacted or substantively enacted at the balance date.

	2008	2007
	\$	\$
Note 2. Plant and equipment		
Plant and equipment at cost	140,857	140,413
Less provision for depreciation	(59,147)	(48,678)
	81,710	91,735
Reconciliations of written-down value of plant and equipment		
Balance at beginning of year	91,735	98,108
Additions	444	5,202
Depreciation expense	(10,469)	(11,575)
Balance at end of year	81,710	91,735

Notes to the financial statements continued

	2008 \$	2007 \$
Note 3. Income tax expense		
The prima facie tax payable on operating profit is reconciled to the income tax expense as follows:		
Prima facie tax payable on operating profit at 30%	36,645	23,708
Adjust for tax effect:		
Non-deductible permanent differences		
Set-up costs	3,600	3,600
Timing differences deductible when incurred		
Provision for holiday pay & accrued expenses	(1,242)	2,838
Provision for long service leave	2,982	
Accrued interest	(1,599)	-
Prepaid expenses	(618)	-
Carried forward losses	(16,758)	(30,146)
Income tax expense	23,010	-

Note 4. Provisions

Current

Income tax payable	17,974	-
Annual leave	16,989	19,454
	34,963	19,454

Non current

Long service leave	9,938	-
Average number of employees	5	5

Note 5. Cash

Cash at the end of the year as shown in the cash flow statement is reconciled to the related items in the statement of financial position as follows:

Cash at bank	372,487	250,991
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Notes to the financial statements continued

	2008 \$	2007 \$
Note 6. Cash flow information		
Reconciliation of cash flow from operations with operating profit/(loss)		
Operating profit/(loss)	99,141	79,027
Non-Cash flows in operating result		
- Depreciation	10,469	11,575
- Amortisation	12,000	12,000
Changes in assets and liabilities		
(Increase)/Decrease in receivables	(26,862)	(4,872)
Increase/(Decrease) in creditors	(5,820)	4,746
Increase/(Decrease) in provisions	7,473	2,353
Increase/(Decrease) in income tax payable	25,539	-
Net cash provided by operating activities	121,940	104,829

Note 7. Related party transactions

Transactions between related parties are on normal commercial terms and conditions no more favourable than those available to other parties unless otherwise stated.

No transactions with related entities.

Note 8. Segment reporting

The Company operates in the service sector where it conducts a **Community Bank**[®] branch in the Trafalgar, Yarragon, Willow Grove, Thorpdale and surrounding areas of Gippsland in Victoria.

Note 9. Accumulated profits (losses)

Accumulated loss at the beginning of the financial year	(182,978)	(262,005)
Net profit after income tax	99,141	79,027
Accumulated profit (loss) at the end of the financial year	(83,837)	(182,978)

Notes to the financial statements continued

2008
\$

2007
\$

Note 10. Company details

The registered office of the Company is
103a Princes Highway, Trafalgar VIC 3824.

The principal place of business is
103a Princes Highway Trafalgar VIC 3824.

Note 11. Intangibles

Franchise fee at cost	60,000	60,000
Less amortisation	(58,000)	(46,000)
	2,000	14,000

Note 12. Financial instruments

(a) Interest rate risk

The Company's exposure to interest rate risk, which is the risk that a financial instrument's value will fluctuate as a result of changes in market interest rates and the effective weighted average interest rates on those financial assets and financial liabilities is as follows:

	Effective interest rate		Floating interest rate		Fixed interest rate				Non-interest bearing	
	2008	2007	2008	2007	Within 1 year		1 to 5 years		2008	2007
Financial assets										
Cash at bank	6.63	5.51	372,487	250,991						
Receivables									55,259	35,790
Total financial assets			372,487	250,991					55,259	35,790
Financial liabilities										
Payables									24,926	30,746
Total financial liabilities									24,926	30,746

(b) Credit risk

The maximum exposure to credit risk, excluding the value of any collateral or other security, at balance date to recognised financial assets is the carrying amount, net of any provisions for doubtful debts, as disclosed in the Statement of Financial Position and Notes to the Financial Statements.

The Company does not have any material credit risk exposure to any single debtor or group of debtors under financial instruments entered into by the Company.

Notes to the financial statements continued

Note 12. Financial instruments (continued)

(c) Net fair value

For other assets and other liabilities the net fair value approximates their carrying value. No financial assets and financial liabilities are readily traded on organised markets in standardised form. Financial assets where the carrying amount exceeds net fair values have been written down as the Company intends to hold these assets to maturity.

The aggregate net fair values and carrying amounts of financial assets and financial liabilities are disclosed in the Statement of Financial Position and Notes to the Financial Statements.

Director's declaration

The Directors of the Company declare that:

1. The financial statements and notes, as set out in the Directors Report, Income Statement, Balance Sheet, Cash Flow Statement and Notes to the Financial Statements, are in accordance with the Corporations Act 2001:
 - (a) comply with Accounting Standards and the Corporations Regulations 2001; and
 - (b) give a true and fair view of the financial position as at 30 June 2008 and of the performance for the year ended on that date of the Company;
2. In the Directors' opinion there are reasonable grounds to believe that the Company will be able to pay its debts as and when they become due and payable.

This declaration is made in accordance with a resolution of the Board of Directors.



Ross McDermott
Deputy Chairperson

Date: 18 September 2008.

Independent audit report

TAYLOR PARTNERS PTY. LTD.
CHARTERED ACCOUNTANTS A.C.N 008 587 235

R. MALE F.C.A.
G. JAMES C.A.

OUR REFERENCE

INDEPENDENT AUDITORS' REPORT

TO THE MEMBERS OF TRAFALGAR & DISTRICT FINANCIAL SERVICES LTD

SCOPE

We have audited the financial report of Trafalgar & District Financial Services Limited set out in the Income Statement, Balance Sheet, Cash Flow Statement and Notes to the Financial Statements for the year ended 30 June 2008. The Company's directors are responsible for the financial report. We have conducted an independent audit of this financial report in order to express an opinion on them to the members of the company.

Our audit has been conducted in accordance with Australian Auditing Standards to provide reasonable assurance whether the financial report is free of material misstatement. Our procedures included examination, on a test basis, of evidence supporting the amounts and other disclosures in the financial report, and the evaluation of accounting policies and significant accounting estimates. These procedures have been undertaken to form an opinion whether, in all material respects, the financial report is presented fairly in accordance with Accounting Standards and other mandatory professional reporting requirements and statutory requirements so as to present a view which is consistent with our understanding of the company's financial position, and performance as represented by the results of their operations and their cash flows.

The audit opinion expressed in this report has been formed on the above basis.

Audit Opinion

In our opinion, the financial report of Trafalgar & District Financial Services Limited is in accordance with:

- (a) the Corporations Act 2001, including:
 - (i) giving a true and fair view of the company's financial position as at 30 June 2008 and of its performance for the year ended on that date; and
 - (ii) complying with Accounting Standards in Australia and the Corporations Regulations 2001; and
- (b) other mandatory professional reporting requirements in Australia.

TAYLOR PARTNERS
CHARTERED ACCOUNTANTS


R. MALE FCA
PARTNER

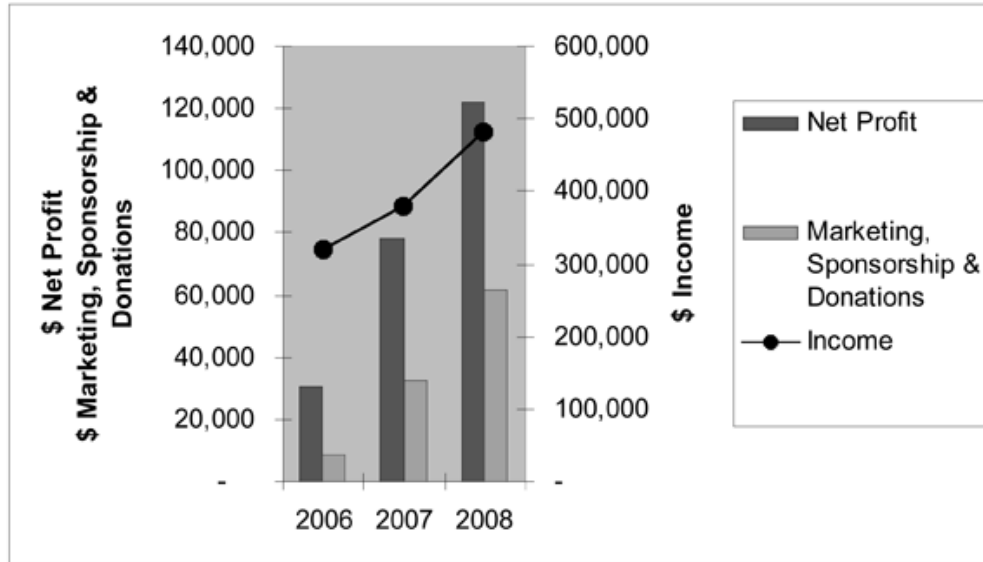
Date: 22 September 2008

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Income graph

TRAFALGAR & DISTRICT FINANCIAL SERVICES LTD
ABN: 86 102 573 222

INCOME FROM OPERATIONS, MARKETING, SPONSORSHIP & DONATIONS AND NET PROFIT (BEFORE TAX)
FOR THE YEARS ENDED 30 JUNE 2006, 2007 & 2008



Trafalgar & District **Community Bank**[®] Branch
103a Princes Highway, Trafalgar VIC 3824
Phone: (03) 5633 2783 Fax: (03) 5633 2760

Franchisee: Trafalgar & District Financial Services Limited
103a Princes Highway, Trafalgar VIC 3824
Phone: (03) 5633 2783 Fax: (03) 5633 2760
ABN 86 102 573 222

www.bendigobank.com.au

Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo VIC 3550
ABN 11 068 049 178. AFSL 237879. (BMPAR8081) (09/08)