

Notice of Annual General Meeting

Warrandyte Community Financial Services Limited
A.B.N. 70 102 635 147
To be held at 7pm on 9 November 2020

Virtual Technology

On 6 May 2020, temporary modifications to the Corporations Act under the Corporations (Coronavirus Economic Response) Determination (No.1) 2020 took effect. These modifications facilitate the holding of meetings (including AGMs) via virtual technology. In light of continuing government restrictions, and in the interests of the health and safety of shareholders and staff, the Company will conduct its 2020 Annual General Meeting via virtual technology. No physical meeting will be held. Detailed instructions on how to use the technology and join the meeting are included in the Explanatory Notes and Virtual Meeting Guide accompanying this notice.

Ordinary Business

1. Receipt of Financial Statements and reports

To receive and consider the Financial Report for the period ended 30 June 2020 together with, the Directors' Report and Auditor's Report as set out in the Annual Report. Note that no resolution is required for this item.

2. Election and Re-Election of Directors

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

- (a) That **Leanne Whitmore** be elected as a Director of the company.
- (b) That **John Provan** be elected as a Director of the company.
- (c) That **Claire Jones** be elected as a Director of the company.
- (d) That **Cliff Dawson** be elected as a Director of the company.

Attending the virtual meeting

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 join the virtual 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 and Voting

Each shareholder is entitled to one vote. Votes will be taken by a poll using the virtual technology platform.

For the purposes of voting at the Meeting, shareholders will be taken to be those persons who are registered as members as at 5.00pm on 5 November 2020.

By order of the Board

Cliff Dawson

Company Secretary

6 October 2020

Explanatory Notes

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

Agenda item 2: Election and Re-election of Directors

The following information is provided about candidates standing for election to the Board.

- a) Leanne Whitmore having been appointed to the Board since the last Annual General Meeting, retires in accordance with Rule 52(2) of the Company's constitution.
Leanne is an experienced Chartered Accountant in both public and private practices and holds the following professional qualifications: Grad Dip ICAA, B. Comm & B. Bus Sys.
- b) John Provan retires in accordance with Rule 62(1) of the Company's Constitution, John is a Founding Director of the Company and has broad depth of knowledge of the community banking model. John is a commercial and domestic builder.
- c) Claire Jones retires in accordance with Rule 62(1) of the Company's Constitution.
Claire brings extensive marketing and communications experience to the board having held management roles within the banking sector. Claire holds the following professional qualifications: a B.Sc Hons Mathematics & Management Sciences.
- d) Cliff Dawson retires in accordance with Rule 62(1) of the Company's Constitution.
Cliff has run a successful public practice providing business advisory, tax agent and registered company auditor services and has the following professional qualifications: B Ec, FCA.

Virtual Technology

A virtual AGM is a meeting whereby shareholders are given the opportunity to attend the AGM using an online platform which allows shareholders to vote, ask questions and participate electronically in real-time, rather than attend the meeting at a physical venue. The AGM will be held using the Zoom online platform and shareholders can join this meeting by clicking on this join link: <https://zoom.us/j/96689176405?pwd=SkNLWXNUTIJnQ0VwSDczTEY1YWZhaUT09>

Please refer to the notes below for detailed instructions on how to use the technology.

1. Before joining a Zoom meeting on a computer or mobile device, you can download the Zoom app from the Zoom website at <https://zoom.us/support/download> . Otherwise, you will be prompted to download and install Zoom when you click the join link.
2. Click the join link above 15 minutes prior to the commencement of the meeting.
3. When the system dialog prompts, click Open Zoom Meetings.
4. You will be placed in a waiting room until the host admits you to the meeting. You can test your computer audio while you are waiting.
5. If you are unable to hear anything click on the arrow near the microphone icon (bottom left of screen) to select a different headset. Alternatively, click audio settings to help configure and test your audio option.
6. If you are unable to see anything, click the arrow near the video icon (bottom left of screen) to select the correct video option.
7. Please keep your audio on mute to reduce background noise during the meeting.
8. The poll function will be used for voting for Agenda item 2: Election and Re-election of Directors. The Chairman will provide instructions on when to vote during the meeting.
9. If you have a question during the meeting, please use the chat function to either type your question or use the raise hand function accessible via the participants icon.
10. We have provided a Virtual Meeting Guide for your assistance.

To request an electronic meeting join link, please email contact@warrantytecb.com.au prior to 9 November 2020.