

The franchise agreement between Bendigo and Adelaide Bank Limited (**Bendigo Bank**) and Multicultural Financial Services Limited has ended. Any questions from or relating to shareholders should be addressed to the former operators of the branch Multicultural Financial Services Limited. The Chair of Multicultural Financial Services Limited Yong Whan John Lee can be reached at ywjohnlee@gmail.com.

Please note that Bendigo Bank has no involvement with shares offered by the individual franchisee companies.