

Notice of election

Greater Bank is part of Newcastle Greater Mutual Group Ltd ACN 087 651 992 Australian Financial Services Licence/ Australian credit licence 238273 (**NGM Group**).

Notice of meetings

Members and applicants for membership of NGM Group may elect to receive notice under subsection 249J(1) of the *Corporations Act 2001* (Cth) (**Corporations Act**) of meetings of members of NGM Group.

Members and applicants for membership of NGM Group are advised that:

- a) attendance at the annual general meeting, and other meetings of members, of NGM Group enables members:
 - i) to participate in the governance of NGM Group; and
 - ii) to ask questions about, and comment on, the management of NGM Group, its financial standing and performance; and
 - iii) to ask the auditor of NGM Group questions about the conduct of the audit of NGM Group and the preparation and content of the auditor's report; and
 - iv) to vote on any proposal to amend the constitution of NGM Group or on any other matter in relation to the management of NGM Group; and
- b) notice of member meetings informs members about matters in relation to which they may wish to attend a meeting; and
- c) a member who is entitled to attend, and cast a vote at, a member meeting may appoint a proxy to attend and vote for the member at the meeting; and
- d) if a member or an applicant for membership does not elect to receive notice of member meetings or does not make an election, NGM Group is not required to give notice of member meetings to the member or applicant for membership (if the applicant becomes a member of NGM Group); and
- e) if NGM Group does not receive a member's or applicant's election within 21 days of this notice being given to the member or applicant, the member or applicant is taken not to have made an election to receive notice under subsection 249J(1) of the *Corporations Act* of member meetings of NGM Group; and
- f) despite a member or applicant for membership of NGM Group electing not to receive notice of member meetings of NGM Group, or not making an election, the member or applicant for membership (if the applicant becomes a member of NGM Group) may, at any time, request that NGM Group give the member personal notice of member meetings. In addition, copies of those notices will be available for viewing at greater.com.au.

Financial reports

Members and applicants for membership of NGM Group may elect to receive the reports mentioned in subsection 314(1)(a) of the Corporations Act, being the financial report for each respective financial year, the directors' report for each respective financial year and the auditor's report on the financial report (each a **Report**).

Members and applicants for membership of NGM Group are advised that:

- a) the Reports set out information about:
 - i) the financial position and performance of NGM Group; and
 - ii) the efficiency with which NGM Group is being managed; and
 - iii) the financial risks to which NGM Group is exposed; and
- b) if a member or an applicant for membership does not elect to receive the Reports or does not make an election, NGM Group is not required to send copies of the Reports to the member or applicant for membership (if the applicant becomes a member of NGM Group); and
- c) if NGM Group does not receive a member's or applicant's election within 21 days of this notice being given to the member or applicant, the member or applicant is taken not to have elected to receive the Reports; and
- d) despite a member or applicant for membership of NGM Group electing not to receive the Reports, or not making an election, the member or applicant for membership (if the applicant becomes a member of NGM Group) may at any time elect to receive the relevant Reports.

Members or applicants for membership of NGM Group wishing to make an election in relation to receiving notice of member meetings of NGM Group and/or Reports need to complete the section at the bottom of this notice and either:

1. return it to a Greater Bank employee at any of our branches;

or

2. mail it to:
Greater Bank
Customer Service Department
PO Box 173 Hamilton NSW 2303

Member's Name(s)

Member's Account Number

Do you wish to receive notice of member meetings of NGM Group? Y N

Do you wish to receive a copy of the Reports? Y N

GreaterBank 



Head Office: 307 King Street, Newcastle West NSW 2302

PO Box 5001, Hunter Region Mail Centre NSW 2310

P 13 13 86 F 02 4921 9112

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Australian credit licence 238273