

Notice to Heritage Members

When you join us as a customer, you become a member of Heritage Bank Limited (Heritage). This means you are one of our owners and can have a voice in how we operate.

This notice outlines how Heritage provides members with notices of meetings and annual financial reporting information. It also outlines how members can elect whether or not to receive these notices and whether or not they wish to have financial reporting information sent to them by Heritage.

Heritage will give notice of meetings as required by the law, which includes publishing notice of meetings by way of newspaper advertisements, as well as displaying notices in branches, mini branches, intermediary offices and at Heritage's registered office. Financial reports will be available to members from branches and mini branches or on specific request and will also be made available on the Heritage website at www.heritage.com.au.

Set out below are various details in relation to the notices of meetings and financial reporting.

Notices of Meetings

1. Members may elect to receive notice, under subsection 249J(1) of the Corporations Act 2001, of meetings of members of Heritage.
2. Members are taken not to have made an election if Heritage has not received the members' election within 21 days of this notice being given to members.
3. (a) Attendance at the Annual General Meeting, and other meetings, of members of Heritage enables the members:
 - (i) to participate in the governance of Heritage;
 - (ii) to ask questions about, and comment on, the management of Heritage, its financial standing and performance;
 - (iii) to ask the auditor of Heritage questions about the conduct of the audit of Heritage and the preparation and content of the auditor's report; and
 - (iv) to vote on any proposal to amend Heritage's constitution or on any other matter in relation to the management of Heritage.(b) Notice of meetings informs members about matters in relation to which they may wish to attend a meeting.
- (c) A member of Heritage who is entitled to attend, and cast a vote at a meeting, may appoint a proxy to attend and vote for the member at the meeting.
- (d) If the member does not elect to receive notice, Heritage is not required to give notice of its meetings to the member.

(e) Despite a member of Heritage electing not to receive notice of its meetings, or not making an election, the member may, at any time, request Heritage to give the member personal notice of the meetings.

4. If you wish to elect to receive personal notice of meetings or to elect not to receive those notices, you should write to the Company Secretary, Heritage Bank Limited, Post Office Box 190, Toowoomba, Queensland 4350 within 21 days of this notice being sent to you, advising of your membership name and number and have your letter signed by each member to which the election relates. Your letter can also be delivered to any Heritage branch or the registered office of Heritage.

Annual Financial Reporting to Members

1. As a member of Heritage, members may elect to receive:
 - (a) the reports mentioned in paragraphs 314(1) and (a) of the Corporations Act 2001; or
 - (b) concise reports mentioned in paragraph 314(1)(b) of the Corporations Act 2001.
2. Members are taken not to have elected to receive a report if Heritage has not received the members' election within 21 days of this notice being given to members.
3. (a) A report mentioned in paragraph 1 sets out information about:
 - (i) the financial position and performance of Heritage;
 - (ii) the efficiency with which Heritage is being managed; and
 - (iii) the financial risks to which Heritage is exposed.(b) If the member does not elect to receive a report, Heritage is not required to send copies of the reports or concise reports mentioned in paragraph 1 to the member.
- (c) Despite a member of Heritage electing not to receive those reports or concise reports, or not making an election, the member may, at any time, elect to receive the relevant reports.
4. You can make your election to receive reports or concise reports or not to receive any reports by writing to the Company Secretary, Heritage Bank Limited, Post Office Box 190, Toowoomba, Queensland 4350 within 21 days of this notice being sent to you advising of your membership name and number and have your letter signed by each member to which the election relates. Your letter can also be delivered to any Heritage branch or the registered office of Heritage.