



Knowing the way forward

Inspired by a decade of community-focused banking



SHAREHOLDER QUESTIONS FOR THE AUDITOR

SHAREHOLDER QUESTIONS FOR THE BOARD

Please complete and return this form in the envelope provided together with the Proxy Form (if applicable).

Alternatively, you may fax the form to the Bank's company secretary on (03) 5433 9471.

Shareholders automatically receive a copy of the Company's Concise Annual Report unless written advice is received that you no longer wish to receive a copy.

I do not require a copy of the Concise Annual Report Bendigo Bank Limited.

Signature

Date / /

Shareholder's Name

(Please print)

Shareholders are invited to ask questions of the Auditor about the following matters.

- > The content of the Auditor's report to be considered at the AGM.
- > The conduct of the audit of the annual financial report to be considered at the AGM.

The questions will be passed on to the Auditor. The Auditor is required to prepare a document setting out the questions that are relevant to the above matters and give a copy of the question list to the Bank.

At or before the start of the AGM, copies of the question list will be made available to shareholders attending the AGM. In addition, a reasonable opportunity will be allowed at the AGM for the Auditor or their representative to answer the questions that have been submitted.

Shareholders are invited to ask questions of the Board about Company performance and management. We will endeavour to address questions of general interest to shareholders at the Annual General Meeting. A summary of responses to commonly asked questions will be provided to shareholders as part of the November shareholder newsletter.

REMINDER

Change of Address Notification

If you have changed your address, please notify the Bank's Share Registry
Level 2, Fountain Court,
Bendigo, Victoria 3550
Telephone: (03) 5433 9523
Facsimile: (03) 5433 9029
Email: email@bendigobank.com.au