

Notice of Annual General Meeting

Time and date	7:00 pm, Wednesday 15 November 2023
Location	Killara Inn, 480 Pacific Highway, Killara

Notice is given that the Annual General Meeting (AGM) of the shareholders of Ku-ring-gai Financial Services Limited will be held at the time, date and location shown above. An agenda is included as Attachment A.

Light refreshments will be served at 7:00 pm and the meeting will commence at 7:30 pm.

1 Voting

1.1 Voting rights

Each shareholding is entitled to one vote.

1.2 Voting entitlements

The Board has determined that a shareholder's voting rights at the AGM will be taken to be the entitlement of the first person shown in the register of shareholders at 7:00 pm on Monday 13 November 2023.

1.3 Proxy votes

Shareholders who are unable to attend the AGM are encouraged to complete and return a Proxy Form (Attachment B), which will enable their vote to be put to the meeting. The Proxy Form should be returned before 7:00 pm on Monday 13 November 2023.

2 Financial, Directors' and Auditors' reports

In accordance with s317(1) of the Corporations Act, the directors lay before the AGM for the year ended 30 June 2023:

- a) The Financial Report
- b) The Directors' Report
- c) The Auditor's Report

3 Explanatory notes

A brief biography of every director who is nominating for the Board is included as Attachment B.

4 Annual Report

In line with the requirements of the *Corporations Act 2001* and to reduce associated printing costs, the Company will provide shareholders with the Annual Report via its website at <https://www.bendigobank.com.au/branch/nsw/community-bank-lindfield-districts/>

If any shareholder would like to receive a copy of the Annual Report directly (in hard copy or via email), please make a request to the Company Secretary via kfsl@cb-virtualsolutions.com

By order of the Board

Joy Rollason
Company Secretary

Ku-ring-gai Financial Services Limited
kfsl@cb-virtualsolutions.com

25 October 2023

Attachment A

2023 Annual General Meeting - Agenda

Meeting opening

- 1 Welcome**
- 2 Apologies**

General business

3 Reporting to shareholders

- 3.1 Chair's Report
- 3.2 Financial Report
- 3.3 Directors' Report
- 3.4 Auditor's Report

4 Election of directors

Sara Adams and Chris Williamson will retire at the AGM by rotation in accordance with the Constitution and will not re-nominate for a position on the Board.

4.1 Election of Jennifer Gai Anderson by ordinary resolution

Jennifer Anderson offers herself for election.

4.2 Election of Julie Fidler by ordinary resolution

Julie Fidler offers herself for election.

4.3 Election of Zoe Gilliland by ordinary resolution

Zoe Gilliland, having been appointed by the Board since the last AGM, retires in accordance with the Constitution and, being eligible, offers herself for election.

4.4 Election of Adrian Gordon Fong by ordinary resolution

Adrian Fong retires by rotation in accordance with the Constitution and, being eligible, offers himself for election.

4.5 Election of Catherine Anne Harris by ordinary resolution

Catherine Harris, having been appointed by the Board since the last AGM, retires in accordance with the Constitution and, being eligible, offers herself for election.

4.6 Election of David Andrew Langdon by ordinary resolution

David Langdon offers himself for election.

4.7 Election of Kirsten Helena Paul by ordinary resolution

Kirsten Paul offers herself for election.

4.8 Election of Elena Stocker by ordinary resolution

Elena Stocker offers herself for election.

Other business

- 5 Questions from the floor**
- 6 Close of meeting**

Attachment B

Explanatory notes

Brief biographies of the nominees are:

4.1 Jennifer Gai Anderson

Emeritus Mayor Ku-ring-gai Council holding the record as longest serving mayor in its 117 year history. Jennifer's achievements during sixteen years of service recognised by awards including Local Government NSW Excellence Award 2021, Winner NSW Ministers' Award for Women in Local Government, Davidson Winner NSW Woman of the Year Awards and Rotary International Paul Harris Fellow. Has strong connections with diverse community groups as board member or Patron e.g. Hornsby Ku-ring-gai Women's Shelter, Meals on Wheels, KYDS, Eryldene. Committed to ethical, merit-based decision-making, good governance and fiscal responsibility. Prior career in library and information science with appointments to University of London and University of NSW.

4.2 Julie Fidler

Julie has recently retired from a career in business administration, finance and governance for various public and listed companies. Julie was founding Company Secretary of Ku-ring-gai Financial Services Limited for 15 years, from its formation in 2002 until 2017 and is committed to its success and the provision of banking services in Ku-ring-gai.

4.3 Zoe Gilliland

Zoe is a results-driven and optimistic business professional with over 20 years' experience in sales, marketing and retail. Zoe's success in increasing market adoption across Sydney's North Shore and throughout Australia is testament to her expertise in creating and executing highly targeted marketing campaigns. By capitalising on local connections, devising innovative campaigns, and embracing a willingness to try new things, she has consistently demonstrated a track record of enhancing and expanding revenue streams in both corporate and entrepreneurial ventures. Zoe has developed sound commercial and business acumen over many years in senior leadership roles with companies such as Oracle and Optus, where she has overseen a half-billion-dollar enterprise and propelled her own thriving small business to succeed. Combining her wealth of business knowledge with her history in fundraising through her efforts with Fight on the Beaches, the local Lions Club Christmas Carols, her children's schools, and most recently with Bendigo Community Bank Lindfield & Districts, she is excited to continue this work in the local North Shore community. Zoe is a Member of KFSL's HR Committee.

4.4 Adrian Gordon Fong

Adrian resides in St Ives and is involved with local sporting clubs and community groups. He has practised as a commercial lawyer for over 20 years, and was previously a corporate and commercial partner for a large national law firm. Adrian is now the principal of his own corporate and commercial legal practice based in Sydney. He specialises in business acquisitions and divestments, franchise law, finance, corporate governance and corporate restructures, and distribution and consumer law. Adrian is Chair of KFSL's Finance, Risk and Governance Committee. B Com, LLB, LLM, Legal Practitioner of the Supreme Court of NSW, Practising Principal Member of Law Society of NSW, Member of NSW Chamber of Commerce.

4.5 Catherine Anne Harris

Catherine is an award-winning consultant who brings a wealth of experience in Human Resources and Talent Acquisition. With an extensive career spanning over 20 years, Catherine brings a unique blend of corporate and consultancy experience to the board, providing valuable insights into talent management, leadership development and building capability to local businesses within the North Shore of Sydney and more broadly throughout Australia.

With experience working with multi-nationals, not-for-profits, Government, and small-to-medium businesses, Catherine has gained experience across a variety of industries, including financial services, banking, telecommunications, information technology, and retail. Her strategic contributions play a pivotal role in enhancing the capabilities and competitiveness of the organisations she works with.

Drawing from her passion for talent development, career management and leadership, Catherine has embarked on a consultancy path, establishing her own business as a Career & Leadership Consultant. Her approach is consistently supported by her values-driven and outcome-focussed approach.

Catherine's dedication to community engagement is evident through her involvement as a Career Specialist and Mentor with the Australian Business and Community Network (ABCN), her leadership role within her sons' nippers club, her active involvement in various fundraising initiatives for her sons' school and sporting clubs, and most recently with Bendigo Community Bank Lindfield & Districts.

Catherine has a Master of Business Administration (MBA) from Macquarie Graduate School of Management, Graduate Certificate in Career Development from SRI, and a Bachelor of Arts majoring in Psychology from Macquarie University.

She is currently a member of KFSL's HR Committee.

4.6 David Andrew Langdon

David was the Chairman of Ku-ring-gai Financial Services Limited from its inception in December 2002 until his retirement in 2014.

During this period the company was highly successful in growing a substantial and profitable banking business which cumulatively returned more than \$1.3 million to local residents in the form of dividends to Shareholders or grants, sponsorships and donations in support of local community group initiatives.

David has a B Commerce degree and enjoyed a successful business career as a senior executive with a proven ability to successfully establish and develop new enterprises at Partner, CEO and Managing Director levels. A highlight of his career was his appointment as a Partner in Accenture, a leading global professional services company.

David has lived in Ku-ring-gai for more than 30 years and is committed to the continuing success of KFSL and its provision of banking and financial services to our local community.

4.7 Kirsten (Kiki) Helena Paul

Kiki Paul is a versatile executive with a unique blend of commercial and community-focused experience. She founded Moneytree Wealth Advisory Group, scaling it to a \$5M business. She subsequently led Go Gentle Australia, achieving legislative change for end-of-life choices across six states. Kiki has also served on the board of the Hornsby Ku-ring Gai Women's Shelter (2014-2019), as well as various other charities, including Go Gentle Australia and Cancer Chicks. She holds GAICD and FAICD credentials. Key areas of expertise are financial

oversight/risk/audit, stakeholder engagement, marketing & communications, compliance, public policy, fundraising, digital transformation as well as business operations.

4.8 Elena Stocker

Elena possesses over 25 years of experience in the engineering industry. Her proficiency in business management spans both SMEs and large international corporations in the Metals & Mining sector. As an engineer, business owner, managing director and entrepreneur, Elena brings a wealth of experience in operational and people management, digital acumen, financial governance, business development, risk management, climate change, sustainability, and the formulation and execution of strategic initiatives.

Elena has resided in St Ives for nearly 15 years and previously in Roseville. She actively participates in local school committees and engages with youth networks, providing valuable insights into the challenges that young people face.

BEng (Mechanical Engineering), MBA, GAICD, Grad.Dip.EComMgmt

Attachment C

2023 Annual General Meeting - Proxy Form instructions

1 Appointment of Proxy

Every shareholding is entitled to appoint one proxy. A proxy does not have to be a shareholder of Ku-ring-gai Financial Services Limited. The proxy may be an individual or a body corporate.

If the appointed proxy is not in attendance at the meeting, the Chair of the meeting will act as your proxy. If you have not nominated a proxy, the Chair of the meeting will act as your proxy.

2 Voting instructions

You are encouraged to direct your proxy how to vote by placing a mark in one of the boxes opposite each item of business. If you do not mark any of the boxes on a given item, your proxy may vote as they choose. If you mark more than one box on an item your vote on that item will be invalid.

3 Signing of Proxy Form

A proxy appointment is only valid if the proxy form has been signed by the shareholder(s) making the appointment(s).

If you hold your shares jointly, all shareholders should sign the proxy form. A proxy form signed by the shareholder whose name appears first in the register, but not by the other joint holder(s), will also be accepted as valid.

If a proxy form is signed under a power of attorney, you must lodge the original or certified copy of the power of attorney with your proxy form.

Proxy forms for corporate shareholders should be signed in accordance with your company's Constitution or the *Corporations Act*. If a representative of the company is to attend the meeting, the appropriate Certificate of Appointment of Corporate Representative must be produced before admission to the meeting.

4 Lodgement of Proxy Form

Completed proxy forms must be lodged by **7:00 pm** on **Monday 13 November 2023**.

They may be lodged by:

- a) post or hand delivery to the company's registered office at 318 Pacific Highway, Lindfield, or
- b) by email to the Company Secretary at kfsl@cb-virtualsolutions.com

Proxy form

I/We, being shareholders of Ku-ring-gai Financial Services Limited appoint

	The Chair of the meeting (mark this box with an X)	OR		The name of your proxy
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Or failing such appointment or the absence of the proxy, the Chair of the meeting, as my proxy to vote on my behalf at the Annual General Meeting of Ku-ring-gai Financial Services Limited to be held on Wednesday 15 November 2023 or any adjournment of that meeting.

If you wish to direct your proxy how to vote, please mark your direction with an X. If you mark more than one box for each item, your vote on that item is invalid.

	Accept	Decline	Abstain
Item 4.1 Election of Jennifer Gai Anderson by ordinary resolution			
Item 4.2 Election of Julie Fidler by ordinary resolution			
Item 4.3 Election of Zoe Gilliland by ordinary resolution			
Item 4.4 Election of Adrian Gordon Fong by ordinary resolution			
Item 4.5 Election of Catherine Anne Harris by ordinary resolution			
Item 4.6 Election of David Andrew Langdon by ordinary resolution			
Item 4.7 Election of Kirsten Helena Paul by ordinary resolution			
Item 4.8 Election of Elena Stocker by ordinary resolution			

Name of shareholder/s

Address

Signature/s

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