

121st Annual General Meeting

COVID SAFETY NOTICE

Due to health considerations and the uncertainty arising from the COVID-19 event the format of the 121st Annual General Meeting will differ from prior years.

The meeting will be a functional meeting only, **there will be no social function at the conclusion of the meeting.**

Members are required to register their intent to attend the meeting by contacting Cairns Bank in the branch, by phone on (07) 40314460 or by email to customer@cairnsbank.com.au.

Failure to pre-register may lead to a member being refused entry to the venue due to COVID-19 social distancing requirements.

Members should not attend the meeting if they:

- Currently, or have recently experienced cough, fever, sore throat, fatigue or shortness of breath;
- Have been in close contact with a person who is positive with COVID-19; or
- Have travelled overseas or to a COVID-19 hotspot in the last 14 days.

Any member who wishes to participate but feels uncomfortable attending a large meeting or who are concerned about potential health issues arising from the meeting should contact our office, we are happy to make suitable arrangements to enable your participation.

Copies of our Annual Report will be available from the registered office, 22-24 Grafton Street Cairns, Queensland from 28th September 2020.

Cairns Penny Savings & Loans Limited T/as Cairns Bank

PO Box 5272, 22-24 Grafton Street, Cairns, Queensland 4870

T: (07) 4031 4460 E: customer@cairnsbank.com.au W: www.cairnsbank.com.au

Australian Credit Licence & AFSL Number: 244324 ABN: 68 087 933 757

NOTICE OF ANNUAL GENERAL MEETING

Notice is hereby given that the 121st Annual General Meeting of Cairns Penny Savings & Loans Limited (ABN 68 087 933 757) T/as Cairns Bank ("Cairns Bank") will be held on 20th October 2020 at 6 pm at the Cairns Sheridan Hotel, Sheridan Room, 295 Sheridan Street, Cairns.

Meeting Agenda

1. Welcome to Members and Guests
2. Apologies
3. Confirmation of Minutes of last Annual General Meeting
4. Annual Report

Receipt and adoption of the report from the Board of Directors and audited financial statements for the year ended 30th June 2020 together with the report from the Auditors.

5. Election of Directors

Mr Ben Tooth retires in accordance with the rules and being eligible offers himself for re-election.

Ms Rowan Wilson, who was appointed as a Director by the Board to fill a casual vacancy, offers herself for election as a Director.

6. Consider any other Special Business submitted in accordance with the Rules
7. General Business
8. Closure

If members wish to receive a copy of the 2019-2020 Annual Report by mail they may do so by contacting Cairns Bank on (07) 4031 4460 email at customer@cairnsbank.com.au or writing to the Secretary, PO Box 5272, Cairns, QLD, 4870.

Appointment of Proxy

Should a member be unable to attend the Annual General Meeting, they may vote by proxy. Your proxy does not have to be a Member of the company. Proxy Appointment Forms are available from the Registered Office at 22-24 Grafton Street, Cairns Qld or by contacting Cairns Bank.

Your completed proxy (and any relevant authorities) must be received by mail at PO Box 5272, Cairns, QLD, 4870 or email to the Secretary at customer@cairnsbank.com.au no later than 9am, 19th October 2020.

By order of the Board

M J Maunsell, Secretary