

NOTICE OF 126th ANNUAL GENERAL MEETING

Notice is hereby given that the 126th Annual General Meeting of Cairns Penny Savings & Loans Limited (ABN 68 087 933 757) trading as Cairns Bank ("Cairns Bank") will be held on Monday, 27th October 2025 at **4:30pm**, at the Cairns Sheridan Hotel, Captains Rooms, 295 Sheridan Street, Cairns with registrations starting at **4:15pm**.

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 2025 together with the report from the Auditors.
5. Election of Directors
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 2024-2025 Annual Report by mail, they may do so by contacting Cairns Bank on (07) 4047 6900, email at customer@cairnsbank.com.au, or in 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 by email to customer@cairnsbank.com.au no later than 9 am, Friday 24th October 2025.

By order of the Board

16th June 2025

M J Maunsell, Secretary

Cairns Penny Savings & Loans Limited T/as Cairns Bank

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

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