

Credit Union Australia Ltd trading as Great Southern Bank ('Great Southern Bank')

When is Great Southern Bank's 2021 Annual General Meeting (AGM)?

The 2021 AGM will be held **online**, on Tuesday 16 November, at 2.30pm Brisbane time (or 3.30pm AEDT), with registration commencing from 2pm. The AGM will be conducted via Link Market Services' virtual meeting platform which can be accessed at <https://agmlive.link/gsb21>

Great Southern Bank welcomes and encourages members to participate in the AGM.

What is an 'online' or 'virtual' AGM?

An online AGM is a meeting conducted completely online. There is no physical location for members or guests to attend the AGM as there has been in previous years.

Why is Great Southern Bank having an online AGM?

The decision to hold an online meeting was made in line with Government health advice and travel restrictions due to the uncertainty surrounding the COVID-19 pandemic. This online format provides an opportunity for members to participate in the AGM regardless of their location via their computer or mobile device.

How do I participate in the online AGM?

You can register your details up to 30 minutes prior to the AGM commencing and participate in the online AGM via this [link](#).

Only members and proxy holders are eligible to ask questions and vote on resolutions. You will only be able to ask a question after you have registered with your member number or proxy code.

Further instructions and information are available in the 2021 Notice of AGM and the Virtual Meeting Online Guide, both of which are available on our website: gsb.com.au/agm. You may also call the AGM Information Line on 1300 494 781.

I can't participate in the online AGM. Will I be able to watch it at a later date?

Yes. A recording of the AGM will be available at gsb.com.au/agm after the AGM.

Who can I call for help registering or using the online AGM platform?

Please call the AGM Information Line on 1300 494 781.

I'm not a member, can I still watch the online AGM?

Yes, members of the public are welcome to watch the AGM, however only members and proxy holders are entitled to ask questions during the AGM.

To view the AGM, click on <https://agmlive.link/gsb21> and enter your details.

Voting, Proxies and Questions

Will there be a vote this year?

Yes, Item 4 on the agenda is calling for the Adoption of a New Constitution.

Why is Great Southern Bank introducing a new Constitution?

The decision and proposed changes are a result of a holistic review of our current Constitution and are designed to provide members with a modern constitution that is simpler, fairer and more customer focused.

What are the key changes included in the new Constitution?

The key changes under the new Constitution are:

A strengthened commitment to customer ownership

Our commitment to being customer-owned will be embedded in the very first lines of the Constitution, ensuring mutuality is recognised as a defining part of our DNA.

Expanded rights for members

- Joint members will become full members, meaning every individual will have the same right to vote.
- The process for nominating directors will become easier and more transparent
- the threshold for nominations will decline from 10 to five members.
- Members will for the first time have the right to appeal if their membership is terminated.

A modern constitution for the 21st century

The language of the new Constitution has been modernised to be easier to read, reflect the everyday technology you now use, and better aligned to the best practices of similar banks.

For more information about changes to the constitution, please refer to the Explanatory Memorandum within in the 2021 Notice of AGM, available on our website: gsb.com.au/agm.

Can I vote and submit a question in advance of the AGM?

Yes. members are encouraged to submit their questions or comments in advance of the AGM:

- Direct voting: investorcentre.linkmarketservices.com.au/Voting/GSBU
- Emailing to vote@linkmarketservices.com.au
- Posting to the Company Secretary, Credit Union Australia Ltd, C/- Link Market Services, Locked bag A14, Sydney South NSW 1235
- Call the AGM Information line on 1300 494 781

All written questions must be received by the Company or Link Market Services Limited **by 5pm AEST on Monday, 8 November 2021.**

Please ensure that your question relates to an item of business on the agenda.

I submitted a question in advance of the AGM. Will the Chairman read my question out during the online AGM?

Where similar questions are received from different members, the Chair will provide a single response, in order to streamline AGM proceedings. We will endeavour to answer as many of the submitted questions as possible during the meeting.



Annual General Meeting – 16 November 2021

Frequently Asked Questions

How do I complete the proxy form?

Instructions and information are available in the 2021 Notice of AGM.

Otherwise, you can download a PDF proxy form from gsb.com.au/agm, print it off and complete it by following the instructions on the Form.

Proxy Forms must be received by Link Market Services Limited **no later than 2.30pm (AEST) on Sunday, 14 November 2021**.

Note: Proxy forms sent by mail must be received by close of business **Friday 12 November 2021**.

Do I need to sign the Proxy Form?

Yes, you must sign and date the Proxy Form.

How do I ask a question during the online AGM?

Further instructions and information are available in the 2021 Notice of AGM and the Virtual Meeting Online Guide, both of which are available on our website: gsb.com.au/agm.

Why do I need to provide my member or proxy details to ask a question during the AGM?

Only eligible members and proxy holders are able to ask questions during the AGM. By providing this information, our share registry, Link Market Services, can verify that you are an eligible member or proxy holder. This is consistent with previous AGMs, where members and proxy holders provided these details at the registration desk.

I'm having trouble submitting my question during the online AGM. Who can I call for help?

Please contact the AGM Information Line on 1300 494 781.