



Cairns Penny

refreshing banking

NOTICE OF ANNUAL GENERAL MEETING

Notice is hereby given that the 120th Annual General Meeting of Cairns Penny Savings & Loans Limited (ABN 68 087 933 757) will be held on Monday, 28th October 2019 at 6 pm.

At the Cairns Sheridan Hotel, Sheridan Room, 295 Sheridan Street, Cairns

Registration of shareholders will commence at 5.45 pm.

Copies of our Annual Report will be available from the registered office, 22-24 Grafton Street Cairns, Queensland from Monday 7th October 2019.

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 2019 together with the report from the Auditors.

5. Election of Directors

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

Ms Margaret Maunsell retires in accordance with the rules and being eligible offers herself for re-election.

Mr George Brooks offers himself for election as a Director.

Any shareholder wishing to nominate for Director can obtain the necessary forms from the Registered Office. Nominations close with the Secretary, Ms Margaret Maunsell at 5 pm on *Monday 7th October 2019*. Intending Nominees are reminded that all Directors have duties and responsibilities set out in the Corporations Act and under the company's Fit and Proper Policy and it is recommended independent legal advice be obtained in this regard.

6. Consider any other Special Business submitted in accordance with the Rules.

Notices of Motion must be lodged in writing with the Secretary by Monday 7th October 2019.

7. General Business:

Notices of all General Business to be discussed at the meeting should be lodged in writing with the Secretary by Monday 7th October 2019.

8. Closure.

If members wish to receive a copy of the 2018-2019 Annual Report by mail they may do so by contacting Cairns Penny on (07) 4031 4460 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 Penny.

Your completed proxy (and any relevant authorities) must be received by mail at PO Box 5272, Cairns, QLD, 4870 or fax (07) 4031 3736 to the Secretary no later than 9 am, *28th October 2019*.

By order of the board

M J Maunsell, Secretary