



AUSWIDE

BANK

ABN 40 087 652 060



ABARM

MR RETURN SAMPLE  
123 SAMPLE STREET  
SAMPLE SUBURB  
SAMPLETOWN VIC 3030



Dear Securityholder

Please find enclosed Notice of Auswide Bank Ltd's Annual General Meeting to be held in Brisbane on Tuesday 20 November 2018 at 11:00am (Queensland time).

Full details of our 2017-2018 financial results are contained in our 2018 Financial Statements which have been lodged with the Australian Securities Exchange.

Our full 2018 Annual Report, including the Chairman's Report, has also been lodged with the Australian Securities Exchange and is now available on our website <http://www.auswidebankltd.com.au> under Shareholders – Annual Reports.

Printed copies of the 2018 Annual Report will be sent to Shareholders who have requested a printed copy in the near future.

Should you have any queries in respect of the Annual General Meeting or information contained in the Annual Report, please contact our Company Secretary, Bill Schafer on 07 4150 4075.

Yours faithfully

MJ BARRETT  
Managing Director

Enc.



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SAMPLE SUBURB  
SAMPLETOWN VIC 3030

**Lodge your vote:**

**Online:**  
www.investorvote.com.au

**By Mail:**  
Computershare Investor Services Pty Limited  
GPO Box 242 Melbourne  
Victoria 3001 Australia

Alternatively you can fax your form to  
(within Australia) 1800 783 447  
(outside Australia) +61 3 9473 2555

For Intermediary Online subscribers only  
(custodians) www.intermediaryonline.com

**For all enquiries call:**  
(within Australia) 1300 850 505  
(outside Australia) +61 3 9415 4000



**Proxy Form**

**XX**



**Vote and view the annual report online**

- Go to [www.investorvote.com.au](http://www.investorvote.com.au) or scan the QR Code with your mobile device.
- Follow the instructions on the secure website to vote.



**Your access information that you will need to vote:**

**Control Number: 999999**

PLEASE NOTE: For security reasons it is important that you keep your SRN/HIN confidential.

**For your vote to be effective it must be received by 11:00am (Queensland time), Sunday 18 November 2018**

**How to Vote on Items of Business**

All your securities will be voted in accordance with your directions.

**Appointment of Proxy**

**Voting 100% of your holding:** Direct your proxy how to vote by marking one of the boxes opposite each item of business. If you do not mark a box your proxy may vote or abstain as they choose (to the extent permitted by law). If you mark more than one box on an item your vote will be invalid on that item.

**Voting a portion of your holding:** Indicate a portion of your voting rights by inserting the percentage or number of securities you wish to vote in the For, Against or Abstain box or boxes. The sum of the votes cast must not exceed your voting entitlement or 100%.

**Appointing a second proxy:** You are entitled to appoint up to two proxies to attend the meeting and vote on a poll. If you appoint two proxies you must specify the percentage of votes or number of securities for each proxy, otherwise each proxy may exercise half of the votes. When appointing a second proxy write both names and the percentage of votes or number of securities for each in Step 1 overleaf.

**A proxy need not be a securityholder of the Company.**

**Signing Instructions for Postal Forms**

**Individual:** Where the holding is in one name, the securityholder must sign.

**Joint Holding:** Where the holding is in more than one name, all of the securityholders should sign.

**Power of Attorney:** If you have not already lodged the Power of Attorney with the registry, please attach a certified photocopy of the Power of Attorney to this form when you return it.

**Companies:** Where the company has a Sole Director who is also the Sole Company Secretary, this form must be signed by that person. If the company (pursuant to section 204A of the Corporations Act 2001) does not have a Company Secretary, a Sole Director can also sign alone. Otherwise this form must be signed by a Director jointly with either another Director or a Company Secretary. Please sign in the appropriate place to indicate the office held. Delete titles as applicable.

**Attending the Meeting**

Bring this form to assist registration. If a representative of a corporate securityholder or proxy is to attend the meeting you will need to provide the appropriate "Certificate of Appointment of Corporate Representative" prior to admission. A form of the certificate may be obtained from Computershare or online at [www.investorcentre.com](http://www.investorcentre.com) under the help tab, "Printable Forms".

**Comments & Questions:** If you have any comments or questions for the company, please write them on a separate sheet of paper and return with this form.

**GO ONLINE TO VOTE,  
or turn over to complete the form** ➔

MR RETURN SAMPLE  
123 SAMPLE STREET  
SAMPLE SURBURB  
SAMPLETOWN VIC 3030

**Change of address.** If incorrect, mark this box and make the correction in the space to the left. Securityholders sponsored by a broker (reference number commences with 'X') should advise your broker of any changes.



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## Proxy Form

Please mark  to indicate your directions

### STEP 1 Appoint a Proxy to Vote on Your Behalf

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I/We being a member/s of Auswide Bank Ltd hereby appoint

the Chairman of the Meeting OR

**PLEASE NOTE:** Leave this box blank if you have selected the Chairman of the Meeting. Do not insert your own name(s).

or failing the individual or body corporate named, or if no individual or body corporate is named, the Chairman of the Meeting, as my/our proxy to act generally at the Meeting on my/our behalf and to vote in accordance with the following directions (or if no directions have been given, and to the extent permitted by law, as the proxy sees fit) at the Annual General Meeting of Auswide Bank Ltd to be held at **King & Wood Mallesons, Level 33, Waterfront Place, 1 Eagle street, Brisbane on Tuesday, 20 November 2018 at 11:00am (Queensland time)** and at any adjournment or postponement of that Meeting.

**Chairman authorised to exercise undirected proxies on remuneration related resolutions:** Where I/we have appointed the Chairman of the Meeting as my/our proxy (or the Chairman becomes my/our proxy by default), I/we expressly authorise the Chairman to exercise my/our proxy on **Item 1** (except where I/we have indicated a different voting intention below) even though **Item 1** is connected directly or indirectly with the remuneration of a member of key management personnel, which includes the Chairman.

**Important Note:** If the Chairman of the Meeting is (or becomes) your proxy you can direct the Chairman to vote for or against or abstain from voting on **Item 1** by marking the appropriate box in step 2 below.

### STEP 2 Items of Business

**PLEASE NOTE:** If you mark the **Abstain** box for an item, you are directing your proxy not to vote on your behalf on a show of hands or a poll and your votes will not be counted in computing the required majority.

	For	Against	Abstain
1 Remuneration Report	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2 Re-election of Director Ms S Birkenleigh	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

The Chairman of the Meeting intends to vote undirected proxies in favour of each item of business. In exceptional circumstances, the Chairman of the Meeting may change his/her voting intention on any resolution, in which case an ASX announcement will be made.

### SIGN Signature of Securityholder(s) *This section must be completed.*

Individual or Securityholder 1

Sole Director and Sole Company Secretary

Securityholder 2

Director

Securityholder 3

Director/Company Secretary

Contact Name

\_\_\_\_\_

Contact Daytime Telephone

\_\_\_\_\_

Date / /

ABA

239108A

Computershare

Notice is hereby given that the **Annual General Meeting (“Meeting”)** of Auswide Bank Ltd ABN 40 087 652 060 (“**Company**”) will be held at 11.00am (Queensland time) on Tuesday, 20 November 2018 at King & Wood Mallesons, Level 33, Waterfront Place, 1 Eagle Street, Brisbane, Queensland, 4000.

**ORDINARY BUSINESS:**

**Financial Statements and Reports**

To receive and consider the financial statements and reports of the Directors and Auditor for the financial year ended 30 June 2018.

*There is no requirement for shareholders to approve these reports or statements. Accordingly, there will be no vote on this item of business.*

**Resolution 1 – Remuneration Report**

To consider and, if thought fit, to pass the following as an ordinary resolution:

“That the Remuneration Report for the financial year ended 30 June 2018, as set out in the Company’s 2018 Annual Report, be adopted.”

*The vote on this resolution is advisory only and does not bind the Directors of the Company or the Company.*

*A voting exclusion applies to this resolution. Please refer to the accompanying Explanatory Memorandum for more information.*

**Resolution 2 – Re-election of Director (Ms S Birkenleigh)**

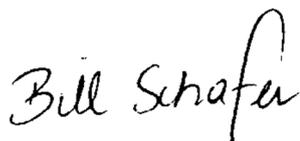
To consider and, if thought fit, to pass the following as an ordinary resolution:

“That Ms S Birkenleigh, who retires by rotation in accordance with rule 13.6 of the Company’s Constitution and being eligible, be re-elected as a Director of the Company.”

*Information about the candidate appears in the accompanying Explanatory Memorandum.*

**Dated 18 October 2018**

By order of the Board



William R. Schafer  
Company Secretary

## ENTITLEMENT TO VOTE

Pursuant to regulation 7.11.37 of the *Corporations Regulations 2001* (Cth) and ASX Settlement Operating Rule 5.6.1, the Company has determined that for the purposes of the Meeting, all ordinary shares in the Company shall be taken to be held by the persons who are registered as shareholders of the Company as at 7.00pm (Sydney time) on Sunday, 18 November 2018 (“**Entitlement Time**”).

All holders of ordinary shares in the Company as at the Entitlement Time are entitled to attend and vote at the Meeting. Alternatively, holders of ordinary shares may appoint a proxy or proxies to attend and vote on their behalf (for further information see “Voting by Proxy”, below).

## ADMISSION TO THE MEETING

Shareholders who will be attending the Meeting and who will not be appointing a proxy are asked to bring the proxy form enclosed with this Notice of Meeting to the Meeting to help with registration.

## VOTES OF ELIGIBLE SHAREHOLDERS

Subject to the Company’s Constitution and to any rights or restrictions attaching to any class of shares:

- a) every person who is registered as a shareholder of the Company as at the Entitlement Time (“**Eligible Shareholder**”) may vote;
- b) on a show of hands every Eligible Shareholder has one vote; and
- c) on a poll every Eligible Shareholder has for each fully paid share held by the Eligible Shareholder, one vote.

## VOTING BY PROXY

An Eligible Shareholder who is entitled to attend and vote at the Meeting is entitled to appoint not more than two proxies to attend and vote on its behalf at the Meeting. A proxy need not be a shareholder of the Company.

An Eligible Shareholder who appoints two proxies must specify the proportion or number of votes each proxy is appointed to exercise. If an Eligible Shareholder appoints two proxies and the appointment does not specify the proportion or number of the Eligible Shareholder’s votes each proxy may exercise, then each proxy may exercise half of the votes.

Shareholders should be aware that if one proxy is appointed to attend the Meeting and vote on behalf of the Eligible Shareholder that proxy may vote on a show of hands, but if two proxies are appointed, neither proxy may vote on a show of hands.

A proxy form, which includes further instructions, is enclosed with this Notice of Meeting. To be valid, the completed proxy form (together with the original or a certified copy of any Power of Attorney under which the proxy form is signed, if applicable) must be received by the Company’s share registry at the following address:

- Computershare Investor Services Pty Limited  
GPO Box 242  
Melbourne Victoria 3001  
Australia
- Or by fax:  
Within Australia: 1800 783 447  
Outside Australia: +61 3 9473 2555

Alternatively, you may lodge a proxy electronically, at [www.investorvote.com.au](http://www.investorvote.com.au).

To be effective, a completed proxy form must be received by the Company’s share registry by 11.00am (Queensland time) on Sunday, 18 November 2018, being 48 hours before the commencement of the Meeting.

## CHANGE OF ELECTION FOR SHAREHOLDER COMMUNICATIONS & ANNUAL REPORT

The Company’s Annual Reports and Financial Statements are made available on-line at <http://www.auswidebankltd.com.au/> under Shareholders – Annual Reports. Please note that the default option for receiving your 2018 Annual Report is via our website. You have the choice of receiving an email when the Company’s 2018 Annual Report becomes available online or electing to receive a printed copy of the Company’s 2018 Annual Report. To change your current Annual Report election, please update your details online by visiting <http://www.computershare.com.au/easyupdate/aba>. If you do not have internet access please call 1300 308 185 and follow the voice instructions.

## **Explanatory Memorandum**

This Explanatory Memorandum has been prepared to assist shareholders and provides additional information on the resolutions to be considered at the Annual General Meeting (“**Meeting**”) of Auswide Bank Ltd ABN 40 087 652 060 (“**Company**”) to be held at 11.00am (Queensland time) on Tuesday, 20 November 2018 at King & Wood Mallesons, Level 33, Waterfront Place, 1 Eagle Street, Brisbane, Queensland, and forms part of the Notice of Meeting.

### **Ordinary Business:**

#### **Financial Statements and Reports**

The *Corporations Act 2001* (Cth) (“**Corporations Act**”) requires that the Directors’ Report, the Auditor’s Report and the Financial Statements of the Company for the financial year ended 30 June 2018 be laid before the Meeting. In addition, the Company’s Constitution provides for these Reports and Financial Statements to be received and considered at the Meeting. Apart from the matters involving the remuneration of members of the Company’s Key Management Personnel (“**KMP**”) which are required to be voted upon, neither the Corporations Act nor the Company’s Constitution require a vote of shareholders at the Meeting on such Reports or Financial Statements.

However, shareholders will be given a reasonable opportunity to ask the Company’s Auditor questions about the conduct of the audit and the preparation and content of the Auditor’s Report, the accounting policies adopted by the Company in its preparation of the Financial Statements and the independence of the Auditor in relation to the conduct of the audit, at the Meeting.

The Chairperson of the Meeting will also give shareholders a reasonable opportunity to ask questions about, or comment on, the management of the Company. In addition to taking questions at the Meeting, written questions to the Chairperson of the Meeting about the management of the Company may be submitted to:

The Company Secretary  
Auswide Bank Ltd  
Level 5, 16-20 Barolin Street  
Bundaberg QLD 4670  
Facsimile: +61 7 4152 3566  
Email: [auswide@auswidebank.com.au](mailto:auswide@auswidebank.com.au)

and must be received by **5.00pm (Queensland time) on, Tuesday, 13 November 2018**.

*There is no requirement for shareholders to approve these Reports or Financial Statements. Accordingly, there will be no vote on this item of business.*

#### **Resolution 1 - Remuneration Report**

Shareholders are asked to adopt the Remuneration Report. The Remuneration Report is set out on pages 30 to 39 of the Company’s 2018 Annual Report. The Chairperson of the Meeting will give shareholders a reasonable opportunity to ask questions about, and comment on, the Remuneration Report at the Meeting.

The vote on this resolution is advisory only and does not bind the Directors of the Company or the Company. The Directors will consider the outcome of the vote and comments made by shareholders on the Remuneration Report when reviewing the Company’s remuneration policies.

While the resolution is not binding on the Company, under the Corporations Act, if the resolution on the Company’s remuneration report receives votes against of 25% or more at two consecutive Annual General Meetings, a resolution must then be put to shareholders at the second Annual General Meeting as to whether another meeting should be held within 90 days at which all Directors of the Company (other than a Managing Director) who were in office at the date of approval of the applicable directors’ report must stand for re-election.

#### **Voting Exclusion Statement:**

In accordance with section 250R(4) of the Corporations Act, a vote on this Resolution 1 must not be cast (in any capacity) by or on behalf of either a member of the KMP of the Company (which includes the Directors of the Company) whose remuneration details are included in the Remuneration Report, or a closely related party (such as close family members and any entities the KMP controls) of such a person, unless:

- (a) it is cast by the person who is appointed in writing as a proxy for a shareholder who is entitled to vote, and the proxy form specifies the way the proxy is to vote on the resolution; or
- (b) it is cast by the Chairperson of the Meeting as proxy for a shareholder who is entitled to vote, and the proxy form does not specify the way the proxy is to vote on the resolution and expressly authorises the Chairperson of the Meeting to exercise the proxy even if the resolution is connected directly or indirectly with the remuneration of a member of the KMP of the Company.

**If the Chairperson of the Meeting is your proxy, and you fail to provide a voting direction in respect of Resolution 1 on the proxy form (which you may do by marking the 'For', 'Against' or 'Abstain' box opposite Resolution 1 on the proxy form), you are expressly authorising the Chairperson of the Meeting to vote in favour of Resolution 1 even if that resolution is connected directly or indirectly with the remuneration of Directors or members of the KMP of the Company. Subject to any applicable laws or voting exclusions, the Chairperson of the Meeting intends to vote all available proxies in favour of the resolutions in this Notice of Meeting (including Resolution 1).**

*Noting that each Director has a personal interest in their own remuneration from the Company, as described in the Remuneration Report, the Board of the Company recommends that shareholders vote in favour of Resolution 1.*

#### **Resolution 2 – Re-election of Director (Ms S Birkenleigh)**

Ms Birkenleigh was appointed to the Board of the Company on 2 February 2015. Ms Birkenleigh was a partner at PricewaterhouseCoopers for 16 years until 2013. During her career her predominant industry focus has been Financial Services (Banking and Wealth Management). Ms Birkenleigh has also advised on risk management in other sectors such as retail and consumer goods, retail and wholesale electricity companies, resources and the education sector. Ms Birkenleigh is currently a non-executive director of MLC Insurance Limited, the National Disability Insurance Agency, Horizon Oil Limited, 7-11 Holdings and its subsidiaries and the Sunshine Coast Children's Therapy Centre. She is an independent member of the Audit Committee of the Reserve Bank of Australia and a Council Member of the University of the Sunshine Coast. Ms Birkenleigh is the Chairperson of the Company's Audit Committee, a member of the Group Board Remuneration Committee, a member of the Risk Committee and is an independent Director.

*The Board of the Company (with Ms Birkenleigh abstaining) recommends that shareholders vote in favour of Resolution 2.*