

APPOINTMENT OF PROXY

Summerland Financial Services Limited ABN 23 087 650 806

Annual General Meeting

If you are unable to attend the Annual General Meeting to be held on 19 November 2025 at Lismore Workers Club, 231 Keen Street, Lismore NSW 2480 at 6:00pm and you are entitled to vote at the Annual General Meeting, you may appoint a proxy to vote on your behalf. This proxy only applies to the Annual General Meeting, and any adjournment of that meeting.

YOUR VOTE IS IMPORTANT

Please read the instructions carefully before completing this Appointment of Proxy form. You are encouraged to use Section 4 to direct your proxy how to vote on each resolution.

1

YOUR DETAILS

Membership in the Name(s) of:

Membership Number

For Body Corporate Members – please provide your ACN/ABN and address of registered office

Member's Address

2

WHO DO YOU WANT TO APPOINT AS YOUR PROXY?

I appoint as my proxy (tick one box only):

Chair of the Annual General Meeting

OR

the following person:

Name

Address

If you appoint the Chair as your proxy and direct the Chair how to vote, if a poll is called the Chair **must** cast your vote and **must** vote the way you direct.

If you want to appoint someone else, give their name and address. If you do not provide a name, you will be taken to have appointed the Chair as your proxy.

Please note that if the person you appoint as your proxy does not attend the meeting or is absent when a vote is taken, your proxy vote **will not be counted**. Therefore, if you appoint someone other than the Chair, you should make sure that they are going to attend the Annual General Meeting.

3 YOUR SIGNATURE (Required)

Individual Member or Primary Joint Member

If you have appointed someone else as your attorney, your attorney can sign this Appointment of Proxy on your behalf.

Your Signature (or Attorney's Signature)

If you are a member jointly with someone else, only the 'primary joint member' needs to sign. You are the primary joint member if the notice of Annual General Meeting sent with this Appointment of Proxy was addressed to you.

Members that are Corporate Bodies

A body corporate member must sign this Appointment of Proxy form in accordance with its Constitution.

Signature of Director*/Sole Director & Secretary*/Authorised Person*

Signature of Director*/Secretary*/Authorised Person*

* Delete whichever is not applicable

4 HOW DO YOU WANT YOUR PROXY TO VOTE?

You can direct your proxy how to vote at the Annual General Meeting. Your proxy can decide how to vote on any items of business at the Annual General Meeting in relation to which you do not provide any direction how to vote. Tick the appropriate box to direct your proxy how to vote. If you mark the Abstain Box, you are directing your proxy not to vote at the Annual General Meeting and your vote will not be counted when calculating whether the required majority of members has passed the resolution:

ABSTAIN FOR AGAINST

Agenda Item 5 – Transfer of Business Resolution:

"That the members of Summerland Financial Services Limited approve the proposed total transfer of the business of Summerland Financial Services Limited to Regional Australia Bank Ltd ABN 21 087 650 360, and that the transfer take effect on 1 July 2026 or on such other date as the Australian Prudential Regulation Authority determines."

Agenda Item 6 – Payments to Directors:

Note: The purpose of this resolution is to make a payment for not becoming a Director of Regional Australia Bank and will be payable within five (5) business days after the date of deregistration of Summerland Financial Services Limited.

"That subject to the Certificate of Transfer coming into force for the transfer of the business of Summerland Financial Services Limited to Regional Australia Bank Ltd, members approve and authorise the following payments to be made:

\$65,037 to director Andrew Martin Yost; and

\$65,037 to director Robert Hale

Agenda Item 7 – Re-Election of Directors:

Note: If the special resolution in Agenda Item 5 for the total transfer of business of Summerland Financial Services Limited to Regional Australia Bank is passed, the elected directors will cease to be directors after the deregistration of Summerland Financial Services Limited.

Re-Election of Director – Colin Wayne Sales

"That Colin Wayne Sales, who retires by rotation in accordance with the Constitution of Summerland Financial Services Limited and who is eligible for election, be re-elected as a Director".

Re-Election of Director – Kevin Ross Franey

"That Kevin Ross Franey, who retires by rotation in accordance with the Constitution of Summerland Financial Services Limited and who is eligible for election, be re-elected as a Director".

You may give the completed Appointment of Proxy to the ***Returning Officer for Summerland Financial Services Limited*** by:

- hand delivery to any of the Summerland Bank branches.
- posting it to the ***Returning Officer for Summerland Bank, Locked Bag A14, South Sydney NSW 1235***;
- emailing it to summerland@cm.mpms.mufig.com

If your attorney signed this Appointment of Proxy, you must also send us the original or a certified copy of the Power of Attorney. If an authorised person signed this Appointment of Proxy for a body corporate member, the original or a certified copy of the authorisation must also be sent to us.

Important: For your appointment to be valid this Appointment of Proxy must be received no later than 48 hours before the start of the Annual General Meeting.