

2 October 2025

Dear Member,

The 2025 Annual General Meeting of Bank Australia Limited will be held on Wednesday 26 November 2025.

In addition to procedural matters, the meeting will consider the election of Directors and proposed constitutional changes. I encourage you to consider each of the matters which are detailed in the following material.

In addition, you will notice that this year there are no remuneration resolutions to be put to the meeting. Directors' remuneration as part of Bank Australia's merger with Qudos Bank was included in the Member Information Booklet provided to members prior to the Special General Meeting held on Wednesday 16 April 2025 to approve the merger, and took effect from Tuesday 1 July 2025.

Enclosed you will find an invitation to this year's Annual General Meeting and more information about how to participate. At the meeting, we will present our financial results and highlights for the year.

Please join us from 5pm to meet with some of our community customers who have received support from Bank Australia, including recipients of our impact fund. These customers will be on hand to talk about the work they do to benefit people and the planet. The meeting will commence at 6pm and will be followed by light refreshments.

Information about Bank Australia and our strategy is set out in the 2025 Impact Report and the Financial Report which will be available online at bankaust.com.au from Monday 3 November 2025.

I encourage you to participate in the governance of your bank by registering your vote and participating in the meeting, either in-person or virtually.

Voting opens on Monday, 27 October 2025. You can vote online at bankaust.com.au/agm-2025 or contact us on 13 28 88 or at agm@bankaust.com.au to ask for a postal ballot pack to be sent to you.

Postal votes should be received by the Returning Officer by no later than 5pm on Thursday 20 November. Online voting will close at 6pm on Monday 24 November 2025.

Thank you for your ongoing support of Bank Australia.

Yours sincerely,



Jennifer Dalitz
Chair