

## Statement of Account

Customer Number	1924344
BSB Number	313-140
Statement Number	38
Statement Date	30 September 2024
Shares	1
Page	1 of 3



001259 920 - 3073

Mr T W Hoffmann  
23 Coleman Crescent  
RESERVOIR VIC 3073

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### Account summary

Account Number	Account	Opening Balance	Total Debits	Total Credits	Closing Balance
12350422	Everyday Access	2,513.63	5,408.75	9,276.49	6,381.37
12350423	Bonus Saver	283.08	0.00	101.66	384.74

### Account transactions

Account: 12350422 Everyday Access TFN Quoted

Account Name: I C Mason & T W Hoffmann

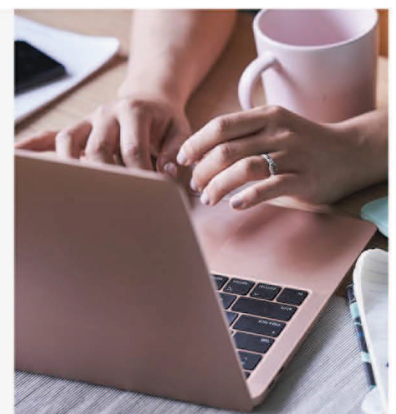
Effective	Posted	Description	Debit	Credit	Balance
	<b>1 Sep</b>	<b>Opening Balance</b>			<b>2,513.63</b>
1 Sep	1 Sep	Visa - Afterpay Afterpay.Com AU#5102202 (Ref.090100762441)	18.25		2,495.38
1 Sep	1 Sep	Recurring - Transfer To Sav 12350423	100.00		2,395.38
1 Sep	1 Sep	Osko Payment To David Mason Account 470542293 Bom - Bank Of Mel Ref#963047852	50.00		2,345.38
2 Sep	2 Sep	Bank@Post Deposit#053389 - Regent West Lpo Viau		1,500.00	3,845.38
2 Sep	2 Sep	Direct Debit Mazda Finance - 13412644	143.37		3,702.01
2 Sep	2 Sep	Direct Credit Scratch Pet Heal - Payroll		1,537.73	5,239.74
2 Sep	2 Sep	Osko Payment From Prue Gildea		45.00	5,284.74

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We want to keep you up to date with important information as quickly as possible. Log into internet banking or call us on 132 888 to update your email.

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Please check the transactions on your statement to make sure they're correct. If you don't recognise a transaction and you'd like to dispute it, please contact us. You can also refer to our 'Account & Access Facility Conditions of Use' on our website for account or dispute resolution details. Please retain this statement for taxation purposes.

Call **132 888**

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Account: 12350422 Everyday Access - Continued					
Effective	Posted	Description	Debit	Credit	Balance
3 Sep	3 Sep	Direct Debit Suncorp - Mps056641494	148.72		5,136.02
4 Sep	5 Sep	Internet BPAY To NAB Cards - Biller Code 1008 - Receipt No 3521820115	17.02		5,119.00
5 Sep	5 Sep	POS #236188 - Maid To Clean\	132.13		4,986.87
5 Sep	5 Sep	Direct Debit Great Beginnings - A00Ez9Tk02Nq	416.03		4,570.84
6 Sep	6 Sep	Osko Payment To Jenna D Mason Account 34115446 Ing - Ing Direct Ref#963282167	115.00		4,455.84
7 Sep	7 Sep	POS #024258 - Mdc Entertainment Pl South Yarra Vicau Apple Pay	28.48		4,427.36
7 Sep	7 Sep	POS #016402 - Mdc Entertainment Pl South Yarra Vicau Apple Pay	31.53		4,395.83
7 Sep	7 Sep	POS #070689 - Temperance Bar South Yarra AU Apple Pay	73.00		4,322.83
7 Sep	7 Sep	POS #070690 - Temperance Bar South Yarra AU Apple Pay	8.00		4,314.83
8 Sep	8 Sep	Visa - Bunnings 466000 Thomastown AU#5102202 (Ref.090801341833) Apple Pay	90.56		4,224.27
8 Sep	8 Sep	POS #024663 - Sisi Beauty Pty Ltd\Preston VIC AU Apple Pay	70.77		4,153.50
8 Sep	8 Sep	POS #157030 - Chemist Warehouse \Preston AU Apple Pay	105.83		4,047.67
9 Sep	9 Sep	Visa - Studley Park Boathouse Kew AU#5102103 (Ref.090901121445) Apple Pay	11.32		4,036.35
9 Sep	9 Sep	Visa - Studley Park Boathouse Kew AU#5102202 (Ref.090901123233) Apple Pay	75.83		3,960.52
9 Sep	9 Sep	Visa - DD *Doordash Bambamsbu Melbourne AU#5102202 (Ref.090901107329) Apple Pay	79.35		3,881.17
9 Sep	9 Sep	Visa - Studley Park Boathouse Kew AU#5102202 (Ref.090901124017) Apple Pay	12.64		3,868.53
9 Sep	9 Sep	Member Net Transfer - Rec. No.: 2529555321. To David Mason, 470542293 - Bom - BA	106.50		3,762.03
9 Sep	9 Sep	Direct Debit Mazda Finance - 13412644	143.37		3,618.66
9 Sep	9 Sep	Direct Credit Scratch Pet Heal - Payroll		1,537.73	5,156.39
9 Sep	9 Sep	POS #044366 - Night Owl Pharmacy Reservoir AU Apple Pay	16.50		5,139.89
10 Sep	10 Sep	Visa - Hellofresh AU Chippendale AU#5102202 (Ref.091000708160)	79.99		5,059.90
10 Sep	10 Sep	Visa - Woolworths Online Bella Vista AU#5102202 (Ref.091001559644)	108.42		4,951.48
10 Sep	10 Sep	Direct Debit Paypal Australia - 1036830563385	23.00		4,928.48
10 Sep	10 Sep	Direct Credit Mcare Benefits - 901125698 Cywq		42.85	4,971.33
11 Sep	11 Sep	Direct Debit Red Energy - Ddr - E0019931738	104.00		4,867.33
12 Sep	12 Sep	Direct Debit Great Beginnings - A00F16M0036S	425.25		4,442.08
16 Sep	16 Sep	Member Net Transfer - Rec. No.: 2968545294. To David Mason, 470542293 - Bom - BA	1,191.70		3,250.38

**Statement of Account**

Customer Number 1924344

Statement Number 38

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Account: 12350422 Everyday Access - Continued					
Effective	Posted	Description	Debit	Credit	Balance
16 Sep	16 Sep	Direct Debit Mazda Finance - 13412644	143.37		3,107.01
16 Sep	16 Sep	Direct Credit Scratch Pet Heal - Payroll		1,537.73	4,644.74
17 Sep	17 Sep	Direct Debit Amberelectric - Dam - 240917001 - 1020	23.70		4,621.04
18 Sep	18 Sep	Visa - Afterpay Afterpay.Com AU#5102202 (Ref.091800966952)	47.00		4,574.04
19 Sep	19 Sep	Direct Debit Great Beginnings - A00F2Yb7027Q	416.19		4,157.85
23 Sep	23 Sep	Direct Credit Scratch Pet Heal - Payroll		1,537.73	5,695.58
23 Sep	23 Sep	Direct Debit Mazda Finance - 13412644	143.37		5,552.21
25 Sep	25 Sep	Direct Debit Red Energy - Ddr - E0020070041	104.00		5,448.21
26 Sep	26 Sep	Visa - Sq *Sense Of Self 1800595310 AU#5102202 (Ref.092601178549)	5.00		5,443.21
26 Sep	26 Sep	Direct Debit Great Beginnings - A00F4Sby0308	416.19		5,027.02
29 Sep	29 Sep	Osko Payment To Mrs Huong Thi Diem Nguyen +61 - 452660459 Ref#964216986	40.00		4,987.02
30 Sep	30 Sep	Direct Credit Scratch Pet Heal - Payroll		1,537.72	6,524.74
30 Sep	30 Sep	Direct Debit Mazda Finance - 13412644	143.37		6,381.37
<b>30 Sep</b>		<b>Closing Balance</b>			<b>6,381.37</b>

Account: 12350423 Bonus Saver TFN Quoted					
Account Name: I C Mason & T W Hoffmann					
Effective	Posted	Description	Debit	Credit	Balance
<b>1 Sep</b>		<b>Opening Balance</b>			<b>283.08</b>
1 Sep	1 Sep	Recurring - Transfer From Sav 12350422		100.00	383.08
30 Sep	30 Sep	Bonus Interest		1.63	384.71
30 Sep	30 Sep	Interest Credit		0.03	384.74
<b>30 Sep</b>		<b>Closing Balance</b>			<b>384.74</b>

30 September 2024



Mr T W Hoffmann  
23 Coleman Crescent  
RESERVOIR VIC 3073

Dear Member,

The Annual General Meeting of Bank Australia Limited will be held on 27 November 2024.

In addition to procedural matters the meeting will consider the appointment of 2 Directors and changes to the Constitution.

**I encourage you to consider each of the matters which are detailed in the following material.**

Overleaf 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.

Registration will open from 5.00pm, the meeting will commence at 6pm.

Information about Bank Australia and our strategy will be available in the 2024 Impact Report and Financial Report, which will be available at [bankaust.com.au](https://bankaust.com.au) and branches from 4 November 2024.

I encourage you to participate in the governance of your bank by registering your vote and attending the Annual General Meeting.

**Voting opens on Monday 28 October 2024.** You can vote online at [bankaust.com.au/agm-2024](https://bankaust.com.au/agm-2024), contact us on 132 888 or [AGM@bankaust.com.au](mailto:AGM@bankaust.com.au) to ask for a postal ballot pack to be sent to you. Any postal votes have to be received by the Returning Officer by 5.00pm Thursday 21 November 2024. Online voting will close at 5.00pm Monday 25 November 2024.

Thank you for your ongoing support of Bank Australia.

Yours sincerely,

**Steven Ferguson**  
Chair

**Give us a call** 132 888

**Visit us** [bankaust.com.au/support/branches](https://bankaust.com.au/support/branches)

Bank Australia Limited ABN 21 087 651 607 AFSL/Australian Credit Licence Number 238431

# Invitation and notice of 2024 Annual General Meeting

Notice is hereby given that the 67th Annual General Meeting of Bank Australia Limited will be held at:

<b>Venue</b>	State Library Victoria 328 Swanston Street, Melbourne, Victoria 3000
<b>Venue</b>	Entry 3, located on La Trobe Street, between Swanston Street and Russell Street
<b>Date</b>	Wednesday 27 November 2024
<b>Time</b>	Registration opens at 5.00pm Annual General Meeting commences 6.00pm

Join us from 5pm to meet 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 formal Annual General Meeting proceedings will commence from 6.00pm and will be followed by light refreshments.

A live broadcast of the meeting will be provided on an **online platform**: [meetings.linkgroup.com/bankaust24](https://meetings.linkgroup.com/bankaust24)

## Annual General Meeting attendance

To RSVP your attendance please call 132 888 or complete the online registration form at [bankaust.com.au/agm-2024](https://bankaust.com.au/agm-2024).

If you cannot join us at this time in person or virtually, highlights from the meeting will be recorded and posted on our website. Please visit [bankaust.com.au/agm-2024](https://bankaust.com.au/agm-2024).

This event will be wheelchair accessible and AUSLAN interpreted. Please contact us if you have other access requirements so that we can ensure your participation in our event.

## Voting

Voting opens on **Monday 28 October 2024**. You can vote online at [bankaust.com.au/agm-2024](https://bankaust.com.au/agm-2024) or contact us on 132 888 or email [AGM@bankaust.com.au](mailto:AGM@bankaust.com.au) to ask for a postal ballot pack to be sent to you.

Any postal votes have to be received by the Returning Officer by 5.00pm Thursday 21 November 2024.

Online voting will close at 5.00pm Monday 25 November 2024.

## Ask a question

Members are encouraged to raise questions prior to the Annual General Meeting via email to [AGM@bankaust.com.au](mailto:AGM@bankaust.com.au) or by writing to the Company Secretary at Locked Bag 2035, Collingwood, Victoria, 3066. Members will also be able to ask questions in person or virtually during the meeting.

A telephone facility will be available for members (or their proxy, attorney or corporate representative) who are online but prefer to ask questions verbally. To ask questions during the meeting using the teleconference facility, you can phone 1800 717 441 (within Australia), or +61 2 9189 1123 (outside Australia), and use your unique personal identification number (PIN). Your unique PIN is required for verification purposes, and may be obtained by contacting Link Market Services Limited on 1800 990 363, or +61 1800 990 363 (outside Australia) by 5.00pm, 26 November 2024.

Consistent themes raised prior to the meeting will be addressed by the Chair or Managing Director during their presentations.

## Impact & Financial Reports

Bank Australia's Impact Report and Statutory Financial Report may be obtained from or inspected at any of the Bank's branches from 4 November 2024

The Impact Report and Statutory Financial Report will also be available online at [bankaust.com.au](https://bankaust.com.au) from this date.

## Agenda – Annual General Meeting

1. Opening and apologies – Chair
2. To note the Minutes of the 66th Annual General Meeting of Bank Australia Limited held on 22 November 2023
3. Presentation – Chair
4. Presentation – Managing Director
5. To receive and consider the Financial Statements, the Directors' Report and the Independent Auditors' Report for the financial year ended 30 June 2024
6. To declare the results of the 2024 Director Election
7. To consider and, if thought fit, approve an ordinary resolution to determine the amount of non-executive Directors' remuneration cap
8. To consider and, if thought fit, approve a special resolution to amend the Bank's Constitution
9. Close of official Annual General Meeting proceedings



## Invitation and notice of 2024 Annual General Meeting

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### Venue

State Library Victoria  
328 Swanston Street, Melbourne, Victoria, 3000

**Entry:** Entry 3, located on La Trobe Street,  
between Swanston Street and Russell Street

### Date

Wednesday  
27 November  
2024

### Time

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5.00pm, the meeting will  
commence at 6.00pm

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Consistent themes raised prior to the meeting will be addressed by the Chair or Managing Director during their presentations.



## Impact & Financial Reports

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## Agenda – Annual General Meeting

1. Opening and apologies – Chair
2. To note the Minutes of the 66th Annual General Meeting of Bank Australia Limited held on 22 November 2023
3. Presentation – Chair
4. Presentation – Managing Director
5. To receive and consider the Financial Report, the Directors' Report and the Independent Auditors' Report for the financial year ended 30 June 2024
6. To declare the results of the 2024 Director Election
7. To consider and, if thought fit, approve an ordinary resolution to determine the amount of non-executive Directors' remuneration cap
8. To consider and, if thought fit, approve a special resolution to amend the Bank's Constitution
9. Close of official Annual General Meeting proceedings.

Refer to explanatory notes for agenda items 5 – 8.

## Explanatory notes to resolutions

### Agenda item 5 – Financial reports

The Corporations Act 2001 requires the Financial Report, the Directors' Report and the Independent Auditors' Report of the Bank to be laid before the Annual General Meeting.

Shareholders will be provided with an opportunity at the Annual General Meeting to ask questions in relation to these reports.

### Agenda item 6 – 2024 Director Election

At this time each year shareholders are contacted regarding the annual election of Directors. The Materials for this year's election are included with this notice.

## Report of the Nominations Committee

The Nominations Committee is established by the Bank Australia Board in accordance with Appendix 3 Section A3-4(1) of the Company's Constitution.

The committee's purpose is to assess the fitness and propriety of potential candidates for the office of Director of the Company, in accordance with the Fit and Proper Policy and the Constitution.

The Nominations Committee hereby declares that:

- There were no nominated candidates who failed to make themselves available for interview by the Nominations Committee
- The following nominated candidates demonstrated an ability to be Directors of Bank Australia in accordance with Clause A3-4(7):
  - Simon O'Connor
  - Anne-Marie O'Loughlin
  - David Wakeley

**Fran Raymond**  
**Chair, Nominations Committee**

### Agenda Item 7 – Non-Executive Directors' Remuneration Cap

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

*'That, with effect from 28 November 2024, the aggregated amount of remuneration payable by the Company to non-executive directors shall total no more than \$895,698 per annum (inclusive of any superannuation contributions payable by the Company on behalf of non-executive directors), divided in such appropriate manner as determined by the directors'*

For more information, see item 1 of the Explanatory Notes in this document.

### Agenda item 8– General amendments to the Bank's Constitution

The Board recommends the following special resolution:

*"That the Bank's Constitution be amended by adding the underlined words and deleting the struck out words in the marked up copy of the Constitution tabled at the Annual General Meeting and signed by the Chair for Identification purposes."*

For more information, see item 2 of the Explanatory Notes in this document.



## Explanatory Notes

### Item 1. Non-Executive Directors' Remuneration Cap

The proposed increase of \$23,972 lifts total Director Remuneration to \$895,698 per annum. This pool of funds is for aggregate Non-Executive Directors' remuneration and is not the amount paid to individual Directors.

The sum represents an increase of 2.75%. Subject to member approval and determination by the Board it is intended for Non-Executive Directors to be paid \$95,287 p.a. (base remuneration up from \$92,737 or 2.75%), Committee Chairs to be paid \$114,344 p.a. (a 20% percent loading on base remuneration and up from \$111,284 or 2.75%) and the Board Chair to be paid \$171,517 p.a (an 80% percent loading on base remuneration and up from \$166,926 or 2.75%).

### Item 2. Constitutional Changes

The resolution being proposed to Bank Australia members at the 2024 Annual General Meeting is a special resolution (i.e. a resolution which must be passed by 75% of members (or proxies) who are present at the meeting and eligible to vote) to amend Bank Australia's Constitution

The purpose of this change is to extend the existing demutualisation protection rules in the Constitution that cease to have effect after the end of the 2024 Annual General Meeting for a further three years to 2027.

The demutualisation protection rules protect shareholders' rights and entitlements to the Bank's reserves should the Bank demutualise and/or become the subject of a takeover.

Demutualisation means that the Bank would no longer be a customer-owned organisation whereby each shareholder owns one share that entitles them to one vote.

It is important to note that that no takeover bid has been received by the Bank and there are no plans to demutualise.

A copy of the Constitution showing the proposed changes to it is available at [bankaust.com.au/agm-2024](https://bankaust.com.au/agm-2024).

Give us a call 132 888

Visit us [bankaust.com.au/support/branches](https://bankaust.com.au/support/branches)

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