

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
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For Intermediary Online subscribers only
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For all enquiries call:

(within Australia) 1300 850 505
(outside Australia) +61 3 9415 4000

— 000001 000 WBB
MR SAM SAMPLE
FLAT 123
123 SAMPLE STREET
THE SAMPLE HILL
SAMPLE ESTATE
SAMPLEVILLE VIC 3030

Proxy Form



Vote and view the notice of meeting online

- Go to 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

SRN/HIN: I999999999

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 (QLD Time) Sunday 18 January 2015**

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 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 SAM SAMPLE
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☐

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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I ND

Proxy Form

Please mark ☒ to indicate your directions

STEP 1 Appoint a Proxy to Vote on Your Behalf

XX

I/We being a member/s of Wide Bay Australia 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 General Meeting of Wide Bay Australia Ltd to be held at Floor 3, Wide Bay Australia House, 16-20 Barolin Street, Bundaberg QLD 4670 on Tuesday, 20 January 2015 at 11:00am (QLD Time) and at any adjournment or postponement of that meeting.

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.

Special Resolution

1 Change of Company Name

For

Against

Abstain

☐☐☐

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 / /

WB B

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Computershare +

Notice of Meeting

Notice is hereby given that a **General Meeting** of Wide Bay Australia Ltd ABN 40 087 652 060 ('**Company**') will be held at:

Floor 3, Wide Bay Australia House
16-20 Barolin Street
Bundaberg QLD 4670

on **Tuesday, 20 January 2015 at 11.00 am (Queensland time).**

SPECIAL BUSINESS

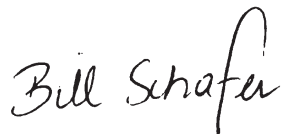
The special business of the General Meeting will be as follows:

Resolution 1: Change of Company name

To consider, and if thought fit, to pass the following as a **special resolution**:

"Subject to the Australian Prudential Regulation Authority (APRA) giving its consent for the unconditional use of the restricted word 'bank', that with effect from 1 April 2015, for the purposes of section 157 of the Corporations Act and for all other purposes, the Company's name be changed from 'Wide Bay Australia Ltd' to 'Auswide Bank Ltd' and the Company's Constitution and all other Company records be amended accordingly, including by changing all references to 'Wide Bay Australia Ltd' to 'Auswide Bank Ltd' and removing all references to the restricted words 'building society'."

By order of the Board



William R. Schafer
Company Secretary

19 December 2014

ENTITLEMENT TO VOTE

Pursuant to regulation 7.11.37 of the Corporations Act 2001, 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 held them as registered shareholders at 7:00pm (Sydney time) on 16 January 2015 (Entitlement Time). All holders of ordinary shares in the Company as at the Entitlement Time are entitled to attend and vote at the Meeting.

VOTES OF SHAREHOLDERS

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

- Every shareholder may vote;
- On a show of hands every shareholder has one vote; and
- On a poll every shareholder has for each fully paid share held by the shareholder, one vote.

VOTING BY PROXY

A member entitled to attend and vote at the meeting is entitled to appoint not more than two proxies. A proxy form, including instructions, accompanies this notice of meeting. To be valid, the proxy form (together with the original or a certified copy of any power of attorney under which the proxy form is signed) must be received at 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

Online: Visit www.investorvote.com.au and logging in using the control number, SRN/HIN and postcode located on the front of your accompany proxy form. Or scanning the QR code located on the front of the proxy form with your mobile device and inserting your postcode.

Intermediary Online Subscribers (Institution/Custodians) may lodge their proxy instruction online by visiting www.intermediaryonline.com.

Or the Company's Registered Office: Level 5, Wide Bay Australia House, 16-20 Barolin Street, Bundaberg, Qld 4670, or by facsimile - 07 4153 7715.

A proxy form must be received by **11.00am (Queensland time) on Sunday 18 January 2015**, being not less than 48 hours before the time for holding the meeting.

Explanatory Memorandum

TO SHAREHOLDERS OF WIDE BAY AUSTRALIA LTD

Proposal to change company name from Wide Bay Australia Ltd to Auswide Bank Ltd

The Special Resolution proposes shareholders authorise a change to the name of the company from Wide Bay Australia Ltd to Auswide Bank Ltd in accordance with section 157 of the Corporations Act, to take effect from 1 April 2015. The proposed name includes the word 'bank'.

Subject to shareholders approving the change in name, approval will then be sought from the Australian Prudential Regulation Authority (APRA), which is required prior to commencing use of the restricted word 'bank'. Shareholders are not required to approve the Board's decision to seek approval from APRA for the use of the restricted word 'bank'.

The Board's intention is to seek approval from APRA to use the restricted word 'bank' and if approved to then adopt 'bank status' which, as previously advised to shareholders, is an important part of the company's strategic plan.

Under the Corporations Act, at least 75% of the votes cast by shareholders entitled to vote on the Special Resolution must be in favour of the Resolution for it to be passed.

Limitations of the Existing Name

The change in name is being sought due to the following limitations of the existing name, 'Wide Bay Australia Ltd':

- The name does not include the word 'bank'. Retaining the existing name therefore does not support the proposition that the company is a reinvigorated force in banking
- The name is long and, as it starts with 'w', is 'alphabetically' limiting
- The existing name lacks relevance and/or appeal to some target markets especially in geographies outside of the Wide Bay region

Recommended Name: Auswide Bank Ltd

The name proposed to shareholders has been determined following an extensive selection and development process.

Connotations:

The name links back to the existing name. This will ensure that the goodwill, continuity and recognition associated with the existing name is maintained. The recommended name also connotes the company's commitment to aspiring and achieving growth nationally. The use of the word 'bank' more clearly identifies the company's business product and industry, namely delivering finance and banking services nationally.

Fit to Strategy:

Growth and expansion are a part of our DNA.

From the first customer who invested in Bundaberg in 1966, we have expanded from our local geographies in the Wide Bay region of Queensland to become a challenger brand in new markets across the country.

While we recognise our heritage and will continue to support our core regions, we are constrained by our existing name especially as we expand into new non-traditional markets.

The abbreviations that stem from the root words Australia and Wide Bay are simply an extension of our existing identity – a shorter name that is also geographically neutral which provides greater acceptance to customers outside of our core region.

Of course, it also suggests strong ties to national pride.

For customers, the name helps promote Australia-wide access to our loans, accounts and financial services via our investment in digital technology and strategic relationships. Examples include nationwide access to ATM's and Point of Sale, our growing ability to meet customers' needs online and our national mortgage broking presence.

For our shareholders across the country, the name portrays a company that is focussed on the big picture – growth, new markets, market share – and where aspirations and opportunity are not constrained by geography.

Financial Implications:

With shareholder approval, the change in name will mean a change in the “look and feel” of the corporate identity which will incur costs. The Board estimates a likely cost of approximately \$500,000.

Regulatory Implications:

The company will continue to be supervised by the APRA.

For depositors, the existing limited protections of the Australian Government Deposit Guarantee under the Financial Claims Scheme will not change.

Operational Implications:

The proposed name change will not mean any changes to day-to-day company operations.

The Board confirms that there are no plans to relocate the company's operations away from Bundaberg, Queensland.

Australian Securities Exchange Code:

The Wide Bay Australia Ltd ASX Code is: WBB. The company has reserved the ASX Code: ABA.

If shareholders approve the Special Resolution to change the company name to Auswide Bank Ltd and subject to APRA's approval, the company will apply to the ASX to change the ASX code to ABA.

Conclusion:

The Board believes this is the next exciting development in the continued successful growth of your company.

With the adoption of 'bank' status, now is the right time for a change in name and corporate identity.

We are confident that the recommended name will lead to increased recognition and opportunity.

The Board unanimously recommends that shareholders vote in favour of the Special Resolution to change the company's name to 'Auswide Bank Ltd'.

The Chairman of the meeting intends to vote all available proxies in favour of the Special Resolution.

Further information

If you have any further questions about this Special Resolution, please contact our head office on 1300 943 322.