



Clover Corporation Limited

ABN 85 003 622 866

ASX ANNOUNCEMENT

20 November 2015

Payment of 2015FY Final Dividend Change to Payment Policy for Future Dividends

Clover Corporation Limited (ASX: CLV) advises that payment of its 2015FY final dividend, being 0.5 cents per share fully franked, was made today.

The Company further advises that all future dividend payments will only be paid to shareholders' nominated Australian bank or financial institution accounts by direct credit. This means that for all future dividends Clover will no longer pay dividends by cheque to shareholders with a registered address in Australia or New Zealand. However, shareholders with a registered address outside of Australia and New Zealand will continue to receive dividends by cheque

Attached are samples of documents distributed to shareholders today advising them of the 2015FY dividend payment. Included with these documents is a letter explaining the dividend payment policy change in more detail. This letter will be sent to shareholders who have not yet nominated an appropriate bank account.

For and on behalf of the board of directors

Jaime Pinto
Company Secretary

Update your information:

 **Online:**
www.computershare.com.au/easyupdate/CLV

 **By Mail:**
Computershare Investor Services Pty Limited
GPO Box 2975 Melbourne
Victoria 3001 Australia

Enquiries:
(within Australia) 1300 855 080
(international) +61 3 9415 4000

Holder Identification Number (HIN)

X 1234567890

ASX Code	CLV
TFN/ABN Status	Quoted
Record Date	30 October 2015
Payment Date	20 November 2015
Cheque Number	1



┌ 000011 000 CLV
MR JOHN SAMPLE
FLAT 123
SAMPLE STREET
SAMPLE STREET
SAMPLE STREET
SAMPLETOWN VIC 3030

2015 Final Dividend

Dear Shareholder,

This payment represents a final dividend of 0.5 cents per share for the year ended 31 July 2015. This dividend is paid on the shares registered in your name and entitled to participate as at the record date of 30 October 2015. For Australian income tax purposes, this payment is 100% franked at the corporate tax rate of 30%.

Please register at www.computershare.com.au/easyupdate/CLV if you wish to update your TFN, bank account and other details online.

Yours sincerely,

Jaime Pinto
Company Secretary

Class Description	Amount per Security	Number of Securities	Franked Amount	Unfranked Amount	Gross Payment
Ordinary Shares	0.5 Cents	0	\$0.00	\$0.00	\$0.00
Net Payment					\$0.00
Franking Credit					\$0.00

Note: You should retain this statement to assist you in preparing your tax return.

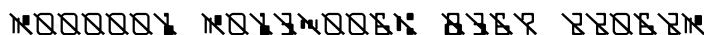
916CR70158

PLEASE BANK THIS CHEQUE PROMPTLY

Samples/000011/000011

Cheque No: 1
Date: 20 November 2015

Pay	MR JOHN SAMPLE FLAT 123 SAMPLE STREET SAMPLE STREET SAMPLE STREET SAMPLETOWN VIC 3030	NOT NEGOTIABLE ACCOUNT PAYEE ONLY	\$**0.00**
The Sum of	ZERO THOUSAND ZERO HUNDRED AND ZERO DOLLARS AND ZERO CENTS		
Computershare Inv Sery P/L ABN 48 078 279 277 Trust CI VIC ATF Clover Corporation Limited			
Security feature included in this cheque is microprint signature line: the absence of which could indicate a fraudulent cheque			



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Dear Shareholder,

IMPORTANT NOTIFICATION

Change to Clover Corporation Limited dividend payment method.

After the dividend payment in November 2015, Clover Corporation Limited (“Clover”) will pay all future dividend payments into shareholders’ nominated Australian bank or financial institution accounts by direct credit.

This means that for all dividends after the dividend payment in November 2015, Clover will no longer pay dividends by cheque to shareholders with a registered address in Australia or New Zealand.

Why has the dividend payment method changed?

Direct crediting is a much more secure and convenient way for you to receive your dividend payments. Benefits include:

- ♣ Dividends are credited to your account on the payment date as cleared funds. This means you have immediate access to your funds, instead of first having to deposit your cheque and then wait for the funds to clear before being able to use your money.
- ♣ It removes the risk of loss, fraud or theft of your dividend payment cheques.
- ♣ It will generate savings for Clover which benefits all shareholders, because direct credit is less expensive than cheques, and reduces the cost of issuing replacement payments for those cheques that go missing.

What about my dividend advice?

You will continue to receive your dividend advice statements for your tax records.

What if I reside outside Australia and New Zealand?

Shareholders with a registered address in a country other than Australia or New Zealand will continue to receive their dividend payments by cheque, unless an Australian or New Zealand dollar bank account is nominated.

What do you do next?

You will need to complete the enclosed direct credit form and return it to us in the enclosed reply paid envelope. There are guidelines on the form to help you complete it.

When should the forms be returned?

You must return your form to us prior to the record date for the next dividend.

What happens if you don't send us your completed Direct Credit Form in time?

If you don't return your form by the record date for the next dividend, Clover will not be able to make the payment to you on the dividend payment date. Clover will hold your dividend on trust for you as a non-interest bearing deposit until you send us a completed Direct Credit Form. Clover will then pay the dividend to your nominated account as soon as possible. No interest will be paid on amounts held pending the receipt of your Direct Credit Form.

Need any more help?

Please contact the share registry on 1300 855 080 where one of our customer service representatives will be happy to help you.

Yours sincerely,

Jaime Pinto
Company Secretary
Clover Corporation Limited

Return your information:

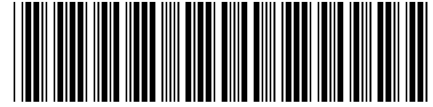
 **Online:**
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Victoria 3001 Australia

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(international) +61 3 9415 4000

Holder Identification Number (HIN)



X 1234567890

I ND

 For your security keep your SRN/HIN confidential.



┌ 000011 000 CLV
MR JOHN SAMPLE
FLAT 123
SAMPLE STREET
SAMPLE STREET
SAMPLE STREET
SAMPLETOWN VIC 3030

Use a **black** pen.
Print in **CAPITAL** letters
inside the grey areas.

A	B	C	1	2	3
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Direct Credit

YOU MUST COMPLETE AND SUBMIT THIS FORM IN ORDER TO RECEIVE YOUR DIVIDEND ENTITLEMENTS.

A **Request for Direct Crediting of Dividends into an Australian Account**

BSB number (e.g. 063000)


Account number

Name in which account is held (e.g. JOHN SMITH)

Name of Australian bank or financial institution

Name of branch or suburb or town

Type of account (e.g. cheque, savings, etc.)

 **DO NOT USE YOUR CREDIT CARD NUMBER**
If you are unsure of your BSB number or account number, please check with your bank, building society or credit union.

B **Request for Direct Crediting of Dividends into a New Zealand Account**

Bank Code

Branch

Account Number

Suffix

Name of New Zealand bank or financial institution

Name in which account is held (e.g. JOHN SMITH)

C **Sign Here - This section must be signed for your instructions to be executed.**

I/We authorise you to act in accordance with my/our instructions set out above. I/We acknowledge that these instructions supersede and have priority over all previous instructions relating to payments of dividends to which I/we am/are entitled to be paid but do not override any previous Dividend Reinvestment Plan instructions if applicable.

Individual or Securityholder 1

Securityholder 2

Securityholder 3

Director

Director/Company Secretary

Sole Director and Sole Company Secretary

Day / Month / Year

Note: When signed under Power of Attorney, the attorney states that they have not received a notice of revocation. Computershare Investor Services Pty Limited needs to sight a certified copy of the Power of Attorney.

How to complete this form

A & B Request for Direct Crediting of Dividends into an Australian or New Zealand Account

Complete section A or B so that we can pay your dividends directly into your nominated Australian bank, credit union or building society account or New Zealand bank account.

Some of the benefits of direct credit of dividends are:

- The service is a fast and efficient way of depositing dividend payments and is not subject to postal delays.
- The risk of loss or theft of cheques is removed.
- A detailed payment advice will be issued to securityholders at the time of each dividend payment.

IMPORTANT: If you do not complete this section or this form is incomplete, unsigned or invalid in any other way, you will not be able to receive your dividend entitlements until such information has been submitted to the company's share registry as required.

Please ensure that any changes to your nominated bank account are advised promptly to the share registry. The Company will not be responsible for any delays in receipt of dividend payments arising from transaction procedures, errors or delays by any Bank or other Financial Institution.

DO NOT USE THE NUMBER QUOTED ON YOUR CREDIT CARD

This instruction only applies to the specific holding identified by the SRN/HIN and the name appearing on the front of this form.

C Signature(s)

If you have completed Section A or Section B, you must sign this form as follows in the spaces provided:

Individual: where the holding is one name, the securityholder must sign.

Joint Holding: where the holding is in more than one name, all of the securityholders must sign.

Power of Attorney: to sign under Power of Attorney, you must have already lodged this document with the registry. If you have not previously lodged this document for notation, please attach an originally certified copy of the Power of Attorney to this form when you return it.

Companies: this form must be signed by a Director, a Company Secretary or Sole Director and Company Secretary. Please indicate the office held by signing on the appropriate space or affix the Company Seal.

FP010

CLV

Please return the completed form in the envelope provided, or to the address opposite:

Computershare Investor Services Pty Limited
GPO Box 2975
Melbourne VIC 3001
Australia





┌ 000012 000 CLV
MR JOHN SAMPLE
FLAT 123
SAMPLE STREET
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SAMPLETOWN VIC 3030

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Net Payment					\$0.00
Franking Credit					\$0.00

Note: You should retain this statement to assist you in preparing your tax return.

Your Payment Instruction

SAMPLE BANK
BSB: 123-456 Account number: 1234-56789

Amount Deposited
AUD\$0.00