Annual General Meeting 2023
User Guide

Bendigo and Adelaide Bank Limited Annual General Meeting (AGM) will be held at **11:00am (AEDT) on Tuesday, 24 October 2023.** Details about the AGM are contained in the Notice of Meeting which is located at **https://www.bendigoadelaide.com.au/agm2023**

This User Guide provides further information on how you can participate in, and vote before or at, the AGM.

Contents

Need help?

If you require any assistance to join and/or vote (at or before) the AGM, please call **1300 032 762** or **+61 2 8023 5417**

Part 1: Attend and vote in person

Attend and vote in person at
The Capital Theatre,
50 View Street,
Bendigo, Victoria 3550

In person registrations will start at **10:00am (AEDT) on Tuesday, 24 October 2023.**

Travelling by car
Estimated travelling time from Melbourne CD to Bendigo is 1 hour 40 minutes via the Calder Freeway (M79).

Parking
There is plenty of public parking near The Capital Theatre. Off-street (ticketed) car parking is available at the Rosalind Park car park, behind the Capital Theatre and the Bendigo Gallery. Entry is at View and Rowan streets.

For carpark opening hours and more information about parking in Bendigo visit the City of Greater Bendigo https://www.bendigo.vic.gov.au/services/parking/where-to-park

Travelling by train
The Melbourne to Bendigo V/Line express train service takes you to the Bendigo Railway Station, which is approximately a 15 minute walk to The Capital Theatre.

Buses run from the Bendigo Railway Station to The Capital Theatre.

For Bendigo train timetables, fares, maps and travel information visit the https://www.vline.com.au/ or phone V/Line on 1800 800 007.

Getting to the AGM

Part 2: Attend and vote virtually

Join at

https://web.lumiagm.com/384101785 using any web browser on a computer, tablet or smartphone device (using the latest version of Chrome, Safari, Internet Explorer 11, Edge or Firefox).

Online registration will open at **10am (AEDT) on Tuesday, 24 October 2023.**

Meeting ID is: 384101785

Your Username is the Voter Access Code (**VAC**) as shown on your Direct Voting / Proxy Form[1]

Password for Australian residents is the postcode of the registered holding

Password for Overseas residents is the three-character country code which can be found at the end of this document.

Appointed proxy / attorneys / corporate representatives should contact our share registry, Boardroom to obtain your username and password, on 1300 032 762 (within Australia) or +61 2 8023 5417 (internationally) or via email to proxy@boardroomlimited.com.au to pre-register and to obtain log in details.

---

1. If you have received more than one Direct Voting / Proxy Form for different shareholdings then you will need to log in separately for each holding using the corresponding Voting Access Code and postcode on the Direct Voting / Proxy Form in order to vote during the virtual AGM.

1. Getting Started

a. To join the virtual meeting, you will need to enter the unique 9-digit **Meeting ID** 384101785 and select 'Join'. To proceed to registration, you will be asked to read and accept the Terms and Conditions.

b. If you are a **Shareholder**, select **'I have a login'** and enter your **Username** and **Password**.

c. If you are a **Proxy holder, attorney** or **corporate representative** you will need to enter the unique Username and Password provided by Boardroom prior to the meeting and select **'Login'**.

d. If you are not a **Shareholder**, select **'I am a guest'**. You will be asked to enter your name and email details, then select **'Enter'**. Please note guests are not able to vote or ask questions at the AGM.

2. Navigating

a. Once you have registered, you will be taken to the homepage which displays your name and the AGM information.

b. To **activate the webcast**, please click on the **Broadcast** bar at the bottom of the screen. If prompted you may have to click the play button in the window to initiate the broadcast.

c. Once you select to view the broadcast it can take up to approximately 30 seconds for the live feed to appear on some devices. If you attempt to login before the AGM commences, a dialog box will appear until the meeting does commence.

d. It is recommended that once you have logged in, you keep your browser open for the duration of the AGM. If you close your browser you will be asked to repeat the log in process.

3. To ask a Question

Written questions

a. Select the question icon at the top of the screen.

b. Compose your question as concisely as possible.

c. Select the send icon.

d. You will receive confirmation that your question has been received.

Oral questions

a. Pause the meeting broadcast and select **'Asking audio questions'.**

b. Enter your name and the topic of the question.

c. You will be placed into a virtual queue. You will be able to listen to the live audio from the meeting.

d. When it is your turn, your name will be read out by the moderator, and you will be asked to proceed to ask your question.

e. After you have asked your question, hang up, and return to the Lumi platform.

4. To Vote

a. When the Chair declares the polls open, select the voting icon at the top of the screen and the resolutions and voting choices will appear.

b. Press the option corresponding with the way in which you wish to vote.

c. Once the option has been selected, the vote will appear in blue.

d. If you wish to change your vote, you can simply press the new vote option or cancel your vote at any time before the Chair closes the polls.

e. Upon conclusion of the AGM the home screen will be updated to state that the meeting is now closed

5. Auslan sign-language and script at bottom of screen

An Auslan interpreter will be available on-screen for the duration of the meeting, and closed captioning will also be available for the Chair's and Managing Director's speeches.

Need help?

If you require any help using this sytem prior to or during the AGM, please call **1300 032 762** or **+61 2 8023 5417** for assistance.

Part 3: Listen by telephone

Dial
(03) 4159 8001 or +61 3 4159 8001 (from outside Australia) to listen to the AGM.

Note: Voting and asking questions at the AGM by telephone is not available.

Part 4: Listen and watch via webcast

Listen and watch
the AGM live on the Bank's website by visiting the link at: https://www.bendigoadelaide.com.au/agm2023 on any device.

Note: Voting and asking questions at the AGM through the webcast is not available.

Part 5: Voting before the AGM

All eligible shareholders are encouraged to vote ahead of the AGM by no later than 11:00am (AEDT) on Sunday, 22 October 2023.

Provide your Direct Voting / Proxy Form by any of the following means:

By mail	Share Registry Boardroom Pty Limited GPO Box 3993, Sydney NSW 2001
In person	Boardroom Pty Limited, Level 8, 210 George Street, Sydney, NSW
In facsimilie	+61 2 9290 9655

Or submit your votes electronically:

Online	Complete the online voting form at https://www.votingonline.com.au/benagm2023
By smartphone	Scan QR Code using smartphone QR Reader App

To vote during the AGM, refer to *"Part 2 – Attend and vote virtually"* referenced earlier in this guide.

Country codes

For overseas shareholders, select your country code from the list below and enter it into the password field.

Code	Country		Code	Country		Code	Country
ABW	Aruba		CZE	Czech Republic		JOR	Jordan
AFG	Afghanistan		DEU	Germany		JPN	Japan
AGO	Angola		DJI	Djibouti		KAZ	Kazakhstan
AIA	Anguilla		DMA	Dominica		KEN	Kenya
ALA	Aland Islands		DNK	Denmark		KGZ	Kyrgyzstan
ALB	Albania		DOM	Dominican Republic		KHM	Cambodia
AND	Andorra		DZA	Algeria		KIR	Kiribati
ANT	Netherlands Antilles		ECU	Ecuador		KNA	St Kitts And Nevis
ARE	United Arab Emirates		EGY	Egypt		KOR	Korea Republic of
ARG	Argentina		ER	Eritrea		KWT	Kuwait
ARM	Armenia		ESH	Western Sahara		LAO	Lao Pdr
ASM	American Samoa		ESP	Spain		LBN	Lbn
ATA	Antarctica		EST	Estonia		LBR	Liberia
ATF	French Southern		ETH	Ethiopia		LBY	Libyan Arab Jamahiriya
ATG	Antigua & Barbuda		FIN	Finland		LCA	St Lucia
AUS	Australia		FJI	Fiji		LIE	Liechtenstein
AUT	Austria		FLK	Falkland Islands (Malvinas)		LKA	Sri Lanka
AZE	Azerbaijan		FRA	France		LSO	Lesotho
BDI	Burundi		FRO	Faroe Islands		LTU	Lithuania
BEL	Belgium		FSM	Micronesia		LUX	Luxembourg
BEN	Benin		GAB	Gabon		LVA	Latvia
BFA	Burkina Faso		GBR	United Kingdom		MAC	Macao
BGD	Bangladesh		GEO	Georgia		MAF	St Martin
BGR	Bulgaria		GGY	Guernsey		MAR	Morocco
BHR	Bahrain		GHA	Ghana		MCO	Monaco
BHS	Bahamas		GIB	Gibraltar		MDA	Republic Of Moldova
BIH	Bosnia & Herzegovina		GIN	Guinea		MDG	Madagascar
BLM	St Barthelemy		GLP	Guadeloupe		MDV	Maldives
BLR	Belarus		GMB	Gambia		MEX	Mexico
BLZ	Belize		GNB	Guinea-Bissau		MHL	Marshall Islands of
BMU	Bermuda		GNQ	Equatorial Guinea		PRT	Portugal
BOL	Bolivia		GRC	Greece		PRY	Paraguay
BRA	Brazil		GRD	Grenada		PSE	Palestinian Territory Occupied
BRB	Barbados		GRL	Greenland		PYF	French Polynesia
BRN	Brunei Darussalam		GTM	Guatemala		QAT	Qatar Re
BTN	Btn		GUF	French Guiana		REU	Reunion
BUR	Burma		GUM	Guam		ROU	Romania
BVT	Bouvet Island		GUY	Guyana		RUS	Russian Federation
BWA	Botswana		HKG	Hong Kong		RWA	Rwanda
CAF	Central African Republic		HMD	Heard & Mcdonald Islands		SAU	Saudi Arabia Kingdom Of
CAN	Canada		HND	Honduras		SDN	Sudan
CCK	Cocos (Keeling) Islands		HRV	Croatia		SEN	Senegal
CHE	Switzerland		HTI	Haiti		SGP	Singapore
CHL	Chile		HUN	Hungary		SGS	Sth Georgia & Sth Sandwich Isl
CHN	China		IDN	Indonesial		SHN	St Helena
CIV	Cote D'ivoire		MN	Isle Of Man		SJM	Svalbard & Jan Mayen
CMR	Cameroon		IND	India		SLB	Solomon Islands
COD	Democratic Republic of Congo		IOT	British Indian Ocean Territory		SCG	Serbia & Outlying
COK	Cook Islands		IRL	Ireland		SLE	Sierra Leone
COL	Colombia		IRN	Iran Islamic Republic of		SLV	El Salvador
COM	Comoros		IRQ	Iraq		SMR	San Marino
CPV	Cape Verde		ISM	British Isles		SOM	Somalia
CRI	Costa Rica		ISL	Iceland		SPM	St Pierre And Miquelon
CUB	Cuba		ISR	Israel		ZAR	Zaire
CYM	Cayman Islands		ITA	Italy		ZMB	Zambia
CYP	Cyprus		JAM	Jamaica		ZWE	Zimbabwe
CXR	Christmas Island		JEY	Jersey			