Annual General Meeting 2021 User Guide

Bendigo and Adelaide Bank Limited's Annual General Meeting (AGM) will be held at 11:00am (AEDT) on Tuesday, 9 November 2021. Details about the AGM are contained in the Notice of Meeting which is located at **https://www.bendigoadelaide.com.au/agm2021.**

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

Contents:

Online virtual meeting	Part 1 – Participate and vote in the Online Virtual AGM
Telephone conference	Part 2 – Listen and ask questions via telephone conference
Webcast	Part 3 – Listen and watch the AGM via webcast
Voting options	Part 4 – Voting before the AGM

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 - Participate and vote in the Online Virtual AGM

1. Getting Started

o vote and ask questions in the online virtual AGM, join at **https://web.lumiagm.com/310435634** 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 **10:30am (AEDT) on Tuesday, 9 November 2021.**

You will need the following details to join the AGM:

Meeting ID	**310 435 634**
Username	Your Voting Access Code (VAC) as shown on your **Direct Voting / Proxy Form***
Password	Australian Residents: Postcode of the registered holding
	Overseas Residents: The three-character country code which can be found at the end of this user guide.
Appointed proxy / attorneys / corporate representatives	To receive your Username and Password, please contact our share registry, Boardroom, on 1300 032 762 (within Australia) or +61 2 8023 5417 (internationally) or send an email to proxy@boardroomlimited.com.au to pre-register and obtain your login details.

* 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 in real-time during the online virtual AGM.

1. Getting Started (continued)

a. To join the virtual meeting, you will need to enter the unique 9-digit **Meeting ID 310 435 634** 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 in to 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 system prior to or during the AGM, please call **1300 032 762** or **+61 2 8023 5417** for assistance.

Part 2 - Listen and ask questions via telephone conference

1. Getting Started

a. To receive the details for the telephone conference line, contact the Bank's registry, Boardroom before **10.30am (AEDT) on Tuesday, 9 November 2021** by:

Telephone: 1300 032 762 or +61 2 8023 5417 or

Email: BEN@boardroomlimited.com.au

2. To ask a Question

a. Instructions will be provided when connected to the call on how to be placed in the queue to ask an oral question.

b. You will need your **Voting Access Code** (VAC) for verification.

c. Please note guests are not able to ask questions at the AGM.

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

3. To Vote

Voting on the day of the AGM is not possible through the telephone conference.

Refer to "*Part 4 – Voting before the AGM*" referenced later in this guide on how to vote before **11:00am (AEDT) on Sunday, 7 November 2021**.

Part 3 - Listen and watch the AGM via webcast

1. Getting Started

Shareholders may view the AGM live on the Bank's website by visiting the link at **https://www.bendigoadelaide.com.au/agm2021** on any device.

2. To ask a Question

Questions from shareholders are not able to be put forward through the webcast.

Questions can be submitted prior to the meeting and no later than **5:00pm (AEDT) Tuesday, 2 November 2021** by either:

· visiting the link
  https://www.votingonline.com.au/benagm2021
  and using the 'Ask the Board' facility within the online voting site; or

· mailing or faxing questions to the Bank's registry, Boardroom, at GPO Box 3993, Sydney NSW 2001 (or facsimile number +61 2 9290 9655).

3. To Vote

Voting on the day of the AGM is not possible through the webcast.

Refer to "*Part 4 – Voting before the AGM*" referenced in the next section of this guide on how to vote before **11:00am (AEDT) on Sunday, 7 November 2021**.

Part 4 - Voting before the AGM

All eligible shareholders are encouraged to vote ahead of the AGM by no later than **11:00am (AEDT) on Sunday, 7 November 2021.**

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   The Bank's Share Registry, Boardroom Pty Limited,
Level 12, 225 George Street, Sydney

By facsimile +61 2 9290 9655

Or submit your votes electronically:

Online   Visit **https://www.votingonline.com.au/benagm2021**

By smartphone Scan QR Code using
smartphone QR Reader App

To vote during the AGM, refer to "*Part 1 – Participate and vote in the Online Virtual AGM*" 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

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		