Beyond Bank

Notice of 2026 **Annual General Meeting**

Beyond Bank Australia Limited ACN 087 651 143

Beyond Bank Australia
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21 October 2026

Dear Member,

It is my pleasure to invite you to the 2026 Annual General Meeting (AGM) of Beyond Bank Australia Limited (Beyond Bank) to be held at 6.00pm (Adelaide time) on Monday, 23 November 2026.

The Beyond Bank Board and Executive team will provide members with an overview of your Bank's performance for the year ended 30 June 2026 and an update on our strategic priorities for the year ahead.

I'm pleased to share that your Bank has delivered a strong result in Australia's competitive financial services landscape, achieving a Net Profit After Tax of $49.6 million. As a member-owned institution, this surplus is reinvested to maintain a strong capital position, enhance our products and services, invest in technology and innovation, strengthen relationships with members, and support the communities we serve.

In an environment of ongoing change and innovation, we remain focused on delivering exceptional service and relationship banking. This year, Beyond Bank was awarded the Finder Customer Satisfaction Award (2026) for Most Trusted Bank Account and Legendary Service – Bank Account and again received Canstar's Digital Banking Award – Customer Owned Banks for the twelfth consecutive year. These achievements reflect our commitment to providing secure, modern and flexible banking solutions.

We are equally proud of the positive impact we continue to make in our communities through thousands of community partners and community banking and salary packaging relationships across the country.

This year, your Bank contributed more than $2.5 million to communities through grants, sponsorships, partnerships, Community Reward Accounts and Foundation payments. This represented a financial investment of 5 per cent of the Bank's net profit after tax into community programs and events for the 2026 financial year.

We have also refreshed the Beyond Bank brand, making it more distinctive with a new positioning statement, "Bank on Purpose", challenging people to think about where they bank. This is our first step in a program of work focused on reducing member effort and making day-to-day interactions with us easier through improved products, simpler processes, solving problems quicker and the right balance of digital and human interaction.

Further information on Beyond Bank's strategic ambitions is available in the 2026 Annual Report, which will be available at beyondbank.com.au/about-us/corporate-governance/annual-report

Conduct of our Meeting

We will again hold a 'hybrid' AGM. This means that you are invited to attend and participate in person, online, or via a phone conference facility. Please see the information set out in the Information for Members section at the end of this notice.

Business of the Meeting

The agenda for the 2026 AGM is attached to this letter.

At the conclusion of the AGM, Trent Bartlett will retire from the Board. The Board thanks Trent for his significant contribution to Beyond Bank during his tenure as a Director.

At this AGM, two member-elected Director positions will become vacant and are to be filled in accordance with the Constitution. John Evans retires by rotation in accordance with the Constitution and has nominated for re-election. Cynthia Batchelor, who is currently an appointed Director, has nominated for election as a member-elected Director.

The Board has determined that John and Cynthia have demonstrated an ability to be directors, possess the required skills and are fit and proper to be and act as directors.

As the number of candidates is equal to the number of positions to be filled, the election process has been discontinued and, in accordance with the Constitution, John Evans and Cynthia Batchelor will be declared elected with effect from the end of the AGM, with their terms to end at the conclusion of the 2029 AGM.

The Board continues to critically review its structure, composition and competencies. Our peer-rated assessment of the skills and competencies demonstrates that the Board has strong capability across all key skill areas required to govern a bank of comparable size and complexity, with significant representation of directors assessed at the very strong and expert levels across each core competency. The Board is confident that the requirements of our regulator, the Australian Prudential Regulation Authority (APRA), are being met in the composition of the current Board.

Digital Reports

I invite you to explore our digital Annual Report at: beyondbank.com.au/about-us/corporate-governance/annual-report

Whether you attend in person, online or via the phone conference facility, you are encouraged to submit questions ahead of the meeting using the link on our website at beyondbank.com.au/agm

I encourage you to attend our hybrid 2026 AGM and take an active interest in the management and strategic direction of your Bank.

Details on how to join the meeting and ask questions are set out in the Notice of Meeting as well as the Virtual Online Meeting Guide available at beyondbank.com.au/agm

The Directors and Executives of Beyond Bank look forward to your participation in our hybrid AGM.

If you have any questions in relation to the meeting, please contact the Company Secretary via email at companysecretary@beyondbank.com.au

By Order of the Board



John Evans
Chair
Beyond Bank Australia Limited

Notice of 2026 Annual General Meeting

The Annual General Meeting (AGM) of the members of Beyond Bank Australia Limited (ACN 087 651 143) will be held as a hybrid meeting on Monday, 23 November 2026 commencing at 6:00pm (Australian Central Daylight Time/ACDT). Registration will open at 5:30pm (ACDT).

Members may attend:

- In person at U City Function Centre, 43 Franklin Street, Adelaide 5000
- Online via our AGM service provider MUFG Corporate Markets' Virtual Meeting Platform
- Via phone conference on 1800 416 518 (in Australia) or +61 2 9189 8864 (international).

If you are attending in person, you will be required to register upon arrival. Registration will open at 5:30pm ACDT.

If you are attending the AGM online, it is recommended you log in to the platform at least 15 minutes prior to the scheduled Meeting start time.

If you are attending the AGM via the phone conference facility, you must first obtain your PIN by calling our AGM service provider MUFG Corporate Markets on +61 1800 990 363 (in Australia and international) any time between 9:00am (ACDT) 21 October 2026 and 5.00pm (ACDT) 23 November 2026.

The Online Guide is available on our website at beyondbank.com.au/agm and provides details about how to ensure your browser is compatible with the online platform as well as a step-by-step guide to successfully log in and navigate the site. It also includes information relating to participation via the phone conference facility.

Technical difficulties may arise during the course of the Meeting. The Chair has discretion as to whether and how the Meeting should proceed in the event that a technical difficulty arises.

In exercising this discretion, the Chair will have regard to the number of members impacted and the extent to which participation in the business of the meeting is affected. Where the Chair considers it appropriate, the Chair may continue to hold the Meeting.

Agenda

1. Ordinary business

Item 1: Welcome

Welcome and opening by the Chair of the Board.

Item 2: Reports

To receive and consider Beyond Bank Australia's Financial Report, Directors' Report and Auditor's Report for the financial year ended 30 June 2026.

Item 3: Election of Directors

To announce the Directors declared elected pursuant to Appendix 4 of the Constitution.

By Order of the Board,



Kristyn Verrall
Company Secretary
21 October 2026

Information for Members

Attending via the online platform

Members can participate in the AGM online at https://meetings.openbriefing.com/bba26

You will be able to attend the AGM and ask questions, all online.

We recommend logging in to the online platform at least 15 minutes prior to the scheduled start time for the AGM by entering the BBA meeting link into a web browser on a mobile device or computer. Make sure you have your member number ready.

More information about online participation in the AGM is available in the Online Guide at beyondbank.com.au/agm

Attending via phone conference

Members can also participate in the AGM via a phone conference facility. You will be able to attend the AGM by phone and ask questions during the AGM.

You will need to contact MUFG Corporate Markets before the AGM to obtain your unique PIN which will allow you to access the phone conference facility. Please contact MUFG Corporate Markets on +61 1800 990 363 (Australia and international). You will need to advise your full name and your member number to obtain your PIN.

We recommend joining the phone conference at least 15 minutes prior to the scheduled start time for the AGM using the instructions below:

- call toll free 1800 416 518 (in Australia) or +61 2 9189 8864 (international); and
- when prompted by the moderator, enter your unique PIN to be admitted to the AGM.

Proxies

A member who is entitled to attend the AGM has the right to appoint a proxy to attend and participate in the AGM on their behalf. A proxy need not be a member.

If you wish to appoint a proxy, details of how to obtain and lodge a proxy form are available at beyondbank.com.au/agm

Body corporate representatives

If a member is a body corporate, and a representative of that member is to attend the meeting, the appropriate "Certificate of Appointment of Corporate Representative" must be received at proxies.au@cm.mpms.mufg.com prior to the meeting. The relevant form may be obtained from the Company Secretary at companysecretary@beyondbank.com.au or at mpms.mufg.com/en/for-individuals/au/shareholders/forms

Catering arrangements

To assist with catering arrangements please advise the Company Secretary team via email companysecretary@beyondbank.com.au by 18 November 2026, if you will be attending the AGM in person.