



2018 Notice of Meeting



Notice of Meeting

Mortgage Choice Limited

ACN 009 161 979

Annual general meeting 24 October 2018

Notice of meeting

Notice is given that the 2018 annual general meeting of Mortgage Choice Limited (**the Company**) will be held on 24 October 2018 at the offices of Mortgage Choice Limited at Level 10, 100 Pacific Highway, North Sydney NSW, commencing at 10:00 am.

Items of business

Financial report, directors' report and auditor's report

1. To receive and consider the financial report of the Company and its controlled entities, and the directors' report and auditor's report for the year ended 30 June 2018.

Note: A copy of the reports is accessible on the Company's website at www.mortgagechoice.com.au/2018annualreport.

Election and re-election of directors

2. To consider and, if thought fit, to pass the following as an ordinary resolution:

"That Sarah Brennan, who retires as a director of the Company in accordance with clause 60.2 of the Company's constitution and, being eligible, offers herself for election, is elected as a director of the Company."

3. To consider and, if thought fit, to pass the following as an ordinary resolution:

"That Andrew Gale, who retires as a director of the Company in accordance with clause 60.2 of the Company's constitution and, being eligible, offers himself for election, is elected as a director of the Company."

4. To consider and, if thought fit, to pass the following as an ordinary resolution:

"That Stephen Jermyn, who retires as a director of the Company in accordance with clause 62 of the Company's constitution and, being eligible, offers himself for re-election, is re-elected as a director of the Company."

5. To consider and, if thought fit, to pass the following as an ordinary resolution:

"That Sean Clancy, who retires as a director of the Company in accordance with clause 62 of the Company's constitution and, being eligible, offers himself for re-election, is re-elected as a director of the Company."

Remuneration report

6. To consider and, if thought fit, to pass the following as an ordinary resolution:

"That the remuneration report for the Company (which forms part of the directors' report) for the year ended 30 June 2018 is adopted."

A voting exclusion applies to this item as outlined on page 5 of this Notice.

Number of Directors

7. To consider and, if thought fit, to pass the following as an ordinary resolution:

"That the maximum number of Directors be increased from seven Directors to nine Directors."

Further information on the items to be considered at the meeting is set out in the "notes on items of business" and "other important information" sections, which form part of this notice of meeting.

Notes on items of business

Financial report, directors' report and auditor's report

1. The Corporations Act 2001 (Cth) (Corporations Act) requires the financial report of the Company and its controlled entities (which includes the financial statements and the directors' declaration), the directors' report and the auditor's report for the year ended 30 June 2018 to be laid before the annual general meeting. Shareholders will be provided with a reasonable opportunity to ask questions about the reports. There is no requirement either in the Corporations Act or the Company's constitution that shareholders vote on or approve the reports.

Shareholders can access a copy of the Company's financial report, directors' report and auditor's report for the year ended 30 June 2018 (which form part of the Company's 2018 Annual Report) on the Company's website at the following address: www.mortgagechoice.com.au/2018annualreport.

Shareholders may elect to receive, free of charge, a printed copy of the reports for each financial year. A printed copy of the reports has been sent to shareholders who have previously made this election. Shareholders who have not received a printed copy of the reports but wish to do so should contact the Mortgage Choice Share Registry to obtain information about making the necessary election.

Election and re-election of directors

2. Sarah Brennan

Sarah Brennan is to retire as a director of the Company at the end of the annual general meeting to be held on 24 October 2018 in accordance with clause 60.2 of the Company's constitution. Clause 60.2 requires that a director appointed to fill a casual vacancy must retire from office at the next annual general meeting of the Company.

In accordance with clause 60.2 of the Company's constitution, Sarah Brennan will hold office as a director of the Company until the end of the meeting and is eligible for election. She intends to offer herself for election at the meeting.

Details of this candidate are as follows:

Sarah Brennan FFPA GAICD

Independent Non-Executive Director

Member of remuneration committee and Chairman of the Mortgage Choice Financial Planning investment committee

Director since 21 March 2018

Sarah Brennan is an entrepreneur with over 25 years' experience in the financial services industry at an Executive, Consultant and Board level. She brings with her an extensive background in the areas of strategy, innovation, professionalism and regulatory and corporate governance. Sarah founded Comparator, the leading provider of benchmarking to the Australian financial services market, which she then sold to CoreLogic. She has held senior roles at Citibank, MLC, Deutsche Bank and has provided consulting services across financial services and wealth management to both domestic and international clients. Age 51.

The Board considers that, if elected, Sarah Brennan will be an independent director.

The directors of the Company (excluding Sarah Brennan) recommend that shareholders vote **in favour** of the election of Sarah Brennan.

3. Andrew Gale

Andrew Gale is to retire as a director of the Company at the end of the annual general meeting to be held on 24 October 2018 in accordance with clause 60.2 of the Company's constitution. Clause 60.2 requires that a director appointed to fill a casual vacancy must retire from office at the next annual general meeting of the Company.

In accordance with clause 60.2 of the Company's constitution, Andrew Gale will hold office as a director of the Company until the end of the meeting and is eligible for election. He intends to offer himself for election at the meeting.

Details of this candidate are as follows:

Andrew Gale BA (actuarial major), MBA FAICD FIAA

Independent Non-Executive Director

Chairman of audit committee and member of nomination committee

Director since 21 March 2018

Andrew Gale is a qualified actuary with extensive knowledge of the financial services sector. He has had a deep involvement in financial services regulatory issues in a range of capacities and brings expertise in general management, M&A, corporate strategy, marketing, distribution and risk management. He has over 35 years' experience in the industry, including roles as Executive Director with Chase Corporate Advisory, CEO and Managing Director for Count Financial Ltd, Managing Partner for Deloitte Actuaries and Consultants, and various senior executive roles at MLC and AMP.

Andrew has over 25 years' experience as a board director. He is a non-executive director (NED) for the NAB Advice & Licences Board (and a NED of its constituent licensee entities), NULIS Nominees (Aust) Limited (trustee for MLC's superannuation entities), and Harper Bernays Limited. He was a NED of SMSF Association Limited for 6 years until June 2018, and its Chairman for 2 years. Andrew is a past President of the Institute of Actuaries of Australia. Age 61.

The Board considers that, if elected, Andrew Gale will be an independent director.

The directors of the Company (excluding Andrew Gale) recommend that shareholders vote **in favour** of the election of Andrew Gale.

4. Stephen Jermyn

Stephen Jermyn is to retire as a director of the Company at the end of the annual general meeting to

be held on 24 October 2018 in accordance with clause 62.4 of the Company's constitution. Stephen Jermyn was last re-elected at the Company's 2015 annual general meeting.

In accordance with clause 62.6 of the Company's constitution, Stephen Jermyn will hold office as a director of the Company until the end of the meeting and is eligible for re-election. He intends to offer himself for re-election at the meeting.

Details of this candidate are as follows:

Stephen Jermyn FCPA

Independent Non-Executive Director

Member of audit committee

Director since 24 May 2004

Stephen joined McDonald's Australia in 1984 and joined its Board of Directors in 1986. In June 1999, he was appointed Deputy Managing Director. Stephen has been involved in all aspects of the development of the McDonald's restaurant business in Australia and brings with him significant experience in the development of new business and franchising. He retired from McDonald's Australia in 2005. Stephen is Chairman of Half the Sky Foundation Australia Ltd and Director of Ronald McDonald House Charities. Age 69.

The Board considers that, if re-elected, Stephen Jermyn will be an independent director.

The Board has asked Stephen to stand for re-election to enable the transition of his extensive audit committee and franchising experience to our new directors. It is not expected that Stephen will serve a full term.

The directors of the Company (excluding Stephen Jermyn) recommend that shareholders vote **in favour** of the re-election of Stephen Jermyn.

5. Sean Clancy

Sean Clancy is to retire as a director of the Company at the end of the annual general meeting to be held on 24 October 2018 in accordance with clause 62.4 of the Company's constitution. Sean Clancy was last re-elected at the Company's 2015 annual general meeting.

In accordance with clause 62.6 of the Company's constitution, Sean Clancy will hold office as a director of the Company until the end of the meeting and is eligible for re-election. He intends to offer himself for re-election at the meeting.

Details of this candidate are as follows:

Sean Clancy Dip Mkt FAICD

Independent Non-Executive Director

Chairman of remuneration committee and member of audit committee

Director since 18 May 2009

With a sales and marketing background across many industries including banking, fast moving consumer goods, liquor, pharmacy, consumer electronics, telecommunications and hardware, Sean brings a diverse range of knowledge and expertise to the Mortgage Choice Board. He is also on the Advisory Board of the Port Adelaide Football Club and Director and Chief Executive Officer of Transfusion Ltd, Chairman of Metropolis Inc., Touch to Buy and Campaign Express, Non-Executive Director of Gowing Brothers and of Whitecoat and Ambassador to Business Events Sydney. Age 58.

The Board considers that, if re-elected, Sean Clancy will be an independent director.

The directors of the Company (excluding Sean Clancy) recommend that shareholders vote **in favour** of the re-election of Sean Clancy.

Remuneration report

6. The Corporations Act requires the Company to include, in the directors' report for the year ended 30 June 2018, a detailed remuneration report setting out certain prescribed information relating to the remuneration of the Company's key management personnel (KMP) (including the directors, the Chief Executive Officer (CEO) and certain other members of the Company's senior management), and to submit the remuneration report for adoption by resolution of shareholders at the annual general meeting.

The remuneration report for the Company for the financial year ended 30 June 2018 is located on pages 19 to 42 of the 2018 Annual Report. The 2018 Annual Report is available on the Company's website at the following address: www.mortgagechoice.com.au/2018annualreport.

Shareholders will have a reasonable opportunity at the meeting to ask questions about or make comments on the remuneration report.

The vote on the resolution for adoption of the remuneration report is advisory only and does not bind the directors of the Company or the Company. However, the Board will take the outcome of the vote and discussion at the meeting into account in setting remuneration policy for future years.

The directors of the Company recommend that shareholders vote **in favour** of the adoption of the remuneration report.

Number of Directors

7. Shareholder approval is sought to increase the maximum number of Directors from seven Directors to nine Directors.

Notice of Meeting

Background

Clause 57.1 of the Company's constitution provides that the Company may, by resolution passed at a general meeting, increase or reduce the maximum number of directors on the Board.

The Board proposes that shareholders pass a resolution to increase the maximum Board size from seven to nine directors.

As part of the Company's Board renewal and succession planning process, the Board has now reached the maximum number of Directors permitted on the Board with the appointment of Sarah Brennan and Andrew Gale as directors during the 2018 financial year.

Increasing the maximum Board size would enable the Board to ensure that it continues to have the right balance of skills, knowledge and experience, taking into account the Company's strategy. It would also provide an opportunity for valuable in-depth knowledge of the Company that is brought by existing directors to be preserved during the Board renewal process and transferred to new appointees over time. The Board considers it would be in the Company's best interests to enable new Directors to be appointed while existing Directors remain on the Board for a transitional period.

Recommendation

The directors of the Company unanimously recommend that shareholders vote **in favour** of the proposed resolution in item 7.

Other important information

Proxies

A member who is entitled to vote at the meeting has a right to appoint a proxy to attend and vote instead of the shareholder. The proxy need not be a member of the Company.

A member who is entitled to cast 2 or more votes may appoint 2 proxies and may specify the proportion or number of votes each proxy is appointed to exercise. If a member appoints 2 proxies and the appointment does not specify the proportion or number of the member's votes each proxy may exercise, each proxy may exercise half of the votes (ignoring fractions).

If a member appoints 1 proxy, that proxy may vote on a show of hands. However, if a member appoints 2 proxies, neither proxy may vote on a show of hands – they may vote only on a poll taken on a proposed resolution.

To appoint a proxy, members will need to use the personalised proxy form enclosed with this Notice or submit a proxy appointment electronically by following the instructions below.

To be effective for the scheduled meeting, the completed proxy form, and the power of attorney or other authority (if any) under which the proxy form is signed (or a certified copy of that power or authority), must be received by no later than 10.00am (Sydney time) on 22 October 2018:

- by post to the Mortgage Choice Share Registry, Link Market Services Limited, 1A Homebush Bay Drive, Rhodes, NSW, 2138 or Level 12, 680 George Street, Sydney, NSW 2000 or Locked Bag A14, Sydney South, NSW 1235; or
- by facsimile to the Mortgage Choice Share Registry on (02) 9287 0309; or
- by delivery or facsimile to the Company's registered office, Level 10, 100 Pacific Highway, North Sydney NSW 2060.

To appoint a proxy electronically, members need to visit the Mortgage Choice Share Registry's website (www.linkmarketservices.com.au) and follow the prompts and instructions given there (members will be taken to have signed the proxy appointment if they lodge it in accordance with the instructions on the website). To be effective for the scheduled meeting, the electronic proxy appointment, and any power of attorney or other authority under which the proxy form is authenticated (or a certified copy of that power or authority), must be lodged and received by no later than 10.00am (Sydney time) on 22 October 2018.

A corporation which is a member may also appoint an individual to act as its representative at the annual general meeting in accordance with section 250D of the Corporations Act. The representative should bring to the meeting evidence of his or her appointment unless it has previously been provided to the Mortgage Choice Share Registry.

Determination of voting entitlements

The directors of the Company have determined, in accordance with the Corporations Regulations 2001 (Cth), that the shares of the Company that are on issue as at 7.00pm (Sydney time) on 22 October 2018 will be taken, for the purposes of the annual general meeting, to be held by the persons who held them at that time. Accordingly, those persons will be the shareholders of the Company entitled to attend and vote at the meeting.

Voting exclusions for item 6 (remuneration report)

The Company will disregard any votes cast on resolution 6:

- by or on behalf of a member of the Company's KMP named in the Company's remuneration report for the year ended 30 June 2018 or their closely related parties, regardless of the capacity in which the vote is cast; or

- as a proxy by a person who is a member of the Company's KMP at the date of the meeting or their closely related parties,

unless the vote is cast as proxy for a person entitled to vote:

- in accordance with a direction in the proxy form; or
- by the Chairman of the meeting pursuant to an express authorisation to exercise the proxy even though Item 6 is connected with the remuneration of the Company's KMP.

Please read the information below under the heading 'Chairman as proxy' for details of how the Chairman intends to vote undirected proxies on Item 6.

Chairman as proxy

If you appoint a proxy, the Company encourages you to consider directing them how to vote by marking the appropriate box on each of the proposed resolutions.

If you appoint the Chairman of the meeting as your proxy (or the Chairman of the meeting becomes your proxy by default) and you do not direct your proxy how to vote on any of the resolutions referred to in this Notice then by signing and submitting the proxy form, you will be expressly authorising the Chairman of the meeting to vote as she decides on the proposed resolutions (even though Item 6 is connected directly or indirectly with the remuneration of members of the KMP).

The Chairman intends to vote undirected proxies in favour of each of the resolutions in Items 2 to 7 set out in this Notice.

Other proxies

If you appoint a director (other than the Chairman of the meeting) or another KMP (or a closely related party of a KMP) as your proxy, you should direct them how to vote on Item 6 by marking the appropriate box on the proxy form. If you do not do so, your proxy will not be able to vote on your behalf on Item 6.

If:

- a poll is duly demanded at the annual general meeting in relation to a proposed resolution;
- a shareholder has appointed a proxy (other than the Chairman of the meeting) and the appointment of the proxy specifies the way the proxy is to vote on the resolution; and
- that shareholder's proxy is either not recorded as attending the meeting or does not vote on the resolution,

the Chairman of the meeting will, before voting on the resolution closes, be taken to have been appointed as the proxy for the shareholder for the purposes of voting on that resolution and must vote in accordance with the written direction of that shareholder.

Questions from shareholders

Shareholders as a whole will be given a reasonable opportunity at the annual general meeting:

- to ask questions about, and make comments on, the Company's financial report and directors' report (including the remuneration report) for the year ended 30 June 2018, and on the business, operations and management of the Company generally; and
- to ask a representative of the Company's auditor, Deloitte Touche Tohmatsu, questions relevant to the conduct of the audit, the preparation and content of the auditor's report for the year ended 30 June 2018, the accounting policies adopted by the Company in relation to the preparation of the financial statements contained in the financial report for the year ended 30 June 2018 and the independence of the auditor in relation to the conduct of the audit.

The Chairman will endeavour to address as many of the more frequently raised relevant questions as possible during the course of the meeting. However, there may not be sufficient time available at the meeting to address all of the questions raised. Please note that individual responses will not be sent to shareholders.

Members may also submit a written question to the auditor if the question is relevant to the content of the auditor's report or conduct of the audit. Written questions for the auditor must be received by no later than 17 October 2018. Please send any written questions for the auditor:

- by post to the Mortgage Choice Share Registry, Link Market Services Limited, 1A Homebush Bay Drive, Rhodes, NSW 2138 or Level 12, 680 George Street, Sydney, NSW 2000 or Locked Bag A14, Sydney South, NSW 1235; or
- by facsimile to the Mortgage Choice Share Registry on (02) 9287 0309; or
- by delivery to the Company's registered office, Level 10, 100 Pacific Highway, North Sydney NSW 2060.

The auditor is not obliged to provide written answers to these questions.



David Hoskins

Company Secretary
By Order of the Board
DATED: 6 September 2018

LODGE YOUR VOTE
 **ONLINE**
www.linkmarketservices.com.au
 **BY MAIL**
 Mortgage Choice Limited
 C/- Link Market Services Limited
 Locked Bag A14
 Sydney South NSW 1235 Australia

 **BY FAX**
 +61 2 9287 0309

 **BY HAND**
 Link Market Services Limited
 1A Homebush Bay Drive, Rhodes NSW 2138; or
 Level 12, 680 George Street, Sydney NSW 2000; or
 by delivery to the Company's registered office
 Level 10, 100 Pacific Highway, North Sydney NSW 2060.

 **ALL ENQUIRIES TO**
 Telephone: 1800 054 388 (free call within Australia)

X99999999999
PROXY FORM

 I/We being a member(s) of Mortgage Choice Limited (the **Company**) and entitled to attend and vote hereby appoint:

APPOINT A PROXY
 the Chairman of the Meeting (mark box)
OR if you are **NOT** appointing the Chairman of the Meeting as your proxy, please write the name of the person or body corporate you are appointing as your proxy

 or failing the person or body corporate named, or if no person or body corporate is named, the Chairman of the Meeting, as my/our proxy to act on my/our behalf (including to vote in accordance with the following directions or, if no directions have been given and to the extent permitted by the law, as the proxy sees fit) at the Annual General Meeting of the Company to be held at **10:00am on Wednesday, 24 October 2018 at Level 10, 100 Pacific Highway, North Sydney NSW** (the **Meeting**) and at any postponement or adjournment of the Meeting.

Important for Resolution 6: If the Chairman of the Meeting is your proxy, either by appointment or by default, and you have not indicated your voting intention below, you expressly authorise the Chairman of the Meeting to exercise the proxy in respect of Resolution 6, even though the Resolution is connected directly or indirectly with the remuneration of a member of the Company's Key Management Personnel (**KMP**).

The Chairman of the Meeting intends to vote all available proxies in favour of each item of business.
VOTING DIRECTIONS
Proxies will only be valid and accepted if they are signed and received no later than 48 hours before the Meeting.
Please read the voting instructions overleaf before marking any boxes with an .
Resolutions

	For	Against	Abstain*		For	Against	Abstain*
2 Election of director – Sarah Brennan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	6 Adoption of the Remuneration report	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3 Election of director – Andrew Gale	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	7 Increase maximum number of Directors	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4 Re-election of director – Stephen Jermyn	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
5 Re-election of director – Sean Clancy	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				

 * If you mark the Abstain box for a particular Item, you are directing your proxy not to vote on your behalf on a show of hands or on a poll and your votes will not be counted in computing the required majority on a poll.

SIGNATURE OF SHAREHOLDERS – THIS MUST BE COMPLETED

Shareholder 1 (Individual)

Joint Shareholder 2 (Individual)

Joint Shareholder 3 (Individual)

Sole Director and Sole Company Secretary

Director/Company Secretary (Delete one)

Director

 This form should be signed by the shareholder. If a joint holding, either shareholder may sign. If signed by the shareholder's attorney, the power of attorney must have been previously noted by the registry or a certified copy attached to this form. If executed by a company, the form must be executed in accordance with the company's constitution and the *Corporations Act 2001* (Cth).


HOW TO COMPLETE THIS SHAREHOLDER PROXY FORM

YOUR NAME AND ADDRESS

This is your name and address as it appears on the Company's share register. If this information is incorrect, please make the correction on the form. Shareholders sponsored by a broker should advise their broker of any changes. **Please note: you cannot change ownership of your shares using this form.**

APPOINTMENT OF PROXY

If you wish to appoint the Chairman of the Meeting as your proxy, mark the box in Step 1. If you wish to appoint someone other than the Chairman of the Meeting as your proxy, please write the name of that individual or body corporate in Step 1. If you leave this section blank, or your named proxy does not attend the Meeting, the Chairman of the Meeting will be your proxy. If your named proxy attends the Meeting but does not vote on a poll on a resolution in accordance with your directions, the Chairman of the Meeting will become your proxy in respect of that resolution. A proxy need not be a shareholder of the Company.

PROXY VOTING BY THE CHAIRMAN OF THE MEETING

On a poll, the Chairman of the Meeting will vote directed proxies as directed and may vote undirected proxies as the Chairman of the Meeting sees fit. If the Chairman of the Meeting is your proxy or becomes your proxy by default, and you do not provide voting directions, then by submitting the Proxy Form you are expressly authorising the Chairman of the Meeting to exercise your proxy on resolutions that are connected directly or indirectly with the remuneration of KMP.

VOTES ON ITEMS OF BUSINESS – PROXY APPOINTMENT

You may direct your proxy how to vote by placing a mark in one of the boxes opposite each item of business. All your shares will be voted in accordance with such a direction unless you indicate only a portion of voting rights are to be voted on any item by inserting the percentage or number of shares you wish to vote in the appropriate box or boxes. If you do not mark any of the boxes on the items of business, your proxy may vote as he or she chooses, subject to any voting restrictions that may apply to the proxy. If you mark more than one box on an item your vote on that item will be invalid.

APPOINTMENT OF A SECOND PROXY

You are entitled to appoint up to two persons as proxies to attend the Meeting and vote on a poll. If you wish to appoint a second proxy, an additional Proxy Form may be obtained by telephoning the Company's share registry or you may copy this form and return them both together.

To appoint a second proxy you must:

- on each of the first Proxy Form and the second Proxy Form state the percentage of your voting rights or number of shares applicable to that form. If the appointments do not specify the percentage or number of votes that each proxy may exercise, each proxy may exercise half your votes. Fractions of votes will be disregarded; and
- return both forms together.

PROXY VOTING BY KEY MANAGEMENT PERSONNEL (KMP)

The KMP of the Company (which includes each of the Directors) and their closely related parties will not be able to vote as your proxy on Resolution 6 unless you direct them how to vote or the Chairman of the Meeting is your proxy. If you intend to appoint a member of the KMP or one of their closely related parties as your proxy, you can direct them how to vote by following the instructions on this Proxy Form.

SIGNING INSTRUCTIONS

You must sign this form as follows in the spaces provided:

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

Joint Holding: where the holding is in more than one name, either shareholder may sign.

Power of Attorney: to sign under Power of Attorney, you must lodge the Power of Attorney with the registry. If you have not previously lodged this document for notation, 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 indicate the office held by signing in the appropriate place.

CORPORATE REPRESENTATIVES

If a representative of the corporation is to attend the Meeting the appropriate "Certificate of Appointment of Corporate Representative" should be produced prior to admission in accordance with the Notice of Meeting. A form of the certificate may be obtained from the Company's share registry or online at www.linkmarketservices.com.au.

LODGEMENT OF A PROXY FORM

This Proxy Form (and any Power of Attorney under which it is signed) must be received at an address given below by **10:00am on Monday, 22 October 2018**, being not later than 48 hours before the commencement of the Meeting. Any Proxy Form received after that time will not be valid for the scheduled Meeting.

Proxy Forms may be lodged using the reply paid envelope or:



ONLINE

www.linkmarketservices.com.au

Login to the Link website using the holding details as shown on the Proxy Form. Select 'Voting' and follow the prompts to lodge your vote. To use the online lodgement facility, shareholders will need their "Holder Identifier" (Securityholder Reference Number (SRN) or Holder Identification Number (HIN) as shown on the front of the Proxy Form).



BY MOBILE DEVICE

Our voting website is designed specifically for voting online. You can now lodge your proxy by scanning the QR code adjacent or enter the voting link www.linkmarketservices.com.au into your mobile device. Log in using the Holder Identifier and postcode for your shareholding.

QR Code



To scan the code you will need a QR code reader application which can be downloaded for free on your mobile device.



BY MAIL

Mortgage Choice Limited
C/- Link Market Services Limited
Locked Bag A14
Sydney South NSW 1235
Australia



BY FAX

+61 2 9287 0309



BY HAND

delivering it to Link Market Services Limited*
1A Homebush Bay Drive
Rhodes NSW 2138

or

Level 12
680 George Street
Sydney NSW 2000

or

delivering it to Company's registered office*
Level 10, 100 Pacific Highway
North Sydney NSW 2060

* During business hours (Monday to Friday, 9:00am–5:00pm)

**IF YOU WOULD LIKE TO ATTEND AND VOTE AT THE ANNUAL GENERAL MEETING, PLEASE BRING THIS FORM WITH YOU.
THIS WILL ASSIST IN REGISTERING YOUR ATTENDANCE.**