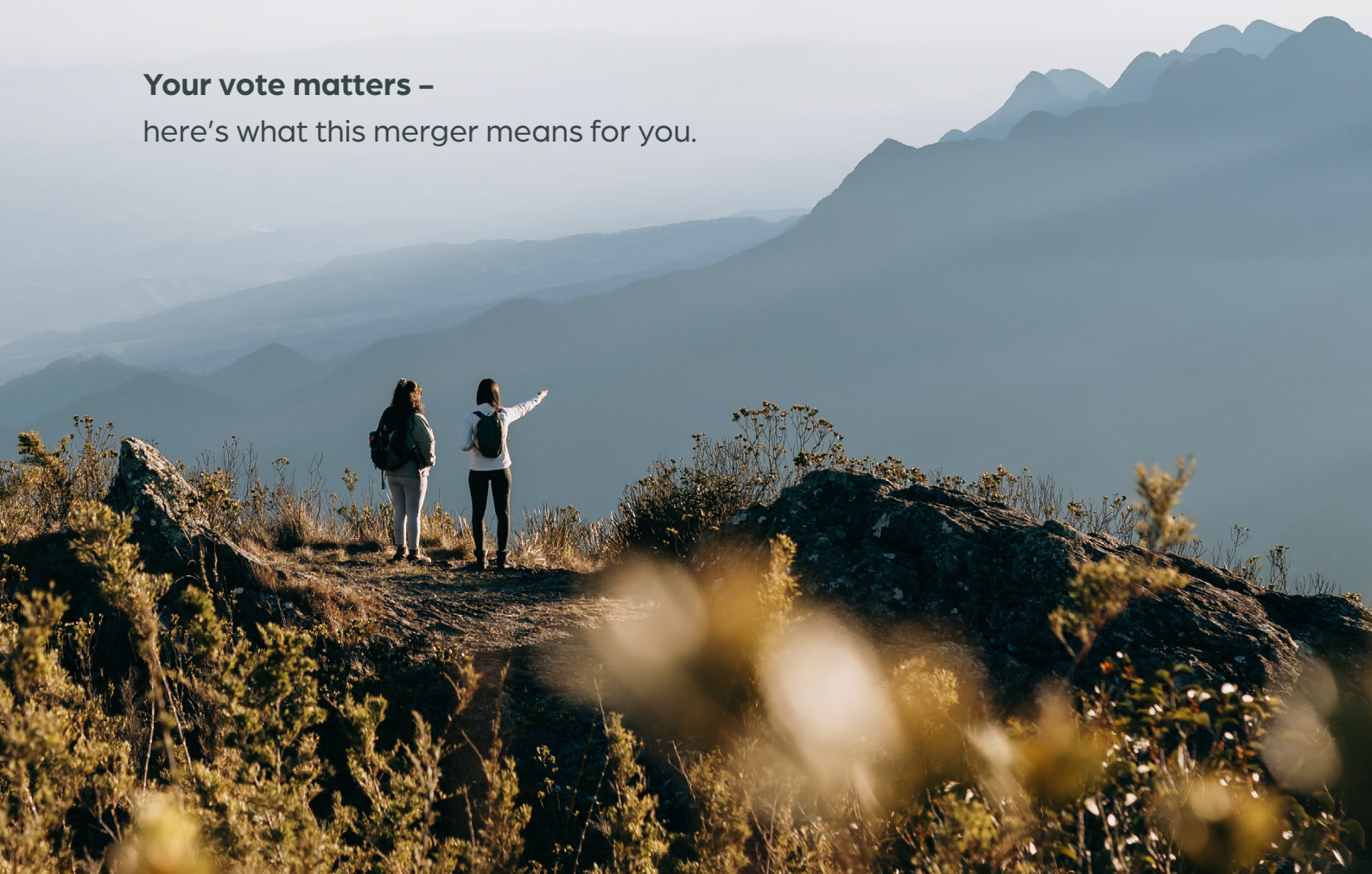


Strengthening Our Communities, Building a Stronger Future for Our Members.

Your vote matters –

here's what this merger means for you.



Member information booklet for the proposed merger of Regional Australia Bank and Summerland Bank.
This document supports the Member Information Document and should be read in conjunction with that document.





Stronger Together, for Our Members and Communities

Regional Australia Bank and Summerland Bank are proposing to come together, a step built on shared values, a strong community focus, and a commitment to delivering more for our members. This partnership will help create a stronger, more sustainable customer-owned bank that continues to put people first.

By joining forces, we'll be able to offer better value through improved products, greater access to services across more locations, and enhanced support for regional communities. With around 49 locations, over \$4.8 billion in assets, and more than 400 staff, the combined organisation will be

better equipped to meet the challenges of an increasingly competitive and regulated environment.

What won't change is our commitment to delivering personal, locally focused banking and supporting the communities we're part of.

This is about ensuring long-term strength and sustainability, so we can continue to grow with you, support local jobs and services, and invest in the future of regional banking.

We're asking you, our members, to vote on this important step forward. Your voice matters, and your support will help shape the future of banking in regional Australia.



More local branches

A combined network of 49 branches across regional NSW and beyond.



More supportive staff

Over 400 team members committed to helping you thrive.



Stronger communities

More resources to support local initiatives, sponsorships and sustainability.



Better banking

Enhanced products and services, with a continued focus on innovation and digital convenience.

Voting on the Merger

Voting Eligibility

Both Regional Australia Bank and Summerland Bank members have the right to vote on the proposed merger. Each eligible member has one vote, regardless of the size of their account balance.

For the merger to proceed, it must be approved by at least 75% of members who cast a vote, not 75% of all members.

The merger is also subject to approval by regulators including the Australian Prudential Regulation Authority (APRA) and the Australian Securities and Investments Commission (ASIC).

Key Dates

Summerland Bank AGM and Merger Vote	19 November 2025
Regional Australia Bank AGM and Merger Vote	20 November 2025
Merger Effective Date	1 July 2026

How to Vote

Eligible members can vote on the proposed merger in one of the following ways:

- **In person** by attending the Annual General Meeting (AGM).
- **By appointing someone else to vote on your behalf**, either as:
 - an **attorney**, using a valid power of attorney, or
 - a **corporate representative** (for company members), with proper written authorisation.
- **By proxy**, by completing and submitting a Proxy Form. Proxy Forms must be lodged at least 48 hours before the AGM begins.

Each eligible member can only vote once. Full details on how to vote, including how to appoint a proxy are in the Notice of Annual General Meeting and Proxy Form.



Frequently Asked Questions

We've compiled responses to the most common questions to help you understand what the merger means for you and your community.

1. Will my branch close?

No, there will be no branch closures as a result. In fact, the proposed merger presents a significantly expanded branch network, with a combined 49 branches around regional NSW.

2. Will staff change?

There are no plans for forced redundancies. The staff you know and trust will continue to support you.

3. Will our products change?

No. There will be no changes to your existing products. All current products and their terms will be honoured.

One of the benefits of the proposed merger is that, over time, members may gain access to a wider range of products and services. This could include options that support first home buyers or focus on environmentally conscious banking. Any future additions or improvements will be designed to enhance your experience and will be clearly communicated in advance.

4. Will the bank's name change?

At this stage, it is proposed that the merged organisations will continue to operate under both Regional Australia Bank and Summerland Bank brands in their respective locations until the proposed merger date in mid-2026. Both brands will continue to operate separately until a decision is made about future branding, ensuring a smooth transition and continued focus on member benefits.

5. How will this affect my accounts?

At this early stage we do not know the details on how the two banks will integrate their banking systems, and this is something that will be managed carefully after the merger. Once a decision is made there may be a chance that some member numbers could change particularly, if there is any duplication between both systems. Once this is known we will assure you there will be extensive communication with affected members.

6. When will the merger take effect?

The merger is anticipated to commence on 1 July 2026, pending regulatory approvals and member vote.

7. How can members have their say in this decision?

Members will be asked to vote on the proposed partnership. Their voice is critical in shaping the future of the bank, and their support will help ensure a stronger, more sustainable future for banking in regional Australia.

8. How can I stay informed?

We will keep you updated through our website, emails, and branch communications.

9. Why are we merging?

Regional Australia Bank and Summerland Bank are both strong, successful organisations. The proposed merger is a proactive step to combine our strengths, enhance our ability to innovate, and ensure long-term value for members in a rapidly changing financial landscape.



Find out more about
Regional Australia Bank

Scan Here

Find out more about
Summerland Bank

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