

VOTING FORM - 2025 ANNUAL GENERAL MEETING

Blank Form – Eligible voting member¹

If you meet the eligibility criteria set out in NGM Group's Constitution for the 2025 financial year, would like to vote and have not received a Voting Form (due to an election not to receive NGM Group's Notice of Meeting), you can either:

(1) vote online at www.investorvote.com.au/ngmgroup (you will need your NGM Group member number¹ and postcode)

OR

(2) fill out and return this form in one of the following ways:

- **By mail** to Computershare Investor Services Pty Limited, GPO Box 242, Melbourne, VIC 3001; or
- **By fax** to 1800 783 447 (or +61 3 9473 2555 if overseas).

NGM Group Member number¹:

Member name:

Member address:

¹If you would like to check your eligibility to vote or obtain your NGM Group membership number, depending on which brand you bank with, please phone Greater Bank on 13 13 86 or Newcastle Permanent on 13 19 87 or visit one of our branches.

HOW TO VOTE ON ITEMS OF BUSINESS

EITHER VOTE DIRECTLY OR APPOINT A PROXY

To vote directly

Mark either the For, Against or Abstain box opposite each item of business. Your vote will be invalid on an item if you do not mark any box OR you mark more than one box for that item.

To appoint a proxy

Direct your proxy how to vote by marking one of the boxes opposite each item of business. If you do not mark a box your proxy may vote or abstain as they choose. If you mark more than one box on an item your vote will be invalid on that item. A proxy need not be a NGM Group member.

SIGNING INSTRUCTIONS

This Voting Form must be signed by the member or on the member's behalf under an appropriate authority (such as power of attorney).

Joint Members

Any joint member may sign the Voting Form, but if more than one joint member lodges a Voting Form, the Voting Form of the joint member whose name appears first in the Member Register prevails.

Corporate members

If the member is a corporation, the Voting Form must be signed under the common seal of the corporation or either by two directors, one director and a company secretary, or by a sole director/secretary, or by a corporate representative or attorney.

If the corporation has a sole director or a sole director/secretary, or has appointed a corporate representative or attorney, you must state this fact on the Voting Form.

Special instructions when signed by an attorney or corporate representative

If an attorney or corporate representative signs the Voting Form and **appoints a proxy**, the authority under which the Voting Form is signed (or a certified copy of it) must be provided to NGM Group with the Voting Form (unless it has been provided previously).

If an attorney or corporate representative signs the Voting Form and **submits a direct vote**, they must warrant to NGM Group that they have been validly appointed to act on behalf of the member, or provide the authority under which the form is signed (or a certified copy of it) to NGM Group with the Voting Form (unless it has been provided previously).

STEP 1: INDICATE HOW YOUR VOTE WILL BE CAST

At the 2025 Annual General Meeting of Newcastle Greater Mutual Group Ltd to be held at Newcastle Exhibition & Convention Centre (NEX), 309 King Street, Newcastle West, NSW 2302 and online at meetnow.global/MAUQUMQ, at 12:00pm (AEDT) on Wednesday 12 November 2025, and at any adjournment or postponement of that meeting, I being a member of Newcastle Greater Mutual Group Ltd, direct the following:

Please mark to indicate your directions. Select one option only.

<p>A Vote directly <input type="checkbox"/> Record my vote strictly in accordance with the directions in Step 2.</p>	<p>PLEASE NOTE: For a valid Direct Vote to be recorded you must mark either FOR, AGAINST or ABSTAIN</p>
OR	
<p>B Appoint a proxy to vote on your behalf <input type="checkbox"/> I hereby appoint: <input type="checkbox"/> The Chair of the meeting</p>	<p>The person named below</p> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <p>PLEASE NOTE: Leave this box blank if you have selected the Chair of the meeting. Do not insert your own name(s).</p>
OR	
<p>Failing the person named, or if no person is named, the Chair of the meeting, as my proxy to vote in accordance with the following directions (or if no directions have been given, as the proxy or the Chair sees fit).</p>	

I **acknowledge** and **agree** that, if I nominate the Chair as my proxy and do not give a direction to vote on a resolution, the Chair will exercise my vote in favour of that resolution. I expressly authorise the Chair of the meeting to exercise my proxy and vote as the Chair sees appropriate even if a resolution is connected directly or indirectly with the remuneration of directors or other key management personnel of NGM Group, which includes the Chair.

PLEASE NOTE: Your proxy does not need to be a member. If your proxy is not the Chair, they may not act as proxy for more than three members. The Chair may act as proxy for an unlimited number of members.

STEP 2: ITEMS OF BUSINESS

Mark the box corresponding to your direct vote, or how you want to direct your proxy to vote.

PLEASE NOTE: If you have appointed a proxy and you mark the Abstain box for an item, you are directing your proxy not to vote on your behalf and your vote will not be counted in tallying the required majority. If you are directly voting and you mark the Abstain box for an item, it will be treated as though no vote has been cast on that item and no vote will be counted in tallying the required majority.

ORDINARY RESOLUTIONS	BOARD OF DIRECTORS' RECOMMENDATION	FOR	AGAINST	ABSTAIN
Item 2.1: Re-election of Nicola Janine Page as a Director of NGM Group	FOR	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Item 2.2: Re-election of Donna-Maree Vinci as a Director of NGM Group	FOR	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Item 3: Increase the maximum aggregate amount of remuneration payable to Non-Executive Directors annually for their services as Directors by 3.5% from \$1,573,200 to \$1,628,262 per annum, effective from 1 July 2025. Note: Members are encouraged to read the Explanatory Notes to the Notice of Meeting which explains the rationale for the proposed update to the maximum aggregate Directors' remuneration.	FOR	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

STEP 3: SIGNATURE OF MEMBER, ATTORNEY, OR CORPORATE REPRESENTATIVE

This section must be completed.

Individual or Joint Member or Sole Director/Company Secretary	Director	Director/Company Secretary

If signing as corporate representative or attorney of the Member, please sign here and state the name of the corporate representative or attorney:

		<input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/>
Signature of Attorney/Corporate Representative	Name of Attorney/Corporate Representative	Date