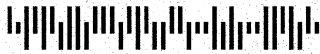


Bank of Queensland Limited
ACN 009 656 740

NOT FOR DISTRIBUTION OR RELEASE IN THE UNITED STATES



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NEOBLIVISCARIS PTY LTD
<CAMPBELL SUPER FUND A/C>
48 RENFREW CIRCLE
GOODWOOD TAS 7010

All Registry communications to:
Link Market Services Limited
Locked Bag A14
Sydney South NSW 1235 Australia
Telephone: 1800 779 639
From outside Australia: +61 1800 779 639
ASX Code: BOQ
Website: www.linkmarketservices.com.au

SRN/HIN/Application Number: **X00018562537**

Entitlement Number: **72443**

Number of Eligible Shares held as at the Record Date, 7:00pm (Sydney, Australia time) on 24 February 2021: **1,000**

Entitlement to New Shares (on a 1 New Share for each 3.34 Existing Shares held): **300**

*Maximum Additional New Shares for which you may apply (35% of your Entitlement): ~~105~~

*You may only apply for Additional New Shares if you have applied for 100% of your Entitlement

Amount payable on full acceptance at A\$7.35 per New Share: **\$2,205.00**

Offer Closes
5:00pm (Sydney, Australia time): 10 March 2021

ENTITLEMENT AND ACCEPTANCE FORM

As an Eligible Retail Shareholder you are entitled to acquire 1 New Share for every 3.34 Existing Shares that you hold on the Record Date ("Entitlements"), at an Offer Price of A\$7.35 per New Share. You may also apply for New Shares in excess of your Entitlement, at the Offer Price if you have applied for 100% of your Entitlement. This is an important document and requires your immediate attention. If you do not understand it or you are in doubt as how to deal with it, you should contact your accountant, stockbroker, solicitor or other professional adviser.

IMPORTANT: The Retail Entitlement Offer is being made under the Retail Offer Booklet dated 1 March 2021. The Retail Offer Booklet contains information about investing in the New Shares. Before applying for New Shares, you should carefully read the Retail Offer Booklet. This Entitlement and Acceptance Form should be read in conjunction with the Retail Offer Booklet.

This Entitlement and Acceptance Form and the Retail Offer Booklet do not constitute an offer to sell, or a solicitation of an offer to buy, any securities in the United States. This Entitlement and Acceptance Form may not be distributed or released in the United States. Neither the Entitlements nor the New Shares have been, or will be, registered under the U.S. Securities Act of 1933, as amended ("U.S. Securities Act") or the securities laws of any state or other jurisdiction of the United States. Accordingly, the Entitlements may not be taken up or exercised by, and the New Shares to be offered and sold in the Retail Entitlement Offer may not be offered or sold, directly or indirectly, to persons in the United States or persons that are acting for the account or benefit of persons in the United States (to the extent such person holds Shares for the account or benefit of a person in the United States). The Entitlements and the New Shares to be offered and sold in the Retail Entitlement Offer may only be offered and sold outside the United States in "offshore transactions" (as defined in Rule 902(h) under the U.S. Securities Act) in reliance on Regulation S under the U.S. Securities Act.

If you do not have a paper copy of the Retail Offer Booklet, you can obtain a paper copy at no charge, by calling the Bank of Queensland Limited Offer Information Line on 1800 779 639 (within Australia) or +61 1800 779 639 (from outside Australia) between 8:30am and 5:30pm (Sydney, Australia time) Monday to Friday.

Unless otherwise defined, capitalised terms used in this document have the meanings given to them in the Retail Offer Booklet.

PAYMENT OPTIONS

If you wish to take up all or part of your Entitlement (as shown above), or take up all of your Entitlement and apply for Additional New Shares (as shown above), you have two payment options detailed below.

OPTION 1: PAYING BY BPAY®

If paying by BPAY®, refer to the instructions overleaf. You do NOT need to return the acceptance slip below if you elect to make payment by BPAY®. Payment must be received via BPAY® before 5:00pm (Sydney, Australia time) on 10 March 2021. You should check the processing cut off-time for BPAY® transactions with your bank, credit union or building society to ensure your payment will be received by the Registry in time. By paying by BPAY® you will be deemed to have completed an Application Form for the number of New Shares subject of your application payment.

OPTION 2: PAYING BY CHEQUE, BANK DRAFT OR MONEY ORDER

If paying by cheque, bank draft or money order, complete and return the acceptance slip below with your Application Monies. No signature is required on the acceptance slip. The acceptance slip with your Application Monies must be received by the Registry before 5:00pm (Sydney, Australia time) on 10 March 2021.



Biller Code: 340349
Ref: 408610000724432

Telephone & Internet Banking – BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit or transaction account. More info: www.bpay.com.au
® Registered to BPAY Pty Ltd ABN 69 079 137 518

See overleaf for details and further instructions on how to complete and lodge this Entitlement and Acceptance Form.

THIS IS A PERSONALISED FORM FOR THE SOLE USE OF THE SHAREHOLDER AND HOLDING RECORDED ABOVE.

Please detach and enclose with payment



ACN 009 656 740



SRN/HIN/Application Number: **X00018562537**

Entitlement Number: **72443**

A Number of New Shares accepted (being not more than your Entitlement shown above)

B Number of Additional New Shares (if any) up to a maximum of 35% of your Entitlement

C Total number of New Shares accepted (add Boxes A and B)

[] + [] = []

D PLEASE INSERT CHEQUE, BANK DRAFT OR MONEY ORDER DETAILS – Cheques, bank drafts or money orders must be drawn on an Australian branch of a financial institution in Australian currency, made payable to "Bank of Queensland Limited" and crossed "Not Negotiable".

Drawer	Cheque Number	BSB Number	Account Number	Amount of Cheque
[]	[]	[]	[]	A\$ []

E CONTACT DETAILS – Telephone Number [] Telephone Number – After Hours [] Contact Name []

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