

Key Dates

Event	Adelaide Time	Date
Prospectus lodged with ASIC		Thursday, 26 August 2004
Offer opens (Opening Date)	9:00am	Friday, 3 September 2004
Offer closes (Closing Date)	5:00pm	Tuesday, 21 September 2004
Allotment Date		Wednesday, 29 September 2004
SPS commence trading on ASX on a deferred settlement basis	10:00am	Thursday, 30 September 2004
Holding statements despatched		Tuesday, 5 October 2004
SPS commence trading on a normal settlement basis	10:00am	Friday, 8 October 2004
First Dividend Payment Date		10 January 2005
Step Up Date		10 October 2014

**These dates are indicative only and are subject to change. Adelaide Bank has the right, subject to agreement with the Joint Lead Managers and Underwriters, to extend the Closing Date for the Offer or to close the Offer early without notice. Accordingly, investors are encouraged to submit their Application Forms as soon as possible after the Offer opens. If the Closing Date for the Offer is extended the subsequent dates may also be extended. Application will be made to ASX for admission of the SPS to quotation on ASX within 7 days after the date of this Prospectus. The dates in this table are indicative only and depend on ASX approving this application.*