

5 November 2021

Chairman's letter to shareholders - 2021 Annual General Meeting

Dear Shareholder

Over the past 12 months, our priority has been to continue supporting our customers, people and communities, while transforming the bank to continue to deliver sustainable profitable growth.

We intend to provide you with an update of our progress in delivering against our purpose and strategy, improving our performance and achieving better outcomes for all our stakeholders at our 2021 Annual General Meeting (**AGM**).

This year we had hoped to return to a face-to-face AGM. However, in light of the current restrictions across Australia we are prioritising the health and safety of our shareholders, employees and communities and will be conducting a virtual meeting again in 2021.

Bank of Queensland's 2021 AGM will be held online at 10am AEST (11am AEDT) on Tuesday, 7 December 2021.

Shareholders will have the ability to participate remotely via an online platform. Shareholders not attending the meeting are encouraged to register their proxy vote online at www.linkmarketservices.com.au by no later than 10am AEST (11am AEDT) on 5 December 2021. Shareholders may also submit their questions to InvestorRelations@boq.com.au in advance of the meeting. This online format will ensure our Board members are accessible to all our shareholders located across Australia and overseas – via computer, tablet or mobile phone.

The Notice of Meeting will provide further information about how to join this year's AGM.

2021 Notice of Meeting

The Notice of Meeting and information about how to participate in the online meeting, as well as online voting instructions are available on our website and have been emailed to shareholders. In keeping with our focus on sustainability, we encourage all shareholders to access the Notice of Meeting and Voting forms online.

For further information please call:

Media

Tracy Lee

General Manager, Corporate Affairs

0414 887 129 tracy.lee@boq.com.au

Analysts

Cherie Bell

General Manager, Investor Relations

0488 756 126 cherie.bell@boq.com.au

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AGM webpage

All of the information you need to participate in the online meeting will be available on our AGM webpage: <https://www.boq.com.au/Shareholder-centre/my-shareholding/Annual-general-meetings>.

Electronic shareholder communications

Switching to electronic communications is a great way to ensure you receive information in the fastest, most cost-effective way while also helping to reduce our environmental impact.

Shareholders can elect to update their communication preferences online via www.linkmarketservices.com.au, by email at boq@linkmarketservices.com.au, or by calling the share registry on 1800 779 639 (within Australia) / +61 1800 779 639 (outside Australia).

Important shareholder dates

Notice of Meeting and online AGM information available at: https://www.boq.com.au/Shareholder-centre/my-shareholding/Annual-general-meetings AGM online voting opens via linkmarketservices.com.au	Friday, 5 November 2021
Final fully franked ordinary (BOQ) dividend paid	Thursday, 18 November 2021
The virtual platform for the Meeting will facilitate online voting in real time at the Meeting. Shareholders not attending the meeting are encouraged to register their proxy vote online at www.linkmarketservices.com.au by no later than 10am AEST (11am AEDT) on 5 December 2021. <i>Note: Your voting instructions must be received by the share registry by this time, if you don't plan to vote during the online AGM.</i>	10am AEST (11am AEDT) Sunday, 5 December 2021
2021 Online Annual General Meeting commences at 10am AEST (11am AEDT) at https://agmlive.link/BOQ21 <i>Note: The online AGM platform will open at 9:15am AEST (10:15am AEDT).</i>	Tuesday, 7 December 2021

Please send any questions you may have in advance of the AGM to: InvestorRelations@boq.com.au.

We recognise that 2021 has been another challenging year for many of you, and wish to thank you for your ongoing support of BOQ. We look forward to connecting with you on Tuesday, 7 December 2021.

Yours sincerely,



Patrick Allaway
 Chairman

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