

PRIVATE & CONFIDENTIAL

Plane Saver Credit Union Limited
Profile West
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05 January 2026

Dear Members and Directors,

AGM update

It gives me great pleasure to report to you that we have recently concluded on the Plane Saver audit for the year ended 30 September 2025, having issued a clean audit opinion. I would like to thank Gary, Terry, Tope and the Finance team whose efforts and hard work helped us deliver the audit to management's timetable.

We also had the opportunity of sitting down with management and certain Directors and sharing our audit conclusions with them. We shared some recommendations in respect of internal controls, although noting that these were all procedural and immaterial in nature. Management have provided their feedback and will be addressing these areas in the coming year.

We believe that Plane Saver continues to demonstrate good financial health, with a strong balance sheet, and there were no adverse concerns in respect of management's use of the going concern assumption in the preparation of this year's financial statements.

I look forward to meeting with you and should there be any follow up questions in respect of the audit or in respect of the role of Barnes Roffe, I would be delighted to respond and engage with you at the AGM.

Yours sincerely

Qasim Mehdi

QASIM MEHDI

Audit Director

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