

A year of
building for
the future.



Pioneer Permanent Building Society Annual Review 2005

Pioneer will continue
to grow without
compromising our
traditional value of
personalised service.





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ABN 36 087 652 042

Australian Financial Services
Licence No. 245488

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c/- Pioneer Permanent Building
Society Limited
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Bankers
Westpac

Solicitors
Macrossan & Amiet
Williams, Graham & Carman

Auditors
S.H. Tait & Co.
Chartered Accountants

Board of Directors
C. Flor
ACA, ACIS, CPA, FAICD

A.P.F. Ghusn
Solicitor of Supreme Court of
Queensland, FAICD

R.C. Deguara
B. Ec. (Accg.), FAICD

V.B. Comino
B. Pharm.

M.T. Bohlscheid
A. Ed.

G.G. Cerutti
B. Ec. (Accg.), CPA, FAICD

Executive Team
General Manager
A.A. Richardson
B. Com., MBA, ACIS

**Company Secretary/
Assistant General Manager**
L.J.H. Voltz
B.A. (Accg.), CPA, AIFS

Senior Manager Finance
M.B. McLennan
B. Bus., CPA

**Senior Manager Sales &
Marketing**
J. McDermott
B.A., FAIBF, AIMM

Senior Manager Operations
J.F. Hocking
CPA

Senior Manager Lending
D.P. Tome
G.Dip. Banking Management
(Macquarie), FAIBF

Design & Artwork
Mock Orange Media
Photography

Dean Whitling Photography
Noelle Franzen Photography
Dan Mroz

Pioneer at a glance

Our Vision

Your First Choice in Personalised Regional Banking

Our Mission

- Substantially grow the business through the proactive delivery of competitive and innovative financial products and the development of long-term partnerships with clients
- Focus on regional markets and communities
- Optimise customer and shareholder value
- Achieve excellence in personalised customer service
- Acquire and maintain best practice sales and service support capability
- Develop the best team
- Commit to the Pioneer spirit by striving for success and sharing that success with customers, shareholders, staff and the community

Summary of Performance

	1999	2000	2001	2002	2003	2004	2005
Net Profit Before Tax (\$m)	1.626	2.000	2.315	2.715	(1.168)	1.936	2.797
Net Profit After Tax (\$m)	1.030	1.228	1.471	1.890	(0.831)	1.351	1.957
Total Assets (\$m)	206.669	267.087	358.800	401.200	437.382	463.280	467.956
Total Liabilities (\$m)	196.632	256.300	344.822	383.692	419.507	444.128	447.107
Total Deposits (\$m)	191.711	241.091	329.372	363.693	397.081	420.186	423.550
Total Loan Balances (\$m)	176.511	222.940	275.760	318.548	318.400	280.253	307.586
Shareholders' Funds (\$m)	10.037	10.787	13.945	17.540	17.875	19.152	20.849
Loan Approvals (\$m)	77.118	86.351	109.479	120.914	97.613	96.198	131.36

Our Commitment

A continued focus on the basics – personalised service, local decision making and attention to detail – remains the cornerstone of our commitment to our valued customers and shareholders. At Pioneer we strive to be innovative in our products but remain true to providing personalised banking services.

Through our dedicated and professional staff we pride ourselves on having a customer focused culture delivering banking services that are flexible, easy to use and meet the changing needs of our customers.

Pioneer is determined to be a valuable part of the communities in which we operate by helping customers to buy and own their own homes and encouraging others to save. But our commitment goes further than this.

We are a part of the life of every community where our customers and staff live and work through supporting local activities, organisations and events whenever we can. We recognised that this is a corporate commitment and is an integral part of our pursuit of corporate citizenship.

Chairman's Overview



A year of building for the future

I am pleased to report Pioneer Permanent Building Society has returned a very positive result for 2004/05, recording a net profit before tax of \$2.4 million, prior to a write back from the General Provision for Doubtful Debts.

Our personalised regional banking services continue to be well-received, with good growth in customer numbers across Queensland underpinning our financial performance.

The Directors have decided to release \$396,221 of doubtful debt provisions to profit, as a result of prudent management of our loans portfolio. This gives the Society a total profit before tax of \$2.79 million, which represents an increase of 44.5% from \$1.9 million the previous year.

On the basis of this solid performance, the Directors have declared a final dividend of 6 cents per share (\$622,371 in total), payable in September 2005. Together with the interim dividend of 4 cents per share which was paid in March 2005 (\$411,154), this gives a total dividend of 10 cents per share for 2004/05, a 25% increase from last year.

The remaining profit after tax, totalling more than \$923,000, will be transferred to reserves.

The financial position of the Society remains robust, with strong growth in all areas of the balance sheet including assets, deposits, loan balances, shareholder funds and capital adequacy.

During the year we completed our major computer upgrade at a final cost of \$1.8 million which should allow for greater customer services and the opportunity to reduce our cost to income ratio in the future.

Management has finalised the appointment of a number of highly trained personnel in all sections of the business operations and we are already seeing the positive results from these appointments and the good work of all our staff.

As you know, because of the Society's high capital adequacy position, the Directors have suspended the Dividend Reinvestment Scheme. Any Shareholder who wishes to increase their shareholding can purchase Pioneer shares on the market, as the shares are listed on the Stock Exchange of Newcastle Limited (NSX code: PBS).

Looking to the future, Directors and management have completed a Strategic Plan which outlines how the Society will continue to grow in the future. Some major capital works will be undertaken, providing future benefits including reducing operating costs and expanding our product range to increase revenue. We are also very encouraged by regional growth in the areas in which we have consolidated our presence.

Each of us at Pioneer is focused on our plan to grow the business by ensuring we meet and exceed the needs of our customers. By doing so, we will continue to provide solid returns to our shareholders in the coming years.

A handwritten signature in black ink, appearing to be 'Clifford Flor'.

CLIFFORD FLOR
CHAIRMAN

General Manager's Report



A strong performance in the past year sets the scene for a challenging year ahead.

I am delighted to report Pioneer has performed strongly in 2004/05, reflecting our efforts to be the first choice in personalised banking in regional Queensland communities.

We have also taken the opportunity to consolidate our operations and develop a three year plan to reinforce our market position and deliver increasing value to both our customers and our shareholders.

The Year in Review

As indicated in my report last year, Pioneer has many exciting opportunities based on the geographic area we service and the extensive consolidation of management and processing systems that had taken place in the previous year. Combined with growth in customer numbers and prudent management of the loans portfolio, these factors have underpinned a strong financial performance for the Society in 2004/05.

At 30 June 2005, Pioneer had 15 Branches, 30 Outlets and 10 Exclusive Agents. Pioneer's reach is from Mossman in the north to Caloundra in the south and Longreach in the Central West. I have had the opportunity to travel to all our locations and meet the "family" and am very impressed with the loyalty and support from all. There is no doubt our strong customer representation is a result of dedicated service provided by our Branches, Outlets and Agents. Account numbers increased during the year by 3.2%, underlining the excellent "personalised regional banking" provided by the Pioneer family.

As reported by the Chairman, our financial performance has allowed the Society to provide a solid final dividend payment and a positive addition to reserves. Our performance also allowed us to make a significant write-back of software costs in compliance with the new International Financial

Reporting Standards, which are applicable from 1 July 2005. This write-back will be offset against the release of doubtful debt provisions and will not affect profit in the year ahead.

During 2004/05, the Society's performance in all aspects of the loans portfolio improved. We achieved a net increase in the loans portfolio, which was a pleasing outcome given general tightening in the market and consequently, increased competition for the customer signature on loan documents. Also very pleasing was the loan approvals figure for the year of \$131.36 million, the highest in our history. The Loans team was strengthened during the year under the leadership of the new Senior Manager Lending and the whole team has performed extremely well. Of course loans need to be presented to the team and the Branches, Outlets, Agents, Introducers and the Business Development Teams also deserve congratulations on a top performance.

Capital Adequacy increased to 16.5% (after provision for dividends) at year end, up 0.3% and well ahead of regulatory requirements. With liquidity holdings in excess of \$150 million at 30 June 2005, also well ahead of regulatory requirements, the scene is set for strong expansion of the loans portfolio in the year ahead.

The Year Ahead

In May 2005 the Board and management met to review the three year plan and consider ways to further extend the Society's capacity to offer value to its regional customers. The plan mandated that the Society will provide even higher levels of customer service and competitive products and services to regional Queensland, and continued improvement in shareholder value through improved profit and dividend payments.

In short, the plan outlines the actions that will be taken for Pioneer to become Australia's pre-eminent regional personalised banking services provider.

2005/06 is the first year of the revised plan, and we have set ambitious targets when considered in the light of slowing home buying activity. Pioneer must be proactive in developing its Small Business lending (commercial loans up to \$350,000) and Commercial lending (commercial loans over \$350,000) business, in order to generate higher margins to offset falling home loan margins.

The plan also calls for the upgrading of Corporate Office, improved communication systems, regular customer communication through quarterly newsletters, introduction of Visa debit and credit cards, development of commercial equipment finance and the establishment of the Pioneer Broking Service. A full review of our "brand" has also been undertaken to determine whether customers identify with Pioneer and to consider whether it needs enhancing to attract new customers.

A full review of Branch and Agency locations is also nearing completion, which will provide the base for considering possible new Branch and Exclusive Agent locations.

The upgrade to the core banking system was completed in the first week of June 2005, and the benefits will become evident in the years ahead.

Pioneer is now in a position to finalise arrangements with giroPost to enable customers to transact at locations around Australia where we are not represented. The Society will also be implementing BPay Biller this financial year which will enable Shire Councils and businesses to offer their customers electronic bill paying capability.

With the introduction of the Visa product, Pioneer will be implementing a Rewards Card which will offer tangible value to customers. We are also considering a separate Rewards Program to encourage new customers to borrow from the Society and to reward existing term deposit and operational accounts customers for their loyalty.

The three year plan also sets longer term targets for the completion of a centralised policy and procedure database, risk management and compliance excellence, business continuity planning, capital management programs and staff training and incentive programs. All of these initiatives contribute to our market position as Australia's pre-eminent regional personalised banking services provider and they will be vigorously pursued.

The year ahead presents a strong challenge, but I am confident that Pioneer has the people and the will to continue our strong performance.

Conclusion

The past year has been an important step in preparing the Society for what it must do to ensure its continued development as a strong regionalised personal banking service provider.

I take this opportunity on behalf of the Board, to thank our staff, Outlets, Agents and Introducers for their strong support. Our customers are our best advocates and we know of the strength of their support through our recent surveys and questionnaires. We look forward with great confidence to a very positive future.



ALLAN RICHARDSON
GENERAL MANAGER

Highlights 2004/05



Operations

The year just passed has been a period of significant change for the Society. Extensive staff time and efforts were directed to testing and training for the introduction of the new computer system which was successfully installed in June 2005. With this new core banking platform now in place, the efforts in the coming year will be directed to utilizing the flexibility now available and enhancing the services provided to our customers.

The new services will include the introduction of giroPost, a feature which allows Pioneer Cashcard customers to use their Pioneer Cashcard to transact (on their linked account) over the counter at any of the 2,900 Australia Post outlets displaying the giroPost sign. This pin-authorized banking service will include deposits, withdrawals and account balances and will be particularly attractive to customers travelling throughout Australia or residing in rural towns where a Pioneer outlet is not available.

Additionally the new customer information system will allow the Society to improve customer service by more effectively analyzing customer needs and preferences and reviewing the full suite of products available.

Systems, procedures and staff training requirements are also under review with the objective of speeding up customer service, better informing and assisting the customer and offering enhanced facilities.

The Society's locations will be progressively upgraded over the next three years of the strategic plan. This will include some modification of layouts in Branches to improve access and presentation to the customer.

A review is currently being conducted on the ATM network which should result in a replacement and upgrade program of the existing ATM's and some additional sites identified.

As with previous years the focus will be firmly on growing the customer and product base and making Pioneer the preferred banking partner for our many customers by enhancing their banking experience.

Lending

The 2004/05 financial year witnessed a strong market nationally for housing, and consequently lending, which was characterised by price increases (and hence returns for investors) far in excess of most other available investment options.

This has been reflected in the Society's lending in the financial year, with growth in outstanding loans and overdrafts of 10%, resulting in a portfolio at 30 June 2005 in excess of \$307 million.

The financial year saw our lending support department undergo a complete restructure to enhance our service to our existing customers and fully meet the needs of our potential customers. During this period, six key appointments were made to further strengthen the Society's business/commercial and rural lending team.

It is our aim that all customers receive prompt and efficient attention. To ensure that loan approval time frames are significantly reduced Pioneer installed a new computerised loans application processing system.

For the year ahead, we will continually review the Society's lending product base to ensure that the features and benefits are appropriate in a continually changing market place and are geared to meeting our client's requirements. Pioneer has always been dedicated to meeting the needs of its clients, where possible, and these enhancements are aimed to building strong relationships with our customers and the local community.

Insurance

In prior years, the Society has focused significant energy on growing its insurance business to offer a comprehensive range of insurance product.

This growth is against the background of preparation for one of the most significant changes that affected the financial services industry in many years, being the amendment of the Corporations Act known as the 'Financial Services Reform' (FSR) process. Under the requirements of FSR, staff were trained to certain levels to be able to sell our insurance products. Many hours were dedicated to ensuring staff exceeded these requirements and certainly many more will be spent to ensure their knowledge continues to be current.

Additionally, technological advances continue to affect the way in which insurance is delivered. Insurance products are already offered over the phone, and at some Branches, without the need to complete forms, and the facility will soon be available for customers to obtain quotes and policies over the Internet via our website.

This area of our operations will continue to form an important part of the overall range of services offered to customers.

Human Resources

We recognise a high level of personalised customer service demands a motivated and content group of people. Our staff are vital to delivering the level of service expected and as a result we have embarked on a range of programs designed to develop, reward and recognise our people at all levels.

Our goal is that each individual will have a rewarding place to work and a motivating mission to fulfil. This mission encourages our staff to continue to exceed customer expectations and their own. We have been working hard to establish an environment

where our staff will be supported to attain the goals required to grow our business in size and quality.

In the coming year, focus will be put towards the development and implementation of a number of human resource initiatives, policy and procedures that will align Pioneer more closely with its competitors and address issues such as improving employee recruitment and retention, building capability and retaining corporate knowledge.

The benefit to shareholders and customers of our increased undertaking to develop and reward our employees, will be high quality personalised service and committed and enthusiastic local staff.

Information Technology

Pioneer's Information Technology department has had a busy year with several major projects dominating. In June 2005, Pioneer commenced live operation with a new retail banking software platform. This milestone was reached after many months of planning, development and testing. Pioneer's dedicated project team worked tirelessly to ensure a smooth transition to the new platform.

The new platform (Ultracs 2.6) offers many benefits over the outgoing software. Highlights include a new customer centric customer information system and a graphical loan application and tracking system. These improvements will allow Pioneer to improve efficiencies and provide superior customer service. Ultracs provides a solid platform on which Pioneer plans to build its banking applications and services into the future.

Whilst many of the improvements to the banking platform will not be immediately visible to Pioneer's customers, one area that has received considerable improvement is Pioneer's Easynet Internet banking system. Besides EasyNet's fresh new look and feel, there are many other improvements including, requirement



for Java removed - pure HTML is now employed, recurring BPay now supported, additional functions available such as periodical payment maintenance and stop cheque maintenance. Another significant improvement is the inclusion of full support for multiple authorisation accounts.

In the coming year, there will be significant focus on the consolidation and development of the Ultracs system. This will ensure that the system that underpins the day-to-day operations is working efficiently and effectively for the Society. Pioneer has acquired several additional Ultracs modules that will be implemented throughout the next twelve months that will further improve services, product offerings and efficiencies.

Additionally, significant change is planned for upgrading our website capabilities. The new web design will provide a modern, functional interface with enhanced capabilities.

Pioneer will continue to look for opportunities to enhance and develop the services provided to customers through the use of technology to meet the demand for an increasing range and complexity of services provided to customers.

Sales & Marketing

Sales and Marketing have been successfully combined into one coordinated business unit to become the cornerstone of an integrated retail service delivery channel for the entire network.

The objective of the Sales and Marketing business unit is to continue to market and sell the Society's suite of loan, investment, and associated products and services to existing and new clients. The sales process will be undertaken by an outward bound sales force, underpinned by client needs analysis and face-to-face service delivery.

In addition to delivering a diversified and acceptable range of products and services to the Society's customer base, Sales

and Marketing will continue to strive to deliver high performance with three consistent attributes:

1. Effective communication between the sales and marketing teams, inclusive of internal and external clients.
2. Clear and sophisticated definitions of lead levels and quality of new business.
3. The ability, through either internal or external channels, to effectively track and measure performance of sales initiatives.

Positioning dedicated business development resources in regional centres to operate as hubs supporting Pioneer representation in local area networks is planned for implementation within the next 12 months. Expansion of the Exclusive Agency business partnerships to complement existing Pioneer representation throughout the network will achieve desired cost efficiencies, greater business growth, and longevity of association by way of more secure tenure ownership.

In addition, corporate diversity programs have been outlined that include a Community Support Program, the primary aim of which is to engage local communities with the Society to achieve mutual obligation and benefit to specific communities within the Pioneer network.

Pure marketing analysis via customer focus groups, survey analysis, and data mining will be utilised more so in the future to better understand the customer demand culture through prisms of lead development, teleprospecting, and field sales. The shift to utilise a more research based analysis of market drivers and inhibitors will assist the Society to present more relevant and financial solutions to our customers.

Re-connecting with our customer constituency will be a key project promoted through a dedicated client relationship manager and support team to retain and grow the Society's existing and new client relationships, going forward.



Finance

The 2004/05 financial year saw continuation of the ongoing change which has become a feature of the regulatory environment. An outline of the key changes follows:

This was our first full year under the Financial Services Reform legislation which impacts upon all financial service providers. Whilst the legislation provides many benefits to consumers, it also imposes a significant ongoing cost upon the Society in terms of training, documentation, compliance and general administrative requirements. In May 2005, the government released a proposals paper for comment containing proposed refinements to the legislation with the objective of reducing the compliance burden upon industry whilst ensuring that consumers receive information that is relevant to their needs. The proposals are welcome, however we await the detail of the final changes.

The Australian Accounting Standards which historically regulated financial reporting have been replaced by International Financial Reporting Standards to enhance the global uniformity of financial reporting. Whilst the new standards do not take full effect until the 2005/06 financial year, significant resources were required during the year to develop and implement plans for the transition. The overall effect of the new standards will be to introduce increased volatility into reported results however the future impact upon the Society is not expected to be material.

The major change on the prudential regulation horizon for financial institutions is the implementation of Basel II reforms in 2008. The likely impact of the reforms upon financial institutions is taking shape with the issue by the Australian Prudential Regulation Authority during the year of draft prudential standards and discussion papers. The Basel II reforms to prudential supervision will result in a reduced capital requirement to support the credit risk applying to residential loans however a

new requirement to maintain capital to support the operational risk profile of each financial institution will be introduced. On the basis of information available to date, there appears to be potential for a slight reduction to the Society's total capital requirements.

The CLERP 9 changes to the Corporations Act became effective during the year. The changes predominantly relate to corporate governance issues and impact upon areas including financial reporting, independence of auditors and meetings of members.

Looking to the year ahead, priorities will include:

- Review of the Society's capital structure to ensure optimisation of capital levels to support the Society's operations and projected growth
- Review of systems and processes to take advantage of the new banking software installed in June 2005
- Upgrade of the Society's compliance and risk management capabilities
- Amalgamation of the finance and administration functions with the objective of maximising efficiencies and enhancing the level of support provided to the retail business.

Corporate Governance Practices



Board of Directors

Above Photo:

(L-R) Clifford Flor, Anthony Ghush, Richard Deguara, Vasiliki Comino, Maxwell Bohlscheid, Glen Cerutti

Composition of the Board

The Board of Directors consists of 6 Directors, all which are non-executive Directors. The Board comprises directors with an appropriate range of qualifications and experience. The name of the Directors, including details of their qualifications and experience, are set out in the Directors' Report section of the Annual Report.

The Society's Constitution provides that at each Annual General Meeting, one third of the Directors shall retire from office but will be eligible for re-election.

Role of the Board

The Board is accountable to shareholders for the performance of Pioneer and has overall responsibility for its operations. The key functions and responsibilities of the Board include:

- Approve the strategic direction of the Society
- Approve business plans, capital management plans and annual budgets
- Monitor management performance in the implementation and achievement of strategic and business objectives and financial performance
- Ensure business risks are identified and appropriate systems are implemented to manage those risks and monitor compliance
- Review and approve major items of capital expenditure
- Ensure financial results are accurately reported on a timely basis
- Appoint and if necessary remove the General Manager, determine his or her remuneration, set terms and conditions of employment and assess performance.

Board Committees

The Board has established two committees (Audit and Compliance Committee and Risk Committee) to assist and support the Board in the conduct of its duties and obligations.

Audit and Compliance Committee

The main responsibilities of the Audit and Compliance Committee are to:

- Formulate specific operational policy guidelines in relation to internal audit
- Review the work and performance of the Internal Auditor and External Auditor
- Review and approve the Internal Auditor's work program
- Review the terms of the External Auditor's engagement each year
- Evaluate the independence of the External Auditor and ensure that non-audit services provided by the External Auditor do not adversely impact auditor independence.

In fulfilling its responsibilities, the Audit and Compliance Committee:

- Receives regular reports from the Internal Auditor in connection with the internal audit work program
- Meets regularly with the Internal Auditor, including meetings without Management present
- Meets with the External Auditor at least twice yearly and more frequently if necessary
- Provides the Internal Auditor and External Auditor with a clear line of communication to either the Chairman of the Audit Committee or the Chairman of the Board.

Risk Committee

The main responsibilities of the Risk Committee are to:

- Establish the Society's view on future interest rate movements
- Review and approve policies and procedures to identify, assess, manage and mitigate business risk including interest rate risk, liquidity risk, credit risk and operational risk
- Sets limits in relation to portfolio concentration, areas of exposure and approval authorities.

In fulfilling its responsibilities, the Risk Committee:

- Meets regularly to evaluate the adequacy and effectiveness of the risk management framework
- Receives reports from Management on any areas identified as not complying with risk management policy.

Code of Conduct

Directors, management and staff are expected to perform their duties in a professional manner and act with the highest levels of integrity and objectivity, striving at all times to enhance the reputation and performance of Pioneer.

The Board has adopted a Code of Conduct which sets out principles to be followed by Directors, management and staff.

Continuous Disclosure

The Society will immediately notify the market, by announcement to the Stock exchange of Newcastle Limited (NSX), of any information concerning the Society that a reasonable person would expect to have a material effect on the price or value of the Society's securities, as soon as the Society becomes aware of such information.

Following notification to the NSX, copies of all announcements are mailed to shareholders and are also disclosed on the Society's website at www.pioneeronline.com.au.

Dealings in Company Securities

The Society has a policy prohibiting Directors and senior management from dealing in the Company's securities whilst in possession of price-sensitive information that is not generally available to the market. Subject to this prohibition, Directors and senior management may trade in securities in the Society during the six week periods commencing 24 hours after:

- Announcement of half-year and annual financial results
- The Annual General Meeting

Directors and senior management must obtain approval in accordance with the policy for trading outside the above periods.

Directors and senior management are to advise the Company Secretary in writing of details of all completed transactions in the Society's securities. Details of such transactions are reported to the next board meeting.

Corporate Reporting

The General Manager and Financial Controller have provided a written statement to the Board certifying that the Society's financial reports present a true and fair view, in all material aspects, of the Society's financial condition and operational results and are in accordance with relevant accounting standards.

Service Directory

Products and Services

Lending

- Owner-Occupied Home Loans
- Construction Home Loans
- Investment Loans
- Refinance Loans
- Debt Consolidation Loans
- Home Equity Loans
- Personal Loans
- Business Loans
- Commercial Loans
- Rural Loans

Savings and Investments

- Savings Accounts
- Investment Accounts
- Cheque Accounts
- Cashcard Accounts
- Term Deposits

Insurance

- Personal
- Home and Contents
- Motor Vehicle
- Life
- Landlords
- Business
- Rural

Business and Rural

- Savings Accounts
- Investment Accounts
- Farm Management Deposits
- Cheque Accounts
- Insurance
- Leasing
- Loans
- Overdrafts
- Payroll Facilities
- EFTPOS Facilities

Other

- Telephone Banking Facilities
- Internet Banking Facilities
- BPay Payments
- Cashcard
- Automatic Teller Machines (ATM)

Locations

Airlie Beach	Shute Harbour Rd	(07) 4946 6255
Alpha	29 Shakespeare St	(07) 4985 1370
Aramac	44 Gordon St	(07) 4651 3359
Augathella	Main St	(07) 4654 5007
Ayr	146 Queen St	(07) 4783 7762
Barcaldine	5 Beech St	(07) 4651 1566
Beerwah	70 Simpson St	(07) 5494 6463
Blackall	128 Shamrock St	(07) 4657 4404
Bowen	22 Herbert St	(07) 4786 3733
Cairns	Rydges Plaza, 49 Grafton St	(07) 4031 9077
	Smithfield Shopping Centre	(07) 4038 2866
	Raintrees Shopping Centre	(07) 4032 4799
	Mt Sheridan Plaza	(07) 4036 3539
	Gordonvale Pharmacy	(07) 4056 5055
Calen	Main St	(07) 4947 4101
Caloundra	46 Bulcock St	(07) 5438 5000
Capella	69 Peak Downs St	(07) 4984 9600
Charleville	58 Alfred St	(07) 4654 3683
Clermont	39 Capella St	(07) 4983 3011
Collinsville	15 Stanley St	(07) 4785 5392
Emerald	91 Clermont St	(07) 4987 6622
Gargett	Chris Johnson St	(07) 4958 5175
Gladstone	Night Owl Shopping Centre	(07) 4972 0327
Goomeri	27 Moore St	(07) 4168 4005
Hervey Bay	6-8 Torquay Rd	(07) 4124 0570
Ingham	37 Lannercost St	(07) 4776 0370
Jericho	Darwin St	(07) 4651 4197
Longreach	118a Eagle St	(07) 4658 3894
Mackay	174 Victoria St	(07) 4951 2344
	Caneland Central	(07) 4951 1227
	Mt Pleasant Shopping Centre	(07) 4942 1844
	122 Nebo Rd	(07) 4967 3184
	55 Gordon St	(07) 4953 2666
	72a Sydney St	(07) 4951 3787
Maleny	39 Maple St	(07) 5499 9100
Middlemount	Middlemount Mall	(07) 4985 7247
Miles	56a Murilla St	(07) 4627 2711
Mirani	11b Alexandra St	(07) 4959 1543
Monto	13 Newton St	(07) 4166 3711
Moranbah	Town Square	(07) 4941 7545
Mossman	Woolworths Complex	(07) 4098 3698
Nebo	Reynolds St	(07) 4950 5177
Proserpine	57 Main St	(07) 4945 2555
Rockhampton	Glenmore Shopping Village	(07) 4926 2333
	85 East St	(07) 4922 1847
Sarina	48 Broad St	(07) 4943 1200
Springsure	9 Eclipse St	(07) 4984 1235
St Lawrence	Macartney St	(07) 4956 9190
Tambo	Arthur St	(07) 4654 6477
Taroom	37 Yaldwyn St	(07) 4627 3966
Townsville	Castletown Shopping World	(07) 4772 5889
Walkerston	14 Dutton St	(07) 4959 2239
Wondai	30 Mackenzie St	(07) 4169 0243
Yandina	13 Stevens St	(07) 5446 7345
Yeppoon	74 James St	(07) 4939 8882

