

**Mandurah
Community Financial Services Limited**



8 February 2005

Mr I Craig
Markets Manager
Bendigo Stock Exchange

By Fax: 03 96640011

Dear Ian

Please find enclosed notice of Director's initial interest in an Entity for our
Seven current Directors

Yours Sincerely

A handwritten signature in black ink, appearing to read 'Adam Hollyock'.

Adam Hollyock
Company Secretary.



Annexure 3E

BSX Listing Rules

Director's Initial Interest Notice

References

Corporations Act, s.205G

Notice of Director's Initial Interest in an Entity

Information given to BSX becomes the property of BSX and may be made public.

Name of entity:	MANDURAH COMMUNITY FINANCIAL SERVICES LIMITED
ABN :	560 980 813 08

The information below is given on behalf of:

Name of Director:	ALLAN JEFFREY RAYNOR
Date of Appointment:	06-09-2001

1. Director's interests in securities where the director is the registered holder

Number and class of securities
1 ORD

2. Director's interests in securities where the director is not the registered holder

Name of holder & nature of interest (Detail how the relevant interest was obtained)	Number and class of securities
RAYNOR A T/E	2250

3. Director's interests in contracts

Detail of contract	Nil
Nature of interest	
Name of registered holder (If issued securities)	
Number and class of securities to which the interest relates	



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Name of entity: MANDURAH COMMUNITY FINANCIAL SERVICES LIMITED
 ABN: 560 980 813 08

The information below is given on behalf of:

Name of Director: KAREN MAUREEN HADIDA
 Date of Appointment: 06-09-2001

1. Director's interests in securities where the director is the registered holder

Number and class of securities
 101 ORD

2. Director's interests in securities where the director is not the registered holder

Name of holder & nature of interest (Detail how the relevant interest was obtained)	Number and class of securities
	Nil

3. Director's interests in contracts

Detail of contract	Nil
Nature of interest	
Name of registered holder (If issued securities)	
Number and class of securities to which the interest relates	



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Name of entity: MANDURAH COMMUNITY FINANCIAL SERVICES LIMITED
ABN : 560 980 813 08

The information below is given on behalf of:

Name of Director: ADAM MITCHELL HOLLYOCK
Date of Appointment: 12-08-2002

1. Director's interests in securities where the director is the registered holder

Number and class of securities
 500 ORD

2. Director's interests in securities where the director is not the registered holder

Name of holder & nature of interest (Detail how the relevant interest was obtained)	Number and class of securities
	NIL

3. Director's interests in contracts

Detail of contract	NIL
Nature of interest	
Name of registered holder (If issued securities)	
Number and class of securities to which the interest relates	



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Name of entity: MANDURAH COMMUNITY FINANCIAL SERVICES LIMITED
ABN: 560 980 813 08

The information below is given on behalf of:

Name of Director: DAVID JOHN WADDELL
Date of Appointment: 04-10-2002

1. Director's interests in securities where the director is the registered holder

Number and class of securities
2,500 ORD

2. Director's interests in securities where the director is not the registered holder

Name of holder & nature of interest (Detail how the relevant interest was obtained)	Number and class of securities
	Nil

3. Director's interests in contracts

Detail of contract	Nil
Nature of interest	
Name of registered holder (If issued securities)	
Number and class of securities to which the interest relates	



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Name of entity: MANDURAH COMMUNITY FINANCIAL SERVICES LIMITED
 ABN: 560 980 813 08

The information below is given on behalf of:

Name of Director: PETER JAMES DROWN
 Date of Appointment: 12-08-2002

1. Director's interests in securities where the director is the registered holder

Number and class of securities 200 ORD

2. Director's interests in securities where the director is not the registered holder

Name of holder & nature of interest (Detail how the relevant interest was obtained)	Number and class of securities
<u>PETER DROWN SUPER FUND</u>	<u>1,000</u> <u>ORD</u>

3. Director's interests in contracts

Detail of contract	<u>N/A</u>
Nature of interest	
Name of registered holder (If issued securities)	
Number and class of securities to which the interest relates	



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Name of entity: MANDURAH COMMUNITY FINANCIAL SERVICES LIMITED
 ABN : 560 980 813 08

The information below is given on behalf of:

Name of Director: IAN JAMES ANSON ILSLEY
 Date of Appointment: 04-02-2004

1. Director's interests in securities where the director is the registered holder

Number and class of securities

2. Director's interests in securities where the director is not the registered holder

Name of holder & nature of interest (Detail how the relevant interest was obtained)	Number and class of securities
<u>WIP Super Fund</u>	<u>2500 ORD</u>

3. Director's interests in contracts

Detail of contract	<u>NIL</u>
Nature of interest	
Name of registered holder (If issued securities)	
Number and class of securities to which the interest relates	



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Name of entity: MANDURAH COMMUNITY FINANCIAL SERVICES LIMITED
 ABN : 560 980 813 08

The information below is given on behalf of:

Name of Director: CHRISTINE ELLEN STEER
 Date of Appointment: 02-10-2003

1. Director's interests in securities where the director is the registered holder

Number and class of securities
 1000 ORD

2. Director's interests in securities where the director is not the registered holder

Name of holder & nature of interest (Detail how the relevant interest was obtained)	Number and class of securities
	Nil

3. Director's interests in contracts

Detail of contract	Nil
Nature of interest	
Name of registered holder (If issued securities)	
Number and class of securities to which the interest relates	