

**FACSIMILE**

Pioneer Permanent Building Society Limited
ABN 36 087 652 042
AFS Licence No. 245488
Cnr. Victoria & Macallister Streets,
P.O. Box 1084, Mackay, Q. 4740.
Telephone: (07) 4951 2344
Facsimile: (07) 4957 8841
Email: admin@ppbsl.com.au
Website: www.pioneeronline.com.au

TO: Stock Exchange of Newcastle

FAX: 02 4929 1556

FROM: Larry Voltz
Company Secretary

SUBJECT: Change in Director's Interests

DATE: 13 July 2004

NO. OF PAGES: 11
(Including this one)

Attached are notices of Change of Director's Interests.

Regards,

Larry Voltz
Company Secretary

Change in Director's Interests

Change of Director's Interest Notice

Information or documents not available now must be given to NSX as soon as available. Information and documents given to NSX become NSX's property and may be made public.

Name of entity Pioneer Permanent Building Society Limited
ABN 36 087 652 042

We (the entity) give NSX the following information under section 205G of the Corporations Act.

Name of Director	Clifford Flor
Date of last notice	14 May 2004

Part 1 - Change of director's relevant interests in securities

Direct or indirect interest	<ol style="list-style-type: none"> 1. Indirect 2. Indirect 3. Indirect 4. Indirect 5. Indirect
Nature of indirect interest (including registered holder) Note: Provide details of the circumstances giving rise to the relevant interest.	<ol style="list-style-type: none"> 1. Jandrew Union Pty Ltd (C. Flor is a shareholder and director) 2. Icarus Enterprises Pty Ltd (C. Flor is a shareholder and director) 3. The Apostolic Church of Queensland (C. Flor holds power of attorney) 4. Freman Pty Ltd (C. Flor is a shareholder) 5. Macegate Pty Ltd (Jandrew Union Pty Ltd is a shareholder)
Date of change	30 June 2004
No. of securities held prior to change	<ol style="list-style-type: none"> 1. 218,847 2. 1,000 3. 24,500 4. 66,731 5. 125,898
Class	Ordinary shares
Number acquired	<ol style="list-style-type: none"> 1. 1,921 2. 9 3. 0 4. 586 5. 1,105
Number disposed	Nil

Change in Director's Interests

Value/Consideration Note: If consideration is non-cash, provide details and estimated valuation	\$2.85 per share pursuant to dividend reinvestment plan
No. of securities held after change	1. 220,768 2. 1,009 3. 24,500 4. 67,317 5. 127,003
Nature of change Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back.	Issue of shares under dividend reinvestment plan

Part 2 – Change of director's interests in contracts

Detail of contract	
Nature of interest	
Name of registered holder (if issued securities)	
Date of change	
No. and class of securities to which interest related prior to change Note: Details are only required for a contract in relation to which the interest has changed	
Interest acquired	
Interest disposed	
Value/Consideration Note: If consideration is non-cash, provide details and an estimated valuation	
Interest after change	

Change in Director's Interests

Change of Director's Interest Notice

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Name of entity Pioneer Permanent Building Society Limited
ABN 36 087 652 042

We (the entity) give NSX the following information under section 205G of the Corporations Act.

Name of Director	Anthony Phillip Francis Ghusn
Date of last notice	24 May 2004

Part 1 - Change of director's relevant interests in securities

Direct or indirect interest	<ol style="list-style-type: none"> 1. Direct 2. Indirect 3. Indirect 4. Indirect
Nature of indirect interest (including registered holder) Note: Provide details of the circumstances giving rise to the relevant interest.	<ol style="list-style-type: none"> 1. N/A 2. Anne Agnes Ghusn – spouse of APF Ghusn 3. Catherine Therese Ghusn – daughter of APF Ghusn 4. Kibbeh Pty Ltd – APF Ghusn is a director
Date of change	30 June 2004
No. of securities held prior to change	<ol style="list-style-type: none"> 1. 161,531 2. 42,135 3. 2,323 4. 318,779
Class	Fully paid ordinary shares
Number acquired	<ol style="list-style-type: none"> 1. 1,414 2. 370 3. 21 4. 2,797
Number disposed	<ol style="list-style-type: none"> 1. – 2. – 3. – 4. –
Value/Consideration Note: If consideration is non-cash, provide details and estimated valuation	\$2.85 per share pursuant to dividend reinvestment plan

Change in Director's Interests

No. of securities held after change	1. 162,945 2. 42,505 3. 2,344 4. 321,576
Nature of change Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back.	Issue of shares under dividend reinvestment plan

Part 2 – Change of director's interests in contracts

Detail of contract	Not applicable
Nature of interest	
Name of registered holder (if issued securities)	
Date of change	
No. and class of securities to which interest related prior to change Note: Details are only required for a contract in relation to which the interest has changed	
Interest acquired	
Interest disposed	
Value/Consideration Note: If consideration is non-cash, provide details and an estimated valuation	
Interest after change	

Change In Director's Interests

Change of Director's Interest Notice

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Name of entity Pioneer Permanent Building Society Limited
ABN 36 087 652 042

We (the entity) give NSX the following information under section 205G of the Corporations Act.

Name of Director	Richard Charles Deguara
Date of last notice	30 April 2004

Part 1 - Change of director's relevant interests in securities

Direct or indirect interest	1. Direct 2. Direct 3. Indirect
Nature of indirect interest (including registered holder) Note: Provide details of the circumstances giving rise to the relevant interest.	1. N/A 2. N/A 2. Carlisle Holdings Pty Ltd (R. Deguara is a director)
Date of change	30 June 2004
No. of securities held prior to change	1. 52,737 2. 500 3. 172,122
Class	1. Fully paid ordinary shares 2. Pioneer Income Notes 3. Fully paid ordinary shares
Number acquired	1. 463 2. Nil 3. 1,510
Number disposed	Nil
Value/Consideration Note: If consideration is non-cash, provide details and estimated valuation	\$2.85 per share pursuant to dividend reinvestment plan
No. of securities held after change	1. 53,200 2. 500 3. 173,632
Nature of change Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back.	Issue of shares under dividend reinvestment plan

Change in Director's Interests

Part 2 – Change of director's interests in contracts

Detail of contract	Not applicable
Nature of interest	
Name of registered holder (if issued securities)	
Date of change	
No. and class of securities to which interest related prior to change Note: Details are only required for a contract in relation to which the interest has changed	
Interest acquired	
Interest disposed	
Value/Consideration Note: If consideration is non-cash, provide details and an estimated valuation	
Interest after change	

Change in Director's Interests

Change of Director's Interest Notice

Information or documents not available now must be given to NSX as soon as available. Information and documents given to NSX become NSX's property and may be made public.

Name of entity Pioneer Permanent Building Society Limited
ABN 36 087 652 042

We (the entity) give NSX the following information under section 205G of the Corporations Act.

Name of Director	Vasiliki Bessie Comino
Date of last notice	30 April 2004

Part 1 - Change of director's relevant interests in securities

Direct or indirect interest	<ol style="list-style-type: none"> 1. Direct 2. Direct 3. Indirect 4. Indirect
Nature of indirect interest (including registered holder) Note: Provide details of the circumstances giving rise to the relevant interest.	<ol style="list-style-type: none"> 1 & 2 N/A 3 & 4 Cassandra Comino & Peter Comino <P Comino & Sons Staff Super Fund> (V. Comino is a trustee of the P Comino & Sons Staff Super Fund)
Date of change	30 June 2004
No. of securities held prior to change	<ol style="list-style-type: none"> 1. 110,599 2. 300 3. 93,884 4. 500
Class	<ol style="list-style-type: none"> 1. Fully paid ordinary shares 2. Pioneer Income Notes 3. Fully paid ordinary shares 4. Pioneer Income Notes
Number acquired	<ol style="list-style-type: none"> 1. 971 2. Nil 3. 824 4. Nil
Number disposed	Nil
Value/Consideration Note: If consideration is non-cash, provide details and estimated valuation	\$2.85 per share pursuant to dividend reinvestment plan
No. of securities held after change	<ol style="list-style-type: none"> 1. 111,570 2. 300 3. 94,708 4. 500

Change in Director's Interests

Nature of change

Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back.

Issue of shares under dividend reinvestment plan

Part 2 – Change of director's interests in contracts

Detail of contract	Not applicable
Nature of interest	
Name of registered holder (if issued securities)	
Date of change	
No. and class of securities to which interest related prior to change Note: Details are only required for a contract in relation to which the interest has changed	
Interest acquired	
Interest disposed	
Value/Consideration Note: If consideration is non-cash, provide details and an estimated valuation	
Interest after change	

Change in Director's Interests

Change of Director's Interest Notice

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Name of entity Pioneer Permanent Building Society Limited
ABN 36 087 652 042

We (the entity) give NSX the following information under section 205G of the Corporations Act.

Name of Director	Maxwell Thomas Bohlscheid
Date of last notice	30 April 2004

Part 1 - Change of director's relevant interests in securities

Direct or indirect interest	Direct
Nature of indirect interest (including registered holder) Note: Provide details of the circumstances giving rise to the relevant interest.	N/A
Date of change	30 June 2004
No. of securities held prior to change	176,320
Class	Fully paid ordinary shares
Number acquired	1,549
Number disposed	Nil
Value/Consideration Note: If consideration is non-cash, provide details and estimated valuation	\$2.85 per share pursuant to dividend reinvestment plan
No. of securities held after change	177,869
Nature of change Example: on-market trade, off-market trade, exercise of options, Issue of securities under dividend reinvestment plan, participation in buy-back.	Issue of shares under dividend reinvestment plan

Change in Director's Interests

Part 2 – Change of director's interests in contracts

Detail of contract	Not applicable
Nature of interest	
Name of registered holder (if issued securities)	
Date of change	
No. and class of securities to which interest related prior to change Note: Details are only required for a contract in relation to which the interest has changed	
Interest acquired	
Interest disposed	
Value/Consideration Note: If consideration is non-cash, provide details and an estimated valuation	
Interest after change	