



Pioneer Permanent Building Society Limited  
ABN 36 087 652 042  
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**FACSIMILE**

**TO:** Stock Exchange of Newcastle

**FAX:** 02 4929 1556

**FROM:** Larry Voltz  
Company Secretary

**SUBJECT:** Initial Director's Interest Notices

**DATE:** 30 April 2004

**NO. OF PAGES:** 13  
(Including this one)

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Attached are Initial Director's Interest Notices.

Regards,

Larry Voltz  
Company Secretary

Initial or Final Director's Interests Notice

## Initial or Final 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.

<b>Name of entity</b> Pioneer Permanent Building Society Limited
<b>ABN</b> 36 087 652 042

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

<b>Name of director</b>	Clifford Flor
<b>Date of last notice</b>	N/A
<b>Date that director become a director</b> (if initial notice)	1970
<b>Date that director ceased to be director</b> (if final notice)	N/A

### Part 1 – Director's relevant interests in securities of which the director is the registered holder

<b>Number &amp; class of securities</b>
Nil

Initial or Final Director's Interests Notice

**Part 2 – Director's relevant interests in securities of which the director is not the registered holder**

Note: In the case of a company, interests which come within paragraph (li) of the definition of "notifiable interest of a director" should be disclosed in this part.

*In the case of a trust, this includes interests in the trust made available by the responsible entity of the trust*

<b>Name of holder &amp; nature of interest</b> Note: Provide details of the circumstances giving rise to the relevant interest	<b>Number &amp; class of securities</b>
The Apostolic Church of Queensland (C. Flor holds power of attorney)	24,500 Ordinary shares
Freman Pty Ltd (C. Flor is a shareholder)	66,731 Ordinary shares
Jandrew Union Pty Ltd (C. Flor is a shareholder and director)	216,847 Ordinary shares
Macegate Pty Ltd (Jandrew Union Pty Ltd is a shareholder)	125,898 Ordinary shares

**Part 3 – Director's interests in contracts**

<b>Detail of contract</b>	Nil
<b>Nature of interest</b>	
<b>Name of registered holder (if issued securities)</b>	
<b>No. and class of securities to which interest relates</b>	

Initial or Final Director's Interests Notice

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<b>Name of entity</b> Pioneer Permanent Building Society Limited
<b>ABN</b> 36 087 652 042

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

<b>Name of director</b>	Anthony Phillip Francis Ghusn
<b>Date of last notice</b>	N/A
<b>Date that director become a director</b> (if initial notice)	1986
<b>Date that director ceased to be director</b> (if final notice)	N/A

### Part 1 – Director's relevant interests in securities of which the director is the registered holder

<b>Number &amp; class of securities</b>
161,531 Ordinary shares

Initial or Final Director's Interests Notice

**Part 2 – Director's relevant interests in securities of which the director is not the registered holder**

Note: In the case of a company, interests which come within paragraph (ii) of the definition of "notifiable interest of a director" should be disclosed in this part.

*In the case of a trust, this includes interests in the trust made available by the responsible entity of the trust*

<b>Name of holder &amp; nature of interest</b> Note: Provide details of the circumstances giving rise to the relevant interest	<b>Number &amp; class of securities</b>
Anne Agnes Ghusn (spouse of APF Ghusn)	42,135 Ordinary shares
Catherine Therese Ghusn (daughter of APF Ghusn)	2,323 Ordinary shares
Kibbeh Pty Ltd (private company of APF Ghusn)	274,552 Ordinary shares
Phuchewe Pty Ltd (private company of APF Ghusn)	44,227 Ordinary shares

**Part 3 – Director's interests in contracts**

<b>Detail of contract</b>	Nil
<b>Nature of interest</b>	
<b>Name of registered holder (if issued securities)</b>	
<b>No. and class of securities to which interest relates</b>	

Initial or Final Director's Interests Notice

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<b>Name of entity</b> Pioneer Permanent Building Society Limited
<b>ABN</b> 36 087 652 042

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

<b>Name of director</b>	Richard Charles Deguara
<b>Date of last notice</b>	N/A
<b>Date that director become a director</b> (if initial notice)	1990
<b>Date that director ceased to be director</b> (if final notice)	N/A

### Part 1 – Director's relevant interests in securities of which the director is the registered holder

<b>Number &amp; class of securities</b>
52,737 Ordinary shares
500 Pioneer Income Notes

Initial or Final Director's Interests Notice

**Part 2 – Director's relevant interests in securities of which the director is not the registered holder**

Note: In the case of a company, interests which come within paragraph (ii) of the definition of "notifiable interest of a director" should be disclosed in this part.

*In the case of a trust, this includes interests in the trust made available by the responsible entity of the trust*

<b>Name of holder &amp; nature of interest</b> <small>Note: Provide details of the circumstances giving rise to the relevant interest</small>	<b>Number &amp; class of securities</b>
Carlisle Holdings Pty Ltd (R. Deguara is a director)	172,122 Ordinary shares

**Part 3 – Director's interests in contracts**

<b>Detail of contract</b>	Nil
<b>Nature of interest</b>	
<b>Name of registered holder (if issued securities)</b>	
<b>No. and class of securities to which interest relates</b>	

Initial or Final Director's Interests Notice

## Initial or Final Director's Interest Notice

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<b>Name of entity</b> Pioneer Permanent Building Society Limited
<b>ABN</b> 36 087 652 042

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

<b>Name of director</b>	Glen George Cerutti
<b>Date of last notice</b>	N/A
<b>Date that director become a director</b> (if initial notice)	2001
<b>Date that director ceased to be director</b> (if final notice)	N/A

### Part 1 – Director's relevant interests in securities of which the director is the registered holder

<b>Number &amp; class of securities</b>
3,000 Ordinary shares



Initial or Final Director's Interests Notice

**Part 2 – Director's relevant interests in securities of which the director is not the registered holder**

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*In the case of a trust, this includes interests in the trust made available by the responsible entity of the trust*

<b>Name of holder &amp; nature of interest</b> <small>Note: Provide details of the circumstances giving rise to the relevant interest</small>	<b>Number &amp; class of securities</b>
L Cerutti Investments Pty Ltd (G. Cerutti is director of company)	100 Ordinary shares

**Part 3 – Director's interests in contracts**

<b>Detail of contract</b>	
<b>Nature of interest</b>	
<b>Name of registered holder (if issued securities)</b>	
<b>No. and class of securities to which interest relates</b>	

Initial or Final Director's Interests Notice

## Initial or Final Director's Interest Notice

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<b>Name of entity</b>	Pioneer Permanent Building Society Limited
<b>ABN</b>	36 087 652 042

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

<b>Name of director</b>	Vasiliki Bessie Comino
<b>Date of last notice</b>	N/A
<b>Date that director become a director</b> (if initial notice)	1990
<b>Date that director ceased to be director</b> (if final notice)	N/A

### Part 1 – Director's relevant interests in securities of which the director is the registered holder

<b>Number &amp; class of securities</b>
110,599 Ordinary shares
300 Pioneer Income Notes

Initial or Final Director's Interests Notice

**Part 2 – Director's relevant interests in securities of which the director is not the registered holder**

Note: In the case of a company, interests which come within paragraph (ii) of the definition of "notifiable interest of a director" should be disclosed in this part.

*In the case of a trust, this includes interests in the trust made available by the responsible entity of the trust*

<b>Name of holder &amp; nature of interest</b> <small>Note: Provide details of the circumstances giving rise to the relevant interest</small>	<b>Number &amp; class of securities</b>
Cassandra Comino & Peter Comino <P Comino & Sons Staff Super Fund> (V. Comino is a trustee of the P Comino & Sons Staff Super Fund)	93,884 Ordinary shares 500 Pioneer Income Notes

**Part 3 – Director's interests in contracts**

<b>Detail of contract</b>	Nil
<b>Nature of interest</b>	
<b>Name of registered holder (if issued securities)</b>	
<b>No. and class of securities to which interest relates</b>	

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<b>Name of entity</b> Pioneer Permanent Building Society Limited
<b>ABN</b> 36 087 652 042

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

<b>Name of director</b>	Maxwell Thomas Bohlscheid
<b>Date of last notice</b>	N/A
<b>Date that director become a director</b> (if initial notice)	2001
<b>Date that director ceased to be director</b> (if final notice)	N/A

### Part 1 – Director's relevant interests in securities of which the director is the registered holder

<b>Number &amp; class of securities</b>
176,320 Ordinary shares

Initial or Final Director's Interests Notice

**Part 2 – Director's relevant interests in securities of which the director is not the registered holder**

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*In the case of a trust, this includes interests in the trust made available by the responsible entity of the trust*

Name of holder & nature of interest Note: Provide details of the circumstances giving rise to the relevant interest	Number & class of securities
	Nil

**Part 3 – Director's interests in contracts**

Detail of contract	Nil
Nature of interest	
Name of registered holder (if issued securities)	
No. and class of securities to which interest relates	