

**FORM 605**

Corporations Act 2001

Section 671B

**Notice of ceasing to be a substantial holder****To: Company Name/Scheme: PIONEER CREDIT LIMITED**ACN/ARSN: **103 003 505****1. Details of substantial holder**

Name: Commonwealth Bank of Australia ACN 123 123 124 (CBA) and its related bodies corporate listed in annexure A

The holder ceased to be a substantial holder on: **22/04/2015**The previous notice was given to the company on: **16/04/2015**The previous notice was dated: **15/04/2015****2. Changes in relevant interests**

Particulars of each change in, or change in the nature of, a relevant interest of the substantial holder or an associate in voting securities of the company or scheme, since the substantial holder was last required to give a substantial holding notice to the company or scheme are as follows:

Date of change	Person whose relevant interest changed	Nature of change	Consideration given in relation to change	Class and number of securities affected	Person's votes affected
See annexure B to this notice					

### 3. Changes in association

The persons who have become associates of, ceased to be associates of, or have changed the nature of their association with, the substantial holder in relation to voting interests in the company or scheme are as follows:

Name and ACN/ARSN (if applicable)	Nature of association

#### 4. Addresses

The addresses of persons named in this form are as follows:

Name	Address
Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Ground Floor Tower 1, 201 Sussex Street, Sydney, NSW, 2000, Australia
Colonial First State Investments Limited ACN 002 348 352	Ground Floor Tower 1, 201 Sussex Street, Sydney, NSW, 2000, Australia

**5. Signature**



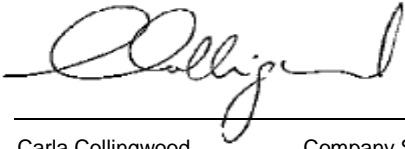
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Carla Collingwood-Company Secretary

Dated the 23 day of April 2015

## Annexure A

This is annexure A referred to in Form 605, Notice of ceasing to be a substantial holder dated **22/04/2015**



Carla Collingwood

Company Secretary

Dated the 23 April 2015

## SCHEDULE

ACADIAN ASSET MANAGEMENT (AUSTRALIA) LIMITED	CBA (EUROPE) FINANCE LTD
ADVICE ESSENTIALS PTY LIMITED	CBA A320 4077 PTY LTD
AEGIS CORRECTIONAL PARTNERSHIP PTY LTD	CBA A320 5156 PTY LIMITED
AEGIS LIMITED	CBA A320 5249 PTY LTD
AHL HOLDINGS PTY LIMITED	CBA A320 5289 PTY LTD
ALTONA V6 PTY LIMITED	CBA A320 5638 PTY LTD
ASB BANK LIMITED	CBA A320 AIRCRAFT NO1 PTY LTD
ASB CAPITAL LIMITED	CBA A330 1427 Pty Ltd
ASB CAPITAL LIMITED (NZX-ASBPA)	CBA A330 1453 PTY LIMITED
ASB CAPITAL NO.2 LIMITED	CBA AIR A320 2714 PTY LTD
ASB CAPITAL NO.2 LIMITED (NZX-ASBPB)	CBA AIR PTY LTD
ASB FINANCE LIMITED	CBA ASSET FINANCE (NZ) LIMITED
ASB FUNDING LIMITED	CBA ASSET HOLDINGS (NZ) LIMITED
ASB GROUP (LIFE) LIMITED	CBA B377 37091 PTY LTD
ASB GROUP INVESTMENTS LIMITED	CBA CAPITAL AUSTRALIA (NO 2) PTY LIMITED
ASB HOLDINGS LIMITED	CBA CAPITAL AUSTRALIA LIMITED
ASB MANAGEMENT SERVICES LIMITED	CBA CAPITAL HOLDINGS INC.
ASB NOMINEES LIMITED	CBA CAPITAL TRUST I
ASB SECURITIES LIMITED	CBA CAPITAL TRUST II
ASKLEPIOS LIMITED	CBA CORPORATE SERVICES (NSW) PTY LIMITED
ASPIRE SCHOOLS FINANCING (QLD) PTY LIMITED	CBA CORPORATE SERVICES (VIC) PTY LIMITED
ASPIRE SCHOOLS HOLDINGS (QLD) PTY LIMITED	CBA EQUITIES LIMITED
AUSIEX MANAGEMENT SERVICES PTY LTD	CBA EUROPE LIMITED
(PENDING DEREGISTRATION)	CBA FUNDING (NZ) LIMITED
AUSIEX NOMINEES PTY LIMITED	CBA FUNDING HOLDINGS PTY LTD
AUSTRALIAN INVESTMENT EXCHANGE LIMITED	CBA FUNDING TRUST I
AVANTEOS INVESTMENTS LIMITED	CBA INTERNATIONAL FINANCE PTY. LIMITED
AVANTEOS PTY LTD	CBA INVESTMENTS (NO.4) LIMITED
BANK OF HANGZHOU CO. LTD	CBA INVESTMENTS PTY LIMITED
BANKWEST FOUNDATION LIMITED	CBA IT CO PTY LIMITED
BDELTA VESSEL NO 1 PTY LTD	CBA MTE RAIL COMPANY PTY LIMITED
BDELTA VESSEL NO 2 PTY LTD	CBA NZ HOLDING LIMITED
BDELTA VESSEL NO 3 PTY LTD	CBA RAIL & TRAM COMPANY PTY LIMITED
BDELTA VESSEL NO 4 PTY LTD	CBA REAL ESTATE FUNDING (NZ) LIMITED
BOCOMMLIFE INSURANCE COMPANY LIMITED	CBA SA HOLDINGS PROPRIETARY LIMITED
BOND INVESTMENTS NO 1 LIMITED	CBA SERVICES SINGAPORE PTE LTD
BOND INVESTMENTS UK LIMITED	CBA SPECIALISED FINANCING PTY LIMITED
BURDEKIN INVESTMENTS LIMITED	CBA STAFF COMMUNITY FUND LIMITED
BW FINANCIAL ADVICE LIMITED	CBA USD FUNDING LIMITED
BW SECURITISATION MANAGEMENT PTY LTD	CBA USD INVESTMENTS PTY LIMITED
BWA GROUP SERVICES PTY LTD	CBFC LEASING PTY. LIMITED
BWA INTELLECTUAL PROPERTY HOLDINGS LIMITED	CBFC LIMITED
CABLE BEACH PTY LIMITED	CFS Newham Limited
CAPITAL 121 PTY LIMITED	CFSPAI EUROPE CO LIMITED (formerly known as
CARDS NZ LIMITED	CFSPAI MALTA CO LIMITED)
	CFSPAI EUROPE HOLDCO LIMITED (formerly known as CFSPAI MALTA HOLDCO LIMITED)

CHRISTMAS BREAK PTY LTD	COUNTY BANK CO. LTD
CHULLORA EQUITY INVESTMENT (NO 1) PTY LIMITED	COMMONWEALTH BANK OF AUSTRALIA (LUANCHENG) COUNTY BANK CO. LTD
CHULLORA EQUITY INVESTMENT (NO 2) PTY LIMITED	COMMONWEALTH BANK OF AUSTRALIA (MIANCHI) COUNTY BANK CO. LTD
CHULLORA EQUITY INVESTMENT (NO 3) PTY LIMITED	COMMONWEALTH BANK OF AUSTRALIA (SHEXIAN) COUNTY BANK CO. LTD
CIPL ARARAT PTY LTD	COMMONWEALTH BANK OF AUSTRALIA (UK) STAFF BENEFITS SCHEME TRUSTEE COMPANY LIMITED
CIPL SA SCHOOLS PTY LTD	COMMONWEALTH BANK OF AUSTRALIA (WEIXIAN) COUNTY BANK CO. LTD.
CIPL SENTINEL HOLDINGS PTY LTD	COMMONWEALTH BANK OF AUSTRALIA (WENXIAN) COUNTY BANK CO. LTD
CIPL SENTINEL PTY LTD	COMMONWEALTH BANK OF AUSTRALIA (XINJI) COUNTY BANK CO. LTD
CISL (HAZELWOOD) PTY. LIMITED	COMMONWEALTH BANK OF AUSTRALIA (YICHUAN) COUNTY BANK CO. LTD
CITICORP NOMINEES PTY LTD AS CUSTODIAN FOR THE TRUSTEE OF COLONIAL FIRST STATE ACTIVE INFRASTRUCTURE INCOME FUND	COMMONWEALTH BANK OF AUSTRALIA (YONGCHENG) COUNTY BANK CO. LTD
CM-SOMERTON PTY. LTD.	COMMONWEALTH BANK OF AUSTRALIA (YONGNIAN) COUNTY BANK CO. LTD
CMG ASIA LIFE HOLDINGS LIMITED	COMMONWEALTH BANK OFFICERS SUPERANNUATION CORPORATION PTY LIMITED
CMG ASIA PTY LTD	Commonwealth Custodial Services Pty Ltd
COLLATERAL LEASING PTY LTD	COMMONWEALTH DEVELOPMENT BANK OF AUSTRALIA PTY LIMITED
Colonial (UK) Trustees Limited	COMMONWEALTH FINANCIAL PLANNING LIMITED
COLONIAL FINANCE PTY LIMITED	COMMONWEALTH INSURANCE HOLDINGS LIMITED
COLONIAL FIRST STATE ASSET MANAGEMENT (AUSTRALIA) LIMITED	COMMONWEALTH INSURANCE LIMITED
COLONIAL FIRST STATE GROUP LIMITED	COMMONWEALTH INVESTMENT SERVICES PTY LIMITED
COLONIAL FIRST STATE INFRASTRUCTURE HOLDINGS LIMITED	COMMONWEALTH INVESTMENTS PTY LIMITED
COLONIAL FIRST STATE INFRASTRUCTURE MANAGERS (AUSTRALIA) PTY LTD	COMMONWEALTH PRIVATE LIMITED
Colonial First State Investment Managers (UK) Limited	COMMONWEALTH SECURITIES LIMITED
COLONIAL FIRST STATE INVESTMENTS (NZ) LIMITED (PENDING DEREGISTRATION)	COMMWEALTH INTERNATIONAL HOLDINGS PTY LIMITED
COLONIAL FIRST STATE INVESTMENTS LIMITED	COMSEC NOMINEES PTY LIMITED
COLONIAL FIRST STATE MANAGED INFRASTRUCTURE LIMITED	CORE EQUITY SERVICES NOMINEES PTY LIMITED
COLONIAL HOLDING COMPANY LIMITED	COUNT FINANCE PTY LIMITED
COLONIAL LGA HOLDINGS PTY LIMITED	COUNT FINANCIAL LIMITED
COLONIAL MUTUAL SUPERANNUATION PTY. LTD.	CPPIB AUSTRALIAN HOLDINGS NO. 1 PTY LIMITED
COLONIAL PTY LIMITED (Pending Deregistration as at 27/02/2015)	CRYSTAL AVENUE PTY LIMITED
COLONIAL SERVICES PTY LIMITED	CTB AUSTRALIA LIMITED
COMMBANK EUROPE LIMITED	DAWNRAPTOR PTY LTD ATF DAWNRAPTOR TRUST
COMMBANK MANAGEMENT CONSULTING (ASIA) COMPANY LIMITED	EMERALD HOLDING COMPANY PTY LIMITED
COMMBANK MANAGEMENT CONSULTING (SHANGHAI) COMPANY LIMITED	EQUIGROUP HOLDINGS PTY LIMITED
COMMCAPITAL S.A.R.L	FINANCIAL WISDOM LIMITED
COMMFOUNDATION PTY LIMITED	FINCONNECT (AUSTRALIA) PTY LTD
COMMINTERNATIONAL LIMITED	FIRST STATE CINDA FUND MANAGEMENT COMPANY LIMITED
COMMONWEALTH AUSTRALIA SECURITIES LLC	First State Diversified Hedge Fund Limited
COMMONWEALTH BANK OF AUSTRALIA	First State European Diversified Infrastructure Sarl
COMMONWEALTH BANK OF AUSTRALIA (CHENG'AN) COUNTY BANK CO. LTD.	First State Funds Plc
COMMONWEALTH BANK OF AUSTRALIA (CIXIAN) COUNTY BANK CO. LTD	First State Global Umbrella Fund Public Limited Company
COMMONWEALTH BANK OF AUSTRALIA (DENG'FENG) COUNTY BANK CO. LTD	First State Hedge Funds SPC Limited
COMMONWEALTH BANK OF AUSTRALIA (HANDANXIAN) COUNTY BANK CO. LTD.	First State Infrastructure S.à r.l.
COMMONWEALTH BANK OF AUSTRALIA (JIYUAN) COUNTY BANK CO. LTD	First State Investment Management (UK) Limited
COMMONWEALTH BANK OF AUSTRALIA (LANKAO)	FIRST STATE INVESTMENT MANAGERS (ASIA)

LIMITED	NIMITZ NOMINEES PTY LIMITED
First State Investment Services (UK) Limited	ORE & OVERBURDEN PTY LIMITED
FIRST STATE INVESTMENTS (HONG KONG) LIMITED	PINNACLE EDUCATION SA HOLDING COMPANY PTY LIMITED
FIRST STATE INVESTMENTS (JAPAN) LIMITED	PREFERRED CAPITAL LIMITED
FIRST STATE INVESTMENTS (NZ) LIMITED	PREMIUM ALTERNATIVE INVESTMENTS PTY LIMITED
FIRST STATE INVESTMENTS (SINGAPORE) Limited	PREMIUM CUSTODY SERVICES PTY LTD
First State Investments (UK Holdings) Limited	PREMIUM PLANTATIONS PTY LIMITED
First State Investments (UK) Limited	PREMIUM PLANTATIONS SERVICES PTY LTD
FIRST STATE INVESTMENTS (US) LLC	PT BANK COMMONWEALTH
First State Investments Fund Management Sarl	PT COMMONWEALTH LIFE
First State Investments GIP Management Sarl	PT FIRST STATE INVESTMENTS INDONESIA
FIRST STATE INVESTMENTS HOLDINGS (SINGAPORE) LIMITED	Purangi Developments Limited
First State Investments ICVC	QILU BANK CO. LTD.
First State Investments International Inc	REALINDEX INVESTMENTS PTY LIMITED
First State Investments International Limited	RELIANCE ACHIEVER PTY LIMITED
FIRST STATE INVESTMENTS US HOLDINGS PTY LIMITED (PENDING DEREGISTRATION)	RESIDENTIAL MORTGAGE GROUP PTY LTD
FIRST STATE NOMINEES (HONG KONG) LIMITED	ROCK & RUBBLE (DEBT VEHICLE) PTY LIMITED
FSIB LTD (formerly known as FIRST STATE INVESTMENTS (BERMUDA) LIMITED)	ROCK & RUBBLE (EXISTING) PTY LIMITED
FSIC Limited (formerly known as First State Investments (Cayman) Limited)	ROCK & RUBBLE (NEW) PTY LIMITED
GT USD FUNDING PTY LIMITED	SAF MINING NO.2 PTY LIMITED
HAZELWOOD INVESTMENT COMPANY PTY LIMITED	SAF Mining No1 Pty Limited
HEBEI XINSHISANG INDUSTRIAL CO. LTD	SAFE NO1 PTY LTD
HOMEPAATH PTY LIMITED	SAFE NO17 PTY LIMITED
HUAYU AGRICULTURAL SCIENCE AND TECHNOLOGY CO. LTD.	SAFE NO2 PTY LTD
INVERLOCH LEASING PTY LIMITED	SAFE NO3 PTY LTD
INVESTMENT CUSTODIAL SERVICES LIMITED	SAFE NO4 PTY LIMITED
INVESTOR SECURITIES PTY LTD	SAFE NO9 PTY LIMITED
INVESTORWEB.COM. PTY LIMITED	SAFE USD HOLDINGS PTY LTD
IWL BROKING SOLUTIONS LIMITED	SBN NOMINEES PTY. LIMITED
IWL LIMITED	SECURITISATION ADVISORY SERVICES PTY. LIMITED
IWL MANAGEMENT SERVICES PTY LTD (PENDING DEREGISTRATION)	SECURITISATION MANAGEMENT SERVICES LIMITED
JACQUES MARTIN ADMINISTRATION AND CONSULTING PTY LTD	SECURITY HOLDING INVESTMENT ENTITY LINKING DEALS LIMITED
JACQUES MARTIN PTY. LTD.	SENBARY PTY LIMITED
JDV PTY LIMITED (PENDING DEREGISTRATION)	SHARE DIRECT NOMINEES PTY LIMITED
KIP NZ LIMITED (PENDING DEREGISTRATION)	SHARE INVESTMENTS PTY LIMITED
KPM NZ LIMITED (PENDING DEREGISTRATION)	SI Holdings Limited
Lochness Holdings Limited	SIF RAILWAY NO.1 PTY LIMITED
LOFT NO 1 PTY LIMITED	SIF RAILWAY NO.2 PTY LIMITED
LOFT NO 2 PTY LIMITED	SOUTH AUSTRALIAN FLEET LEASE ARRANGER PTY LTD
LOFT NO.3 PTY LIMITED	SOVEREIGN ASSURANCE COMPANY LIMITED
M M A L FLEET LEASE ARRANGER PTY LTD	SOVEREIGN SERVICES LIMITED
MIS FUNDING NO.1 PTY LIMITED	SOVEREIGN SUPERANNUATION FUNDS LIMITED
MORTGAGE HOLDING TRUST COMPANY LIMITED	SOVEREIGN SUPERANNUATION TRUSTEES LIMITED
MTE DEBT VEHICLE PTY LTD	SPARAD (NO.24) PTY. LIMITED (PENDING DEREGISTRATION AS AT 13/3/15)
MTE LESSOR 1 PTY LTD	ST ANDREW'S AUSTRALIA PTY LTD
MTE LESSOR 2 PTY LTD	STATE NOMINEES LTD
MTE LESSOR 3 PTY LTD	SWAN SECURITISATION FINANCE PTY LIMITED
MTE LESSOR 4 PTY LTD	SWAN SECURITISATION INVESTMENTS PTY LTD.
MTE LESSOR 5 PTY LTD	T.W. CUSTODIANS LIMITED
MTE NOMINEE PARTNER PTY LTD	TANKSTREAM RAIL (BY - 1) PTY LIMITED
NETSHARE NOMINEES PTY LTD	TANKSTREAM RAIL (BY - 2) PTY LIMITED
NEWPORT LIMITED	TANKSTREAM RAIL (BY - 3) PTY LIMITED
	TANKSTREAM RAIL (BY - 4) PTY LIMITED

TANKSTREAM RAIL (SW - 1) PTY LIMITED  
TANKSTREAM RAIL (SW - 2) PTY LIMITED  
TANKSTREAM RAIL (SW - 3) PTY LIMITED  
TANKSTREAM RAIL (SW - 4) PTY LIMITED  
TANKSTREAM RAIL (VICTORIA) PTY LIMITED  
THE COLONIAL MUTUAL LIFE ASSURANCE  
SOCIETY LIMITED  
TOTAL KEEN INVESTMENT LIMITED  
VH-VZF PTY LTD  
VH-VZG PTY LTD  
VH-VZH PTY LTD  
VICTORIAN FLEET LEASE ARRANGER PTY LTD

VIETNAM INTERNATIONAL BANK (VIETNAM  
INTERNATIONAL COMMERCIAL JOINT STOCK  
BANK)  
VIPRO PTY LIMITED  
WESTSIDE PROPERTIES LIMITED  
WHITTAKER MACNAUGHT PTY. LTD.

## Annexure B

This is annexure B referred to in Form 605, Notice of ceasing to be a substantial holder dated **22/04/2015**



Carla Collingwood

Company Secretary

Dated the 23 April 2015

Date of change	Person whose relevant interest changed	Nature of change	Consideration given in relation to change	Class and number of securities affected	Person's votes affected
Thursday, 16 April 2015	Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Sale	14,350.00	8,200 Ordinary shares	8,200
Wednesday, 22 April 2015	Colonial First State Asset Management (Australia) Limited ACN 114 194 311	Sale	345,000.00	200,000 Ordinary shares	200,000