

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



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 (PENDING DEREGISTRATION)	CBA EUROPE LIMITED
AUSIEX NOMINEES PTY LIMITED	CBA FUNDING (NZ) LIMITED
AUSTRALIAN INVESTMENT EXCHANGE LIMITED	CBA FUNDING HOLDINGS PTY LTD
AVANTEOS INVESTMENTS LIMITED	CBA FUNDING TRUST I
AVANTEOS PTY LTD	CBA INTERNATIONAL FINANCE PTY. LIMITED
BANK OF HANGZHOU CO. LTD	CBA INVESTMENTS (NO.4) LIMITED
BANKWEST FOUNDATION LIMITED	CBA INVESTMENTS PTY LIMITED
BDELTA VESSEL NO 1 PTY LTD	CBA IT CO PTY LIMITED
BDELTA VESSEL NO 2 PTY LTD	CBA MTE RAIL COMPANY PTY LIMITED
BDELTA VESSEL NO 3 PTY LTD	CBA NZ HOLDING LIMITED
BDELTA VESSEL NO 4 PTY LTD	CBA RAIL & TRAM COMPANY PTY LIMITED
BOCOMMLIFE INSURANCE COMPANY LIMITED	CBA REAL ESTATE FUNDING (NZ) LIMITED
BOND INVESTMENTS NO 1 LIMITED	CBA SA HOLDINGS PROPRIETARY LIMITED
BOND INVESTMENTS UK LIMITED	CBA SERVICES SINGAPORE PTE LTD
BURDEKIN INVESTMENTS LIMITED	CBA SPECIALISED FINANCING PTY LIMITED
BW FINANCIAL ADVICE LIMITED	CBA STAFF COMMUNITY FUND LIMITED
BW SECURITISATION MANAGEMENT PTY LTD	CBA USD FUNDING LIMITED
BWA GROUP SERVICES PTY LTD	CBA USD INVESTMENTS PTY LIMITED
BWA INTELLECTUAL PROPERTY HOLDINGS LIMITED	CBFC LEASING PTY. LIMITED
CABLE BEACH PTY LIMITED	CBFC LIMITED
CAPITAL 121 PTY LIMITED	CFS Newham Limited
CARDS NZ LIMITED	CFSPAI EUROPE CO LIMITED (formerly known as CFSPAI MALTA CO LIMITED)
	CFSPAI EUROPE HOLDCO LIMITED (formerly known as CFSPAI MALTA HOLDCO LIMITED)

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

LIMITED
First State Investment Services (UK) Limited
FIRST STATE INVESTMENTS (HONG KONG)
LIMITED
FIRST STATE INVESTMENTS (JAPAN) LIMITED
FIRST STATE INVESTMENTS (NZ) LIMITED
FIRST STATE INVESTMENTS (SINGAPORE)
First State Investments (UK Holdings) Limited
First State Investments (UK) Limited
FIRST STATE INVESTMENTS (US) LLC
First State Investments Fund Management Sarl
First State Investments GIP Management Sarl
FIRST STATE INVESTMENTS HOLDINGS
(SINGAPORE) LIMITED
First State Investments ICVC
First State Investments International Inc
First State Investments International Limited
FIRST STATE INVESTMENTS US HOLDINGS PTY
LIMITED (PENDING DEREGISTRATION)
FIRST STATE NOMINEES (HONG KONG) LIMITED
FSIB LTD (formerly known as FIRST STATE
INVESTMENTS (BERMUDA) LIMITED)
FSIC Limited (formerly known as First State
Investments (Cayman) Limited)
GT USD FUNDING PTY LIMITED
HAZELWOOD INVESTMENT COMPANY PTY
LIMITED
HEBEI XINSHISANG INDUSTRIAL CO. LTD
HOMEPATH PTY LIMITED
HUAYU AGRICULTURAL SCIENCE AND
TECHNOLOGY CO. LTD.
INVERLOCH LEASING PTY LIMITED
INVESTMENT CUSTODIAL SERVICES LIMITED
INVESTOR SECURITIES PTY LTD
INVESTORWEB.COM. PTY LIMITED
IWL BROKING SOLUTIONS LIMITED
IWL LIMITED
IWL MANAGEMENT SERVICES PTY LTD (PENDING
DEREGISTRATION)
JACQUES MARTIN ADMINISTRATION AND
CONSULTING PTY LTD
JACQUES MARTIN PTY. LTD.
JDV PTY LIMITED (PENDING DEREGISTRATION)
KIP NZ LIMITED (PENDING DEREGISTRATION)
KPM NZ LIMITED (PENDING DEREGISTRATION)
Lochness Holdings Limited
LOFT NO 1 PTY LIMITED
LOFT NO 2 PTY LIMITED
LOFT NO.3 PTY LIMITED
M M A L FLEET LEASE ARRANGER PTY LTD
MIS FUNDING NO.1 PTY LIMITED
MORTGAGE HOLDING TRUST COMPANY LIMITED
MTE DEBT VEHICLE PTY LTD
MTE LESSOR 1 PTY LTD
MTE LESSOR 2 PTY LTD
MTE LESSOR 3 PTY LTD
MTE LESSOR 4 PTY LTD
MTE LESSOR 5 PTY LTD
MTE NOMINEE PARTNER PTY LTD
NETSHARE NOMINEES PTY LTD
NEWPORT LIMITED

NIMITZ NOMINEES PTY LIMITED
ORE & OVERBURDEN PTY LIMITED
PINNACLE EDUCATION SA HOLDING COMPANY
PTY LIMITED
PREFERRED CAPITAL LIMITED
PREMIUM ALTERNATIVE INVESTMENTS PTY
LIMITED
PREMIUM CUSTODY SERVICES PTY LTD
PREMIUM PLANTATIONS PTY LIMITED
PREMIUM PLANTATIONS SERVICES PTY LTD
PT BANK COMMONWEALTH
PT COMMONWEALTH LIFE
PT FIRST STATE INVESTMENTS INDONESIA
Purangi Developments Limited
QILU BANK CO. LTD.
REALINDEX INVESTMENTS PTY LIMITED
RELIANCE ACHIEVER PTY LIMITED
RESIDENTIAL MORTGAGE GROUP PTY LTD
ROCK & RUBBLE (DEBT VEHICLE) PTY LIMITED
ROCK & RUBBLE (EXISTING) PTY LIMITED
ROCK & RUBBLE (NEW) PTY LIMITED
SAF MINING NO.2 PTY LIMITED
SAF Mining No1 Pty Limited
SAFE NO1 PTY LTD
SAFE NO17 PTY LIMITED
SAFE NO2 PTY LTD
SAFE NO3 PTY LTD
SAFE NO4 PTY LIMITED
SAFE NO9 PTY LIMITED
SAFE USD HOLDINGS PTY LTD
SBN NOMINEES PTY. LIMITED
SECURITISATION ADVISORY SERVICES PTY.
LIMITED
SECURITISATION MANAGEMENT SERVICES
LIMITED
SECURITY HOLDING INVESTMENT ENTITY LINKING
DEALS LIMITED
SENBARY PTY LIMITED
SHARE DIRECT NOMINEES PTY LIMITED
SHARE INVESTMENTS PTY LIMITED
SI Holdings Limited
SIF RAILWAY NO.1 PTY LIMITED
SIF RAILWAY NO.2 PTY LIMITED
SOUTH AUSTRALIAN FLEET LEASE ARRANGER
PTY LTD
SOVEREIGN ASSURANCE COMPANY LIMITED
SOVEREIGN SERVICES LIMITED
SOVEREIGN SUPERANNUATION FUNDS LIMITED
SOVEREIGN SUPERANNUATION TRUSTEES
LIMITED
SPARAD (NO.24) PTY. LIMITED (PENDING
DEREGISTRATION AS AT 13/3/15)
ST ANDREW'S AUSTRALIA PTY LTD
STATE NOMINEES LTD
SWAN SECURITISATION FINANCE PTY LIMITED
SWAN SECURITISATION INVESTMENTS PTY LTD.
T.W. CUSTODIANS LIMITED
TANKSTREAM RAIL (BY - 1) PTY LIMITED
TANKSTREAM RAIL (BY - 2) PTY 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