

Appendix 3X

Initial Director's Interest Notice

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

Introduced 30/9/2001.

Name of entity	HOMELOANS LIMITED
ABN	55 095 034 003

We (the entity) give ASX the following information under listing rule 3.19A.1 and as agent for the director for the purposes of section 205G of the Corporations Act.

Name of Director	Andrew Robert Pridham
Date of appointment	16 April 2003

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

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

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

Number & class of securities
Nil

+ See chapter 19 for defined terms.

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

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	Number & class of Securities
<p>Note: Provide details of the circumstances giving rise to the relevant interest.</p> <p>The shares are held by UBS Warburg Private Clients Nominees Pty Ltd for First Provident Corporation Pty Ltd. Andrew Pridham is the sole director of First Provident Corporation Pty Ltd. The shareholder of First Provident Corporation Pty Ltd is a family trust and Andrew Pridham is a beneficiary of the Trust.</p>	<p>2,455,692 fully paid ordinary shares</p>

Part 3 – Director's interests in contracts

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.

Detail of contract	Homeloans Limited Dividend Re-Investment Plan
Nature of interest	UBS Warburg Private Clients Nominees Pty Ltd (for First Provident Corporation Pty Ltd) is a participant in the Plan.
Name of registered holder (if issued securities)	
No. and class of securities to which interest relates	

+ See chapter 19 for defined terms.