

## Appendix 3Y

### Change of 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 30/09/01 Amended 01/01/11

<b>Name of entity</b>	<b>PIONEER CREDIT LIMITED</b>
<b>ABN</b>	<b>44 103 003 505</b>

We (the entity) give ASX the following information under listing rule 3.19A.2 and as agent for the director for the purposes of section 205G of the Corporations Act.

<b>Name of Director</b>	Keith Roy John
<b>Date of last notice</b>	1 September 2023

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

*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.

<b>Direct or indirect interest</b>	Direct and Indirect interest
<b>Nature of indirect interest (including registered holder)</b> <small>Note: Provide details of the circumstances giving rise to the relevant interest.</small>	Avy Nominees Pty Ltd (Director) Midbridge Investments Pty Ltd (Director) Midbridge Nominees Pty Ltd (Director) Midbridge Properties Pty Ltd (Director) Christian Joseph John (Son) Noah Maximillian John (Son)
<b>Date of change</b>	19 November 2023
<b>No. of securities held prior to change</b>	12,297,934 FPO 8,000,000 Options (unlisted) 4,527,273 Options (listed)
<b>Class</b>	1. Fully Paid Ordinary (FPO) 2. Indeterminate Rights (Rights)
<b>Number acquired</b>	1. 5,000,000 FPO 2. 2,807,766 Rights
<b>Number disposed</b>	Nil

+ See chapter 19 for defined terms.

## Appendix 3Y

### Change of Director's Interest Notice

<b>Value/Consideration</b> Note: If consideration is non-cash, provide details and estimated valuation	1. \$0.30 / share 2. Nil
<b>No. of securities held after change</b>	17,297,934 FPO 4,527,273 Options (listed) 2,807,766 Rights
<b>Nature of change</b> Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back	1. Exercise of Unlisted Options (PNCAE) 2. Issue under the Pioneer Credit Equity Incentive Plan, approved by shareholders on 31 October 2023

#### Part 2 – Change of 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.

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

#### Part 3 – <sup>+</sup>Closed period

<b>Were the interests in the securities or contracts detailed above traded during a <sup>+</sup>closed period where prior written clearance was required?</b>	N/A
<b>If so, was prior written clearance provided to allow the trade to proceed during this period?</b>	N/A
<b>If prior written clearance was provided, on what date was this provided?</b>	N/A

<sup>+</sup> See chapter 19 for defined terms.