

Lapse of Performance Rights

Pioneer Credit Limited (the 'Company') refers to the Appendix 3H, Notification of cessation of securities lodged this morning.

Performance Rights are issued to members of the Leadership and Executive teams to reward their contribution to the achievement of the Company's strategic goals. Stringent vesting conditions exist for these Performance Rights, including annual targets and a final hurdle in FY26.

The lapsing of 589,708 Performance Rights under this Appendix 3H represents unvested Performance Rights where required targets have not been met by some members in the Leadership team.

8,019,317 Performance Rights remain on issue.

Authorised by Company Secretary, Pioneer Credit Limited.

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About Pioneer

Pioneer Credit is an ASX-listed company (ASX: PNC) providing high quality, flexible, financial services support to help everyday Australians out of financial difficulty. Pioneer Credit has the trust of long-term vendor partners to do the right thing and respectfully support customers to achieve their financial independence.

Pioneer Credit has established a solid foundation to pursue further growth by leveraging its outstanding industry relationships, compliance record and customer-focused culture.

www.pioneercredit.com.au