

ASX release

5 September 2025

Acquisition of shares by Equity Incentive Plan Trust

Pioneer Credit Limited (ASX: PNC) advises that Pacific Custodians Pty Ltd, as trustee for the Pioneer Credit Limited Equity Incentive Plan Trust ('Trust') will acquire fully paid ordinary shares on market for the purpose of satisfying performance and indeterminate rights that will vest under the Performance Rights Plan.

The Trust shares will be acquired in a manner that complies with Division 2, Part 7.10 of the Corporations Act which prohibits market manipulation and other market misconduct. The Trust will conduct the purchase as follows:

1. The Trust will begin acquiring shares no sooner than 3 business days from the date of this notice;
2. Shares will only be acquired at a price which is not more than 5% above the volume weighted average share price, on-market and excluding option exercises, overnight trades and special crossings;
3. The ASX will be advised before the commencement of trading on the business day after a decision has been made that the Trust will stop buying; and
4. The Company's Share Trading Policy will be strictly adhered to.

Authorised by:

Company Secretary, Pioneer Credit Limited

Investor and media enquiries:

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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