

Form 604**Corporations Act 2001 Section
671B****Notice of change of interests of substantial holder**To Company Name/Scheme PIONEER CREDIT LIMITEDACN/ARSN 103 003 505**1. Details of substantial holder (1)**Name MIDBRIDGE INVESTMENTS PTY LTDACN/ARSN (if applicable) 082 874 995There was a change in the interests of the substantial holder on 19/11/23The previous notice was given to the company on 20/01/22The previous notice was dated 20/01/22**2. Previous and present voting power**

The total number of votes attached to all the voting shares in the company or voting interests in the scheme that the substantial holder or an associate (2) had a relevant interest (3) in when last required, and when now required, to give a substantial holding notice to the company or scheme, are as follows:

Class of securities (4)	Previous notice		Present notice	
	Person's votes	Voting power (5)	Person's votes	Voting power (5)
Fully Paid Ordinary Shares	11,242,934	10.043%	17,297,934	15.317%

3. 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 (6)	Consideration given in relation to change (7)	Class and number of securities affected	Person's votes affected
Refer to Annexure A					

4. Present relevant interests

Particulars of each relevant interest of the substantial holder in voting securities after the change are as follows:

Holder of relevant interest	Registered holder of securities	Person entitled to be registered as holder (8)	Nature of relevant interest (6)	Class and number of securities	Person's votes
Refer Annexure A					

5. Changes in association

The persons who have become associates (2) of, ceased to be associates of, or have changed the nature of their association (9) 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

6. Addresses

The addresses of persons named in this form are as follows:

Name	Address
Refer to Annexure A	

Signature

print name

KEITH ROY JOHN

capacity

DIRECTOR

sign here

DocuSigned by:

Keith R. John

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ANNEXURE A

This is annexure A referred to in form 604 Notice of change of interests of substantial holder dated 20 November 2023

3. Changes in relevant interests

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
19 November 2023	Avy Nominees Pty Ltd			5,000,000	4.445%

4. Present relevant interests

Holder of relevant interest	Registered holder of securities	Person entitled to be registered as holder	Nature of relevant interest	Class and number of securities	Person's Votes
Midbridge Investments Pty Ltd	Avy Nominees Pty Ltd			8,066,221 FPO	7.174%
Midbridge Investments Pty Ltd	Midbridge Property Pty Ltd			120,128 FPO	0.107%
Midbridge Investments Pty Ltd	Midbridge Investments Pty Ltd			6,804,410 FPO	6.051%
Midbridge Investments Pty Ltd	Midbridge Nominees Pty Ltd			1,474,675 FPO	1.311%
KR John	KR John			742,500 FPO	1.311%
KR John	CJ John			40,000 FPO	0.036%
KR John	NM John			50,000 FPO	0.044%

6. Addresses

Name	Address
Avy Nominees Pty Ltd	Level 1, 322 Hay Street, Subiaco WA 6008
Midbridge Property Pty Ltd	Level 1, 322 Hay Street, Subiaco WA 6008
Midbridge Investments Pty Ltd	Level 1, 322 Hay Street, Subiaco WA 6008
Midbridge Nominees Pty Ltd	Level 1, 322 Hay Street, Subiaco WA 6008
CJ John	Level 1, 322 Hay Street, Subiaco WA 6008
NM John	Level 1, 322 Hay Street, Subiaco WA 6008

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Keith John**Director**

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Date