

ASX release 12 April 2021

Appendix 3Y (Change of Director's Interest Notice) - KR John

Pioneer Credit Limited (ASX: PNC) provides the following Appendix 3Y, Change of Director's Interest Notice for the purchase of 100,000 shares on market by Mr Keith John, Managing Director.

Authorised by: Sue Symmons Company Secretary

Investor and media enquiries:

Keith John Managing Director Pioneer Credit Limited

M: 0438 877 767

Nyomi Horgan Citadel-MAGNUS P: 0412 415 573

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

Rule 3.19A.2

Appendix 3YChange 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

| Name of entity | PIONEER CREDIT LIMITED |
|----------------|------------------------|
| ABN | 44 103 003 505 |

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.

| Name of Director | Keith Roy John |
|---------------------|----------------|
| Date of last notice | 7 April 2021 |

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.

| Direct or indirect interest | Direct and Indirect interest | |
|---|--|--|
| Nature of indirect interest (including registered holder) Note: Provide details of the circumstances giving rise to the relevant interest. | Avy Nominees Pty Ltd (Director) Midbridge Investments Pty Ltd (Director) Midbridge Nominees Pty Ltd (Director) Midbridge Properties Pty Ltd (Director) | |
| Date of change | 7 April 2021 | |
| No. of securities held prior to change | 5,884,124 FPO 500 Notes 875,000 Indeterminate Rights 8,000,000 Options | |
| Class | Fully Paid Ordinary (FPO) | |
| Number acquired | 100,000 FPO | |
| Number disposed | Nil | |

⁺ See chapter 19 for defined terms.

Appendix 3Y **Change of Director's Interest Notice**

| Value/Consideration Note: If consideration is non-cash, provide details and estimated valuation | \$49,250 |
|--|---|
| No. of securities held after change | 5,984,124 FPO 500 Notes 875,000 Indeterminate Rights 8,000,000 Options |
| Nature of change Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buyback | On market purchase |

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.

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

Part 3 - +Closed period

| Were the interests in the securities or contracts detailed above traded during a ⁺ closed period where prior written clearance was required? | No |
|---|-----|
| If so, was prior written clearance provided to allow the trade to proceed during this period? | N/A |
| If prior written clearance was provided, on what date was this provided? | N/A |

⁺ See chapter 19 for defined terms.

Appendix 3Y Page 2 01/01/2011