

ASX release

5 March 2026

FY26 NPAT Guidance increased to at least \$23m

Pioneer Credit Limited (ASX: PNC) (“Pioneer” or “the Company”) is pleased to announce a revision to its FY26 NPAT Guidance to at least \$23m, following the repricing of its \$55.5m Medium Term Notes (“MTN”).

The revised guidance represents a 28% increase on the Company’s original FY26 NPAT Guidance.

The increase reflects the material repricing of both the Company’s \$272.5m Senior Finance Facility and its \$55.5m MTN’s, together with the Company’s solid operating performance, where 1HY26 Net Revenue was up 5% of the previous half year.

These structural improvements materially strengthen Pioneer’s earnings profile and capital structure.

The MTN repricing delivers approximately \$1.75m per annum in pre-tax interest savings. When combined with the repricing of the Senior Facility, total cash interest savings of \$2.02m will be realised in 2HY26, with annualised savings of approximately \$4.63m from FY27 onwards.

Authorised by:

The Board of Directors

Investor and Media Enquiries

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About Pioneer Credit

Pioneer Credit is an ASX (ASX: PNC) and FSE (FSE: OPI) listed provider of quality, flexible, financial services support which assists everyday Australians to overcome financial challenges and resolve their outstanding debts. Trusted by its long-term partners, the Company is committed to acting with integrity and supporting customers respectfully as they work towards 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. For more details visit www.pioneercredit.com.au