

## Appendix 3Y

### Change 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

|                       |                               |
|-----------------------|-------------------------------|
| <b>Name of entity</b> | <b>PIONEER CREDIT LIMITED</b> |
| <b>ABN</b>            | <b>44 103 003 505</b>         |

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.

|                            |                |
|----------------------------|----------------|
| <b>Name of Director</b>    | Keith Roy John |
| <b>Date of last notice</b> | 27 August 2026 |

#### 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.

|                                                                                                                                                          |                                                                                                                                                                                                                                              |
|----------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Direct or indirect interest</b>                                                                                                                       | Direct and Indirect interest                                                                                                                                                                                                                 |
| <b>Nature of indirect interest<br/>(including registered holder)</b><br>Note: Provide details of the circumstances giving rise to the relevant interest. | Avy Nominees Pty Ltd (Director)<br>Midbridge Investments Pty Ltd (Director)<br>Midbridge Nominees Pty Ltd (Director)<br>Midbridge Property Pty Ltd (Director)<br>Keith Roy John<br>Christian Joseph John (Son)<br>Noah Maximilian John (Son) |
| <b>Date of change</b>                                                                                                                                    | 5 October 2026                                                                                                                                                                                                                               |
| <b>No. of securities held prior to change</b>                                                                                                            | 20,905,700 FPO<br>782,412 IR                                                                                                                                                                                                                 |
| <b>Class</b>                                                                                                                                             | FPO – Fully Paid Ordinary<br>IR – Indeterminate Rights                                                                                                                                                                                       |
| <b>Number acquired</b>                                                                                                                                   |                                                                                                                                                                                                                                              |
| <b>Number disposed</b>                                                                                                                                   | FPO – 25,000                                                                                                                                                                                                                                 |

+ See chapter 19 for defined terms.

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|                                                                                                                                                                             |                                                                                                             |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------|
| <b>Value/Consideration</b><br>Note: If consideration is non-cash, provide details and estimated valuation                                                                   | Nil                                                                                                         |
| <b>No. of securities held after change</b>                                                                                                                                  | 20,880,700 FPO<br>782,412 IR                                                                                |
| <b>Nature of change</b><br>Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back | Off Market Transfer of incentive for employee not a participant in the Pioneer Credit Equity Incentive Plan |

#### 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.

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

#### Part 3 – <sup>+</sup>Closed period

|                                                                                                                                                               |     |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------|-----|
| <b>Were the interests in the securities or contracts detailed above traded during a <sup>+</sup>closed period where prior written clearance was required?</b> | N/A |
| <b>If so, was prior written clearance provided to allow the trade to proceed during this period?</b>                                                          | N/A |
| <b>If prior written clearance was provided, on what date was this provided?</b>                                                                               | N/A |

<sup>+</sup> See chapter 19 for defined terms.