

Pioneer Credit is committed to being a responsible corporate citizen and a positive influence to improve society and our environment. By focusing on the environmental and social impact of our business, and the manner in which our business is managed, we are improving sustainability, serving our community better and delivering improved performance of our Company.

Environmental

The depletion of natural resources and the threat of climate change impact our environment. While Pioneer operates in a non-carbon intensive environment, it adopts sustainable options as part of its everyday business. These include:-

- Efficient energy consumption (4.0 star NABERS Energy Rating, 4.5 Star NABERS Water Rating and 4.5 Star NABERS Indoor Environment Quality Rating);
- Responsible waste recycling and disposal;
- Increased use of electronic communication, reducing our carbon and gas emissions; and
- Environmentally preferable purchasing for cleaning, office supplies and paper.

Social

Pioneer is aware that its practices will likely have an impact on its customers. With a customer base that is truly representative of Australia's population, having a diverse and engaged workforce enhances the way we interact with those customers.

- Pioneer welcomes team members from all walks of life and promotes inclusion across every societal group. The Pioneer Principles underpin each interaction our team has with our stakeholders and Pioneer commits to:-

- o Treating all our people with empathy and respect;
- o Non-discriminatory, non-exploitable and safety conscious employment practices;
- o The highest ethical practices and professional standards from its team and any parties we may engage; and
- o Always trying to make a positive contribution to the community.

These commitments are documented in our various statements and policies, including our Code of Conduct, Diversity and Inclusion Statement, Vulnerable Customer Policy, Whistleblower Policy and our Modern Slavery and Trafficking Risk Assessment, all of which are available to all staff.

Corporate Governance

Pioneer has adopted all ASX Corporate Governance Council Guidelines and Recommendations.

These recommendations are the framework of rules, relationships, systems and processes within our business and include the structure of the Board of Directors and management, dealing with investors and other stakeholders, culture, safety, disclosure, risk and remuneration.

The Company's Corporate Governance Statement and associated documents are reviewed annually and are available on the Company's website

Keith John
Managing Director