

Environmental, Social and Governance (ESG) Policy

At Pioneer we recognise our responsibility to operate as a force for good in ending debt stress, and to be a good corporate citizen and positive influence on society. We are committed to leading with integrity, empathy, and transparency, ensuring that our business practices have an overall positive impact on society and the environment and deliver returns to shareholders.

Environmental

While our operations are not resource-intensive, we recognise our role in contributing to environmental sustainability. Our commitments include:

- Efficient energy consumption (5.0 Star NABERS Energy Rating, 4.0 Star NABERS Water Rating and 4.0 Star NABERS Indoor Environment Quality Rating);
- Implementing a waste reduction and recycling program across our office;
- Reducing environmental impact by minimising flight travel and increasing use of digital-first practices;
- Environmentally preferable purchasing for cleaning, office supplies and paper; and

Social

We believe in operating with empathy and respect. Our social commitments include:

To our customers

- Treating all individuals with dignity, fairness and respect, with additional care taken to support those experiencing vulnerability and/or financial difficulty;
- Ensuring our practices are ethical and compliant with the highest industry standards;
- Maintaining a Customer Advocate role who provides management with meaningful feedback to drive positive change;
- Offering appropriate support and resources to our disadvantaged customers; and
- Regularly reviewing feedback and complaints to improve client outcomes.

- Providing cultural awareness training to customer-facing employees to support customers from diverse backgrounds.

To our employees

- Providing a safe, inclusive, and supportive workplace that promotes diversity and employee wellbeing;
- Ensuring fair pay, incentives, benefits, and professional development opportunities;
- Providing continual learning and coaching to ensure all employees are set up for success; and
- Encouraging employee engagement in purpose-driven initiatives.

To our community

- Partnering with community organisations and not-for-profits aligned with our values.

Governance

We are committed to ethical, transparent, and accountable governance. This includes:

- Embedding ESG considerations into decision-making at Board and leadership levels;
- Maintaining an ESG Sub-Committee responsible for monitoring performance;
- Maintaining cyber security practices to ensure all data is protected; and
- Complying with all applicable laws, regulations and industry standards in the countries we operate in.

Keith Roy John

Managing Director