

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 being a corporate citizen and a positive influence to society. We are committed to leading with integrity, empathy, and transparency, ensuring that our business practices support financial wellbeing, fair treatment, and long-term sustainability for all stakeholders.

Environmental

While our operations are not resource-intensive, we recognise our role in contributing to environmental sustainability. Our commitments 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);
- Implementing a waste reduction and recycling program across our office;
- Minimising environmental impact by increased use of digital-first practices;
- Environmentally preferable purchasing for cleaning, office supplies and paper; and
- Selecting suppliers and partners with demonstrated environmental commitments.

Social

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

To our customers

- Treating all individuals with dignity, fairness and respect, particularly those who are vulnerable or are experiencing hardship;
- Ensuring our practices are ethical and compliant with the highest industry standards;
- Maintaining a Customer Advocate role who provides management with meaningful feedback that drives change;
- Offering appropriate support and resources to our disadvantaged customers; and
- Regularly reviewing feedback and complaints to improve client outcomes.

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;
- 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 and reporting annually to the Board;
- Including in our Corporate Governance Statement our commitment to deliver returns to shareholders whilst having an overall positive impact on society and the environment; and
- Complying with all applicable laws, regulations, and industry standards in the countries we operate in.

Keith John

Managing Director