

Anti-Corruption Policy

The Company has established an anti-corruption policy to provide a direction and framework for anti-corruption undertakings in accordance with principles and best practices in line with the country's economic and social environment as well as the finance business. The Company encourages the implementation of the anti-corruption policy by companies in its financial business group as appropriate to each company. Directors, executives, employees, and relevant parties are required to adhere to and practice the anti-corruption policy in their business.

“Corruption” means any form of bribery, whether in the form of giving, demanding, or agreeing to give, or any action of offering, giving, promising, granting, or committing to give any valuables or benefits to a public official, government agency, private entity or responsible individual, whether directly or indirectly, to induce favorable actions or to restrain the person or entity from performing their duties or to commit illegitimate actions. Corruption also includes demanding, obtaining, or agreeing to obtain any illegitimate valuables or benefits for oneself or others to induce favorable actions or to restrain the person from performing either legitimate or illegitimate duties.

Operational Guidelines

Bribery

The Company prohibits directors, executives and employees from engaging in any form of bribery.

Political Contribution

The Company shall not make contributions to any political campaigns or activities of any politicians or political parties, unless the contributions are permitted by laws and promote democracy.

Charitable Contribution

The Company shall make charitable contributions in accordance with laws and morality.

Sponsorship

The Company shall provide sponsorship after careful consideration, and in accordance with the law and good practice.

Code of Conduct and Business Ethics

Receiving and Giving Gifts, Entertainment and Other Benefits

- (1) The exchange of gifts, provision of entertainment, and other benefits supports the Company's objective to strengthen business relationships. This must be carried out cautiously, carefully and sensibly. The monetary value should reflect appropriateness, the occasion, tradition and mores.
- (2) Not to give bribes, take bribes, propose or claim any other benefits – directly or indirectly – from customers, government agencies, private agencies or third parties, or to allow gifts to influence decision-making or exercise influence on others that encourages them to refrain from following their duties to attain undue advantages from any situation.

Responsibility to Customers

Maintaining positive customer relationships. Not accepting bribes, kickbacks, gifts, presents, or entertainment in any form that implies an intention to behave incorrectly.

General Compliance

Providing communication channels for whistleblowers or for people to report potential or suspected breaches of laws and regulations.

Risk Management

The Company established a risk management process to identify corruption risks, to assess their impacts, to design mitigating and preventive measures, and to monitor and control the risks.

Channels of Communication

Various groups of stakeholders can raise their concerns, file complaints, and report suspicions regarding corruption by sending a letter to the Company's Compliance Department at MINT TOWER, 8th floor, 719 Bantadthong Road, Wang Mai, Pathum Wan, Bangkok 10330.