

## **Corporate Social Responsibility Policy**

The Company establishes this policy to indicate a direction and framework for its corporate social responsibility undertakings in accordance with good corporate governance principles and practical guidelines suitable for the business of a financial institution.

The Company encourages the adoption and implementation in a practical manner this Corporate Social Responsibility Policy by companies in its financial business group as appropriate to the situation of each company.

The Company expects persons acting on its behalf to understand, recognize, adhere to and accept the value of, and put into practice, this Corporate Social Responsibility Policy, as part of their everyday life so that it becomes part of its organizational culture.

## **Scope**

This human rights policy covers all undertakings of the Company as well as those of its suppliers and business partners. The Company encourages its employees, suppliers, and business partners to strictly adhere to this policy.

## **Corporate Social Responsibility Policy**

The Company is determined to operate a securities business, recognizing its responsibility to society, supporting and encouraging its personnel to be aware of this social responsibility, to act for the benefit of society and the general public, and coordinate good relationships and co-operation with stakeholders; as well as applying corporate social responsibility in work, taking into account both internal and external situations, with understanding and confidence in the sustainable value which the Company and stakeholders will jointly create in a suitable manner.

## **Practical Guidelines**

### **1. Doing business in a fair manner**

- (1) The Company supports and promotes principles for strengthening competitiveness of the business in a fair manner and undertakes business activities in accordance with the laws.
- (2) The Bank never supports activities or behaviors obstructing fair competition in business.
- (3) The Bank respects property rights, including physical property and intellectual property as well as copyrights and registered patents.

### **2. Anti-corruption**

The Bank implements its prescribed anti-corruption policy.

### **3. Respect for human rights**

- (1) The Bank takes a prudent and careful approach to doing business, taking into consideration consequences that may affect the rights of employees, communities, and society.
- (2) The Bank ensures that its business operations will not lead to violations of human rights, and refrains from participating in any actions leading to such violations.

### **4. Fair treatment of employees**

The Bank takes care of and treats employees by taking into consideration principles and basic rights as stipulated by laws or its rules and regulations, as well as principles of human rights to strive for understanding and co-operation in strengthening and growing the business in a sustainable fashion, while protecting society and caring for occupational health and safety.

## **5. Responsibility to consumers**

The Company as a financial institution takes into consideration consumers' basic rights in four aspects as follows:

- (1) The right to know information necessary for making decisions to use services;
- (2) The right to make decisions to use services;
- (3) The right to opine, complain, and make suggestions for service improvements;
- (4) The right to be compensated when services fail to meet standards, or inaccurate information is disseminated which may cause damage to consumers.

### **Practical guidelines**

- (1) Taking into consideration consumers' basic rights when designing or developing new financial products or services, including formulation and review, and processes or undertakings for offering financial products or services which take into consideration consumers' basic rights in a suitable manner;
- (2) Recognizing the significance of and undertaking to provide appropriate communication between the Bank and consumers to ensure good understanding, as well as supporting and encouraging employees and consumers to have the right knowledge, understanding and recognition of consumers' basic rights.

## **6. Development of community or society**

Support and encouragement of employees to have knowledge, understanding, and recognition of the development of community and society; organizing activities to support the development of community and society on suitable occasions; and allocating resources to support and encourage development of community and society.

## **7. Attainment and sharing of innovations achieved as part of its corporate social responsibility undertakings**

Support and encouragement for the conception of ideas and the search for, and development of, new knowledge including applying obtained knowledge to business and managing the development of innovation with the aim of benefiting business and society in a suitable manner.

## **Corporate Social Responsibility Strategy**

The Bank realizes that its business operation could affect economic and social development of the country. At the same time, the Bank also understands the importance of sustainable development on its long-term business growth. Therefore, the Bank strives to do business with responsibility for the society and all stakeholders and to support and collaborate with related parties to tackle key challenges of sustainable development, aiming to help build strong, self-reliant, and adaptive communities as well as a society with equal opportunities and efficient use of resources.

To determine its corporate social responsibility activities, the Bank takes various factors into account, for example, the United Nations' Sustainable Development Goals (SGDs), key challenges of sustainable development, customer and partner relationship, social and private benefit as well as its business strategies, expertise, resources and image. This is to ensure that the activities the Bank engages in or supports can deliver changes and positive impacts on the society and the communities as well as the Bank itself and employees who participate in the activities. The Bank communicates with employee and encourages them to participate in the activities as appropriate.

Besides cultivating valuable Thai arts and culture and nurturing religions that the Bank places a high priority on and has continuously been active in, the Bank formulates its Corporate Social Responsibility (CSR) strategy for 2022-2024. The CSR strategy focuses on promoting and participating in activities relevant to 3 key sustainable development challenges in Thailand i.e., 1. Aging Society 2. Inequality and 3. Environmental Challenges. Details of each challenge are summarized below:

## **1. Aging Society**

### **(SDGs Goal 1: No Poverty)**

Thai population experiences longer life expectancy and this has led to key challenges and limitations that affect financial stability both at personal level and household level:

- Overspending and excessive indebtedness;
- Insufficient saving and inadequate retirement planning;
- Limited income-generating capability for vulnerable groups such as seniors, people with disability and low-income people.

## **2. Inequality**

### **(SDGs Goal 4: Quality Education and Goal 10: Reduced Inequality)**

Emerging threats, especially from the COVID-19 outbreak, have accentuated inequality in various dimensions, causing concerns over long-term development. Key areas of inequality include:

- Unequal access to financial services and knowledge especially for vulnerable groups such as people with disability, seniors and low-income people;
- Unequal access to knowledge, skills, and sources of fund for small and medium enterprises (SMEs) and farmers;
- Unequal access to education.

## **3. Environmental Challenges**

### **(SDGs Goal 6: Clean Water and Sanitation, Goal 13: Climate Action, Goal 14: Life below Water and Goal 15: Life on Land)**

Global warming, rapid urbanization, and inefficient use of resources have adversely affected well-being of communities and the country's potential to achieve sustainable growth. Key environmental challenges include

- Draught;
- Urban waste including plastic waste and ineffective waste management;
- Deforestation;
- Pollution.