

Human Rights Policy

The Company strives to do business with responsibility to society and all stakeholders, as well as to respect human rights in accordance with domestic laws and international standards. The Company has put in place proper risk management mechanisms for human rights violations resulting directly from its business conduct and indirectly from engagement with the business activities of its customers, suppliers, and business partners. The Company aims to prevent and avoid human rights violations and, should they occur, to mitigate their impacts, which may not only harm affected parties but also damage the Company's reputation and stakeholders' trust.

Realizing the importance of upholding human rights, the Company has established its human rights policy in line with domestic laws and international standards, including the Universal Declaration of Human Rights (UDHR) and the International Labour Organization (ILO) Conventions, as a practical guideline for executives and employees throughout the Company. The Company has adopted the UN Guiding Principles on Business and Human Rights (UNGPs) as a framework for its human rights management to identify and assess risks and impacts related to human rights from the business activities of the Company or its suppliers as well as to develop appropriate prevention and mitigation measures. The Company will provide accessible channels for filing complaints related to human rights violations, a transparent complaint-handling process, fair remediation, and an effective monitoring and reporting of actions taken regarding human rights violations. Moreover, the Company continuously communicates with employees in order to raise awareness and build understanding on the importance of doing business with respect for human rights and to enshrine this as part of our 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.

Guidelines

The Company believes that all human beings are born free and equal in dignity and rights without distinction of any kind, such as race, religion, sex, language, culture, or any other status and therefore issues the guidelines corresponding to each group of stakeholders as follows:

Customers

- The Company respects rights of customers and treats them fairly and without discrimination.
- The Company realizes its customers' basic rights to receive fair financial services and has established market conduct policy and guidelines, covering fair treatment guidelines; sales practices that offer complete, clear, and non-distorting information without harassing customers; after-sales services; and prudent controls and audits to ensure customers receive fair, high-quality services suitable for their needs.
- The Company respects the rights of data subjects and puts high importance on the protection of customers' personal data through strict information security and compliance with related laws.
- The Company holds labor rights and community rights as a key criteria in considering credit approval for individuals or businesses under the environmental, social and governance risk management framework of its credit underwriting process. The

Company will not provide credit to businesses engaging in human trafficking, forced labor, or illegal child labor as specified in the Company's responsible credit approval policy.

Employees

- The Company treats all employees according to its rules without unfair discrimination.
- The Company encourages employees to respect the rights of their colleagues, customers, and others.
- The Company respects labor rights, including the rights to join labor unions and collective bargaining, promotes occupational health and safety within the workplace, and refrains from forced labor and child labor. Also, the Company strictly complies with applicable labor laws and regulations.

Suppliers and Business Partners

- The Company expects its suppliers and business partners to respect human rights according to domestic laws and international standards.
- The Company expects its suppliers to conform to the human rights related principles outlined in the Company's Code of Conduct and encourages them to fully comply with the Code of Conduct.
- Under the Company's supply chain risk management framework, the Company incorporates human rights factor as one of the criteria in a vendor selection process. The Company regularly monitors and assesses performance related to the human rights practices of its suppliers, and conducts risk and impact assessments in its supply chain to determine proper prevention and mitigation measures.

Handling of Complaints and Suggestions

The Company provides multiple communication channels to file complaints and suggestions on actions or activities that do not comply with the Bank's human rights policy and ensures appropriate investigation and remedies for impacts occurred.

Contact Channels

Post

- Compliance Department
MINT TOWER, 8th floor, 719 Bantadthong Road, Wang Mai, Pathum Wan, Bangkok 10330

Website

- Fill in the form to file complaints at