



Responsible Lending Policy

Srisawad Capital 1969 Public Company Limited

Fair Lending Policy

Srisawad Capital 1969 Public Company Limited (“the Company”) places great importance on conducting its business in a sustainable and responsible manner and is committed to providing lending services that are fair, transparent, and fully compliant with the rules and regulations prescribed by relevant supervisory authorities. The Company’s business objectives emphasize that all employees are expected to deliver credit services with accuracy and responsibility, adhering to clear, transparent procedures for both service provision and credit approval. The Company is committed to ensuring fairness, integrity, and accountability in all lending activities.

Objectives

This Fair Lending Policy is established to serve as a guideline for the Company’s business operations in alignment with principles of good corporate governance. It aims to support sustainable growth and development in accordance with the Company’s sustainability strategy.

Scope

This policy applies to all directors, executives, and employees of Srisawad Capital 1969 Public Company Limited.

Definitions

- **Borrower** : Refers to an individual customer who expresses the intention to apply for the Company’s credit services by completing the loan application form and submitting the required supporting documents as prescribed by the Company’s criteria.
- **Lender** : Refers to **Srisawad Capital 1969 Public Company Limited**, which grants loans to customers who meet the credit eligibility requirements and enter into a formal loan agreement with the Company.
- **Credit** : Refers to loaned funds in the form of cash granted to individual borrowers.
- **Interest Rate and Fee Charge** : Refers to the return and service charges agreed upon between the borrower and the lender. All interest rates and fees shall be consistent with and comply with the announcements or regulations issued by relevant supervisory authorities.
- **Loan Installment** : Refers to the repayment period for the loan principal, interest, and related fees as agreed upon between the parties (e.g., repayment due on the 1st day of each month).
- **Loan Term** : Refers to the repayment period of the loan, typically ranging from 12 to 60 months, or longer under specific debtor assistance programs.

Implementation Guidelines

The Company promotes fair lending practices through the following management and operational guidelines:

(1) Credit Products

- **Product Type:** Personal Loan
- **Target Customers:** Individual customers
- **Terms and Conditions:** Borrowers must meet the Company's qualification criteria and submit all required supporting documents for credit application. Upon loan approval, the Company must clearly inform the borrower of the approved credit limit, interest rate, fees charged, loan term, and repayment schedule in the loan approval documents. The loan approval must be appropriate to the borrower's repayment capacity and must not encourage excessive indebtedness. Interest rates shall be determined in accordance with the customer's risk profile and loan characteristics (**risk-based pricing**). All contractual terms must be fair and transparent to customers.

(2) Advertising

All loan advertisements must be **accurate, clear, complete, and comparable** — particularly in relation to interest rates, fees charged, and terms — and must not **encourage excessive borrowing**. The aim is to ensure that customers receive and fully understand the information necessary to make informed and responsible financial decisions

(3) Sales Process

Sales staff must provide customers with complete and accurate information — not exaggerated or misleading — sufficient for customers to make informed decisions. Products offered must align with the customer's financial objectives or intended use of funds, and staff must not encourage unnecessary or excessive borrowing.

(4) Credit Risk Management

The Company establishes clear criteria for borrower and/or guarantor qualifications, debt repayment capacity assessment, and required supporting documents. All such criteria are communicated transparently to potential borrowers through public channels such as sales staff, loan application forms, the Company's website, or other accessible communication platforms. All borrower documents must be verified for accuracy and completeness before submission for credit approval. Customer documents are securely stored and managed in accordance with **Personal Data Protection Act (PDPA)** principles to ensure data privacy and security.

(5) Debt Collection and Collection Fees

The Company clearly defines and discloses its debt collection timelines and fee rates through public channels. Borrowers are notified via SMS **three (3) days before and three (3) days after** each due date using the contact

information provided. If repayment is not made, the Company will issue formal written notices and/or engage authorized external collection agencies in accordance with applicable laws. The Company also provides important reminders and educational messages to help customers maintain financial discipline and manage their debts responsibly.

(6) Assistance for Financially Distressed Borrowers

The Company offers clear options for debt restructuring and mediation for borrowers facing repayment difficulties. These options are communicated transparently through public channels, such as the Company's website and billing statements, which include cautionary messages such as: "**Important Notice:** In case of late payment, penalty interest and collection fees will apply. If you are unable to make your payment or are facing financial difficulties, please contact the Company for debt assistance"

(7) Legal Proceedings

The Company assigns a dedicated unit to ensure fairness in all legal proceedings. If a debtor requests information, the Company shall provide relevant details regarding the legal process, such as the debt amount subject to legal action and the borrower's rights to present facts in court, depending on the circumstances of each case.

(8) Debt Assignment and Transfer

If any debt is to be sold or transferred to another creditor, the Company will provide written notice to the borrower in advance, in full compliance with applicable legal requirements.

For any inquiries regarding this Policy, please contact the **Compliance Department, Human Resource Development Department, or Legal Department** during the Company's official business hours.