



Public Relations Policy for Loan Services

Srisawad Capital 1969 Public Company Limited

## Public Relations Policy for Loan Services

Srisawad Capital 1969 Public Company Limited and its subsidiaries (the “Company”) emphasize advertising products and services based on accuracy and verifiability, avoiding exaggerated or misleading information that may cause misunderstanding to both the communicator and the audience. The Company has established clear details and processes for preparing advertisements to ensure that directors, executives, and employees of Srisawad Capital 1969 Public Company Limited and its subsidiaries comply for the purpose of sustainable growth.

### Objective

To align with the Company’s Responsible and Fair Lending Policy, this Public Relations Policy for loan services aims to ensure that all advertising and promotional content is:

- Accurate and clear,
- Comprehensive and comparable, particularly with respect to conditions, interest rates, and fee charged, and
- Not encouraging over-indebtedness.

The goal is to ensure that customers receive and fully understand the necessary information from advertisements to make informed decisions and promote sound financial discipline.

### Scope of Application

This policy applies to all directors, executives, and employees of Srisawad Capital 1969 Public Company Limited and its subsidiaries, serving as a control framework for advertising and public relations relating to the Company’s loan services.

### Definitions

**Advertising** means any marketing or sales promotion activity conducted through any channel or format, whether performed directly by the Company, by a third party on its behalf, or jointly with business partners.

## Guidelines

The Company encourages the dissemination of advertising information that is accurate, verifiable, and consistent with fair lending management principles.

### 1. Advertising Practices

Advertising, including marketing and promotional activities across all channels and formats, whether conducted directly, indirectly, or jointly with business partners, must follow these principles:

**1.1 “Accuracy and Clarity”** Advertisements must provide essential and easily understandable information that is not distorted or misleading. Font size must be clearly visible, and any spoken information (e.g., in video or audio ads) must be delivered at a speed consistent with other key terms in the advertisement.

**1.2 “Completeness and Comparability”** Advertisements must clearly state interest rates and the assumptions used in calculating such rates for loan products, providing customers with sufficient information to compare with other loan products.

**1.3 “No Encouragement of Over-Indebtedness”** Marketing promotions must be responsible and support customers’ financial discipline. Advertisements should encourage customers to consider the necessity of borrowing and their repayment capacity. Promotional activities offering gifts or rewards before loan approval are strictly prohibited. Every retail loan advertisement must include a warning message: **“Borrow only as necessary and within your ability to repay.”**

### 2. Public Relations Channels

Public relations may be conducted through:

- Social media (e.g., LINE OA, Facebook, Website)
- Other channels deemed appropriate by the Company.

## Operational Guidelines and Advertising Regulations

**1. Responsible Department:** Marketing and Corporate Communications Department.

**2. Workflow Structure:**

- Operator: Marketing and Corporate Communications Officer

- Reviewer: Director of Marketing and Corporate Communications Department
- Approving Parties: (1) Product and Sales Channel Development Division (2) Compliance Department (3) Internal Audit Department

### 3. Types of Communication Content:

- 3.1. Product and service promotions
- 3.2. General financial or financial discipline information

### 4. Work Process:

- 4.1. Operator: Drafts messages, content, and advertising details according to preliminary criteria.
- 4.2. Reviewer: Reviews of the information for accuracy, completeness, and compliance before submitting it for approval to: (1) Product and Sales Channel Development Division (2) Compliance Department (3) Internal Audit Department
- 4.3. Approvers: Verify compliance with established criteria and grant approval.
- 4.4. Operator: Publishes approved content through the Company's communication channels.

For any questions regarding this policy, please contact the Compliance Department, Human Resources Development Department, or Legal Department during the Company's business hours.