



Corporate Social Responsibility Policy

Srisawad Capital 1969 Public Company Limited

Corporate Social Responsibility Policy

Srisawad Capital 1969 Public Company Limited

Srisawad Capital 1969 Public Company Limited recognizes the importance of conducting business with fairness, respect for human rights, ethics, and compliance with good corporate governance principles. The Company maintains a transparent intention to demonstrate responsibility toward society and the environment as a whole.

Objectives

This policy is established to support and maintain an organizational culture of integrity and transparency, as well as to ensure alignment with good corporate governance principles.

Scope of Implementation

This policy applies to the directors, executives, officers, and employees of Srisawad Capital 1969 Public Company Limited and its subsidiaries.

Guidelines

1. Fair Business Operations

To ensure fairness in business operations, the Company has established a policy prioritizing the rights of all stakeholder groups. This includes internal stakeholders, such as employees and executives, and external stakeholders, such as customers, business partners, creditors, other relevant agencies, as well as the community, society, and the environment. This commitment extends beyond legal requirements to include refraining from any actions that violate or infringe upon the rights of these stakeholders. The business ethics guidelines are defined as follows:

1.1 Policy and Responsibility towards Shareholders

1.1.1 The Company has established corporate governance policies to enhance transparency and build confidence among shareholders, investors, and all stakeholders. The Company defines its operational policies and direction while prioritizing internal control and audit systems. It supervises the management to ensure efficient policy implementation for the best interests of the shareholders.

1.1.2 The Company respects the rights of shareholders to receive necessary information for company evaluation on an equitable basis. Operating results, financial positions, and factual supporting information shall be disclosed in accordance with the regulations prescribed by the Bank of Thailand, the Stock Exchange of Thailand, and the Securities and Exchange Commission.

1.1.3 The Company provides a system that ensures all shareholders are treated equally at shareholders' meetings.

1.2 Guidelines on Conflict of Interest

1.2.1 Employees must avoid conflicts between personal interests and the interests of the Company when dealing with business partners and other individuals.

1.2.2 Employees must fully dedicate their efforts and time to the Company's business. In the event that it is necessary to engage in outside work to increase income or for other purposes outside of working hours, such work must meet the following criteria:

- It does not affect the performance of their assigned duties.
- It does not violate the law or contradict public order and good morals.
- It does not negatively impact the reputation or business of the Company.
- It does not conflict with the interests of the Company.
- It does not involve the use of the Company's confidential information.

2. Respect for Human Rights

Human rights are the fundamental rights that every individual deserves to enjoy happiness as a human being and as a member of society. Respecting human rights is essential for social stability and peace. The Company prioritizes respect for human rights, recognizes the value of human resources, and desires its employees to take pride in the organization. Consequently, the Company promotes an inclusive working atmosphere and provides equal career advancement opportunities. Employees are encouraged and supported to continue developing their knowledge and capabilities continuously and thoroughly under the following human resource management guidelines:

2.1 Equality and Equal Opportunity

2.1.1 Treat all employees with respect for their dignity and inherent human value on an equal basis.

2.1.2 Recruitment and selection of personnel are conducted based on the interests and success of the Company, adhering to the principles of merit, equality, competency, and business necessity. To acquire the most suitable personnel, the Company considers job qualifications, educational background, experience, and other essential requirements without discrimination based on gender, age, race, religion, or personal relationships.

2.1.3 Establish a compensation system based on employee competency, including the provision of benefits and welfare. The salary structure is designed to be consistent with economic conditions, while wage increases are considered based on business success, individual performance, and the diligence of employees throughout the past year.

2.1.4 Support and encourage continuous development for employees in core business competencies, managerial skills, and operational proficiency. The Company consistently provides both budget and time for such development to enhance work performance and career advancement opportunities. This aims to develop high-quality personnel with positive attitudes and professional expertise, with off-site training sessions totaling approximately 450 hours per year.

2.1.5 Foster a positive communication atmosphere that leads to good internal relationships and effective collaboration.

2.1.6 Promote and provide channels for employees to offer suggestions or file grievances regarding work-related issues, living conditions, or welfare benefits through the Welfare Committee in the Workplace. All suggestions will be seriously considered, and corrective measures will be implemented for the benefit of all parties and to maintain harmonious working relationships.

2.2 Human Rights Violation

2.2.1 Supervisors should conduct themselves in a manner that earns the respect of their employees, and employees shall refrain from any actions that demonstrate a lack of respect toward their supervisors.

2.2.2 All employees must refrain from any acts of violation or harassment, whether verbal or physical, against others based on race, religion, or physical and mental disabilities.

3. Anti-Corruption

All employees must strictly perform their duties with honesty and integrity and must refrain from any form of corruption. This includes, but is not limited to, the following high-risk scenarios:

3.1 Embezzlement or misappropriation of the Company's assets for personal gain or for the benefit of associates.

3.2 Bribery in any form, which includes receiving or giving gifts, facilitation payments, whether in cash, kind, or any other type of benefit.

3.3 Charitable donations or sponsorships must be made solely in the name of the Company. The amount must be appropriate and not exceed what is necessary for each specific case.

3.4 Political contributions refer to the provision of financial assistance, assets, or any other form of support, whether directly or indirectly, to support political activities for the purpose of gaining improper business advantages. As the Company is committed to political neutrality and supports the democratic system, the use of Company resources to assist or support politicians, political parties, or any political-related activities is strictly prohibited.

3.5 Procurement is a type of transaction with a high risk of corruption. Therefore, it must be conducted with due diligence, transparency, and accountability, in full compliance with the Company's rules and regulations.

3.6 Human resource management, which includes recruitment, training, performance evaluation, compensation, promotion, and disciplinary action, must be conducted with transparency and neutrality. It must be free from bias or prejudice against any individual and must not be influenced by personal gain or favoritism, ensuring alignment with the Company's anti-corruption measures.

3.7 **Conflict of Interest** refers to situations where personal interests conflict with the overall interests of the Company, potentially influencing work performance or decision-making in various transactions. This includes cases arising from improper segregation of duties or overlapping roles—for instance, serving as a disciplinary committee member while also being an operational staff member within the same unit. It also covers the misuse of internal information, which is normally confidential, for the benefit of oneself or associates. Therefore, to effectively manage such issues, the Company ensures clear and appropriate segregation of duties for each position. If a transaction involves a potential conflict of interest, the employee should avoid exercising decision-making authority. If unavoidable, the process must be conducted with prudence, neutrality, and transparency, and the conflict of interest must be disclosed to stakeholders or other relevant parties.

3.8 Employees who refuse to engage in corruption related to the Company's business operations will not be held at fault. The Company affirms that no demotion or disciplinary action will be taken against such employees, even if their refusal results in a lost business opportunity. Furthermore, such employees will be commended and provided with protection similar to those who report tips or file corruption-related complaints.

3.9 The Company has established guidelines for whistleblowing or filing complaints. Reported matters or actions must involve corruption or suspected corruption that impacts the Company's interests or reputation, whether directly or indirectly. Such reports must be factual and based on corrupt practices, not fabricated with dishonest intent to slander or harass others. All employees have the right to report or file a complaint. Since whistleblowing is critical to anti-corruption measures, it is the duty of every employee who

witnesses actions constituting or suggesting corruption not to remain indifferent or neglectful, but to report such matters to the Company or their supervisors without delay.

3.10 External parties who are not employees, such as shareholders, customers, and the general public, may also provide tips or file complaints.

3.10.1 The Company has provided communication channels for stakeholders to reach the Board of Directors and Management. These channels serve as a central hub for receiving and managing various complaints for both individual and business customers. Furthermore, the Company has established direct channels to the Board of Directors for suggestions, useful business information, or complaints regarding misconduct, ensuring transparency in its operations.

3.10.2 To protect the rights of informants, the Company has established a **Whistleblowing Policy**. This policy defines the reporting channels, the process for handling information or complaints, and measures to protect the rights of informants. Information regarding the complainant is kept strictly confidential; access is restricted solely to authorized personnel responsible for investigating the reported issues. Independent directors are tasked with directing the investigation and reporting to the Board of Directors. In cases where stakeholders have suffered damage from a violation of their legal rights, the Company has established fair remedial measures for those affected.

3.10.3 **Protection of Whistleblowers and Informants:** To safeguard the rights of whistleblowers, complainants, and informants acting in good faith, the Company will withhold their names, addresses, or any information that could identify them. Relevant employees are required to adhere to the following practices:

3.11 Employees who obtain information while performing duties related to whistleblowing or corruption complaints are responsible for keeping all information, evidence, and documents of the whistleblowers, complainants, informants, and witnesses strictly confidential. Disclosure to unauthorized people is prohibited, except when required by law.

3.12 Employees who report tips or file complaints in good faith are considered to be performing their duties lawfully and normally. They will receive appropriate protection from the Company, with no demotions or any other unfair or negative actions taken against them.

4. Fair Labor Practices

The Company believes in the power of every individual within the organization as a key force in driving the Company toward its vision and mission effectively, appropriately, and in alignment with its business strategies. Consequently, the Company recruits and selects new personnel who possess the knowledge, abilities, skills, positive attitudes, and readiness to join the organization. Simultaneously, the Company focuses on retaining existing personnel by enhancing their knowledge, abilities, and various skills to foster teamwork, mutual support, and a sense of belonging and engagement. This approach ensures the achievement of corporate goals with efficiency and effectiveness. Most importantly, the Company consistently emphasizes ensuring that employees work happily and with pride in being a part of the organization.

4.1 Management of Wages, Compensation, and Benefits

The Company adheres to the principle of fair wage management, ensuring it is appropriate for a good quality of life. The Company provides financial support through various subsidies and welfare loans, along with numerous other benefits to ensure employees have sufficient security for their livelihood and well-being. These include a provident fund, life, accident, and disability insurance, medical benefits, welfare loans, employee uniforms, annual health check-ups, annual company trips, as well as fire drills and safety systems. This is implemented alongside the promotion of a work-life balance for employees, in accordance with the principles of the Sufficiency Economy Philosophy.

4.2 Personal Rights and Freedoms

The Company prioritizes the protection of human dignity, rights, and personal freedoms. It ensures that its operations are not involved in any human rights violations and treats all employees with equality. Employees are provided with the opportunity to submit written grievances to their supervisors. Furthermore, the Company has installed suggestion boxes for comments, recommendations, and other complaints, allowing employees to

express their views. The Welfare Committee in the Workplace is responsible for gathering these comments and suggestions to present to the management.

4.3 Employee Potential Development

The Company has a systematic personnel development process for employees at all levels, focusing on both potential enhancement and improving work efficiency. This includes methods such as on-the-job training, professional development, mentoring, and fostering a sense of being an integral part of the organization.

4.4 Social and Community Contribution

The Company supports and encourages all employees to participate in various Corporate Social Responsibility (CSR) activities to benefit society and the environment.

4.5 Procurement

As procurement is a transaction category with a high risk of corruption, it must be conducted with prudence, transparency, and accountability, in strict accordance with the Company's rules and regulations.

4.6 Responsibility toward Customers, Business Partners, and Others

Beyond legal compliance, the Company maintains a policy requiring all employees to fulfill their duties based on business ethics regarding customers and business partners as follows:

- **Customers:** The Company is committed to conducting business with honesty and strives for customer satisfaction by offering high-quality financial products and excellent services. We are dedicated to responding to customer needs with attentiveness and responsibility, while prioritizing the confidentiality of customer information. The Company ensures that customers understand the risks associated with various financial services and provides opportunities for feedback through a formal complaint management system to continuously develop businesses and services that meet customer demands.
- **Business Partners:** The Company recognizes the importance of treating business partners in accordance with commercial terms and contractual obligations. We operate within the framework of fair competition and refrain from dishonest practices.

In selecting business partners, the Company will not engage with those involved in illegal activities. Furthermore, partners must maintain policies regarding social and environmental responsibility and must not be organizations that pollute the environment.

- **Competitors:** The Company adheres to the framework of fair competition and does not employ dishonest methods to undermine trade competitors.
- **Creditors:** The Company complies with all contracts, terms of agreement, and obligations toward creditors, including both trade creditors and depositors.

Furthermore, the Company has established additional guidelines as follows:

- **Fairness:** The Company believes in providing fairness to all parties with whom it has a business relationship and strives to avoid bias or situations that lead to conflicts of interest.
- **Integrity:** The Company is committed to business ethics, maintaining unwavering honesty and integrity in all aspects of its operations.
- **Professional Competence and Expertise:** The Company operates with professional responsibility and is committed to achieving excellence by integrating new methods and technologies.
- **Responsiveness:** The Company is ready to respond to the needs of customers, society, and technical and economic changes, adapting to both current and future customer requirements.
- **Discipline and Regulatory Compliance:** The Company adheres to principled business operations and ensures that all business decisions and activities comply with relevant laws and regulations. This includes following the Company's high ethical standards and employee codes of conduct, such as non-infringement of intellectual property or copyrights. The Company has established a legal software compliance policy, requiring all software used in its information systems to be properly licensed and legally authorized. Additionally, the giving or receiving of bribes for business benefits is strictly prohibited. Furthermore, the Company supports and respects human rights

by ensuring it is not involved in any human rights violations and provides education to employees to apply these principles in their work.

4.7 Community and Social Development

The Company has a policy to conduct business with social responsibility and exercises caution when considering any actions that may affect the public interest. The Company recognizes the importance of operating on a foundation of ethics and morality, alongside supporting and co-creating a sustainable Thai society. Acting as a good corporate citizen, the Company remains politically neutral and does not affiliate with any specific political party. The Company acknowledges its role as part of society, with a responsibility to provide social assistance, support public interest activities for the community, and develop the community and social environment for a better quality of life.

4.8 Environmental Management

The Company recognizes the importance of energy conservation and environmental protection. It campaigns for the use of high-efficiency electrical equipment as part of its social responsibility. The Company encourages employees to reuse paper and promotes waste segregation, as well as the reuse of cardboard packaging. Waste and refuse are disposed of hygienically to avoid any impact on nearby communities. Furthermore, the Company fosters environmental awareness and responsibility among employees by providing training and education, and by encouraging them to offer suggestions and participate in activities related to community and environmental development.

4.9 Disclosure and Transparency

The Company prioritizes the disclosure of corporate information. Its objective is to ensure that the disclosure of both financial and non-financial information to shareholders, investors, securities analysts, relevant government sectors, and the general public is accurate, complete, comprehensive, equitable, transparent, timely, and consistent. Furthermore, such disclosures shall strictly comply with the law, official regulations, and all related requirements.

The Company ensures sufficient disclosure of key financial information in its financial statements, in compliance with the regulations of the **Bank of Thailand (BOT)**,

the **Securities and Exchange Commission (SEC)**, the **Stock Exchange of Thailand (SET)**, and **Financial Reporting Standards**. Such information is disseminated through the SET's information disclosure system and the Company's website. These financial statements are reviewed or audited by certified public accountants and approved by the **Audit Committee** before being disclosed to shareholders. Additionally, the Board of Directors' report on its responsibility for the financial statements is included in the annual report. Furthermore, the Company discloses unaudited/unreviewed quarterly financial statements, audited/reviewed financial statements, and other non-financial information. This includes **Management Discussion and Analysis (MD&A)**, significant resolutions from the Board of Directors and/or shareholders' meetings, and corporate governance information that is beneficial to shareholders, investors, and securities analysts. The Company also consistently assesses the effectiveness of its disclosure processes for important corporate news.

The Company has implemented various channels to ensure that shareholders and stakeholders receive comprehensive information. Information is disseminated through the following channels: **The Stock Exchange of Thailand (SET)**, annual reports, the Company's financial statements, notifications of Board resolutions, resolutions of shareholders' meetings, and other relevant documents; **the Securities and Exchange Commission (SEC)**; **the Ministry of Commerce**; newspapers; and **the Company's website**, which is available in both Thai and English.

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