



ANTI-CORRUPTION POLICY

IFS Capital (Thailand) Public Company Limited (the "Company" or "IFS") is committed to conducting its business with integrity, transparency and compliance with the principle of good corporate governance. The Company is opposed to all forms of corruption as unethical behavior erodes free and fair competition, and impedes economic and social development.

The Anti-Corruption Policy ("this Policy") adheres to the laws of Thailand, and is a supplement to the Company's Code of Conduct and has been approved by the Board of Directors.

Corruption means any type of bribery such as offering, promising, giving, accepting or soliciting of an advantage as an inducement (e.g. money, gifts, loans, rewards, fees, entertainments or other advantages) for an action which is illegal or unethical, as well as the abuse of entrusted power by using a title, responsibility and/or information derived from work performed for the company to do anything to render benefit to one's self and/or other parties in order to, directly and indirectly, acquire money, assets or any other benefits not appropriate for the business or any illegitimate interest for oneself and/or other parties including any action found conflicting with the Code of Conduct practice unless the laws, rules, announcements, regulations and local customs or business practices have allowed so.

All Directors, Executives and Employees of the Company are prohibited from soliciting, arranging or accepting every type of corruption both in a direct or indirect manner for their own benefit or that of their families, friends or acquaintances covering every business and related department in every country.

POLICIES AND GUIDELINES

- Directors, Executives and Employees of IFS at all levels must follow the Anti-Corruption Policy and Code of Conduct of the Company by avoiding and involving with any course of corruption either in direct or indirect manner.
- Directors, Executives and Employees of IFS at all levels shall not be negligent in any corruption conditions involved directly with the Company. They must notify such acts to supervisors or responsible persons and collaborate in the investigation. Any doubts or questions need to be consulted with supervisors or responsible persons who are responsible for monitoring the Compliance of the Company's Code of Conduct provided in particular channels.



- IFS shall provide fairness and safeguard the Directors, Executives and Employees or any other person who reports clues or evidence of corruption cases relating IFS, including such persons who refuse to corruption by applying protection measures for complainants or persons who cooperate in reporting corruption information as stipulated in the Company’s Whistleblowing Policy and Procedures.
- A person who commits corruption is considered taking offense to employment regulations regarding personnel management. This means such a person needs to take disciplinary action as well as legal punishment if such act is illegal.
- IFS realizes the importance of dissemination, knowledge sharing, and communications with other people who are involved or may affect IFS so that all these parties shall conform effectively to this Policy.

Subsidiary, Associated Companies, Other Companies in which the Company has controlling powers (if applicable), Agents, Intermediaries, Suppliers/Service Providers, and Others

The Company encourages its subsidiary, associated companies, other companies in which the Company has controlling powers (if applicable), agents, intermediaries, suppliers/service providers, and others, who deal with IFS, or act on behalf of IFS to adhere to similar standards of corporate social responsibility.

Disciplinary Action

Disciplinary action shall be in line with the Employee’s Disciplinary Action Regulations issued by the Company and/or relevant laws.

Contact Information

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IFS
 Member of Thai Private Sector Collective
 Action Against Corruption (CAC)

