



IFS Capital (Thailand) Public Company Limited

Revision No. -

Effective 5th August 2025

Corporate Sustainability Policy

1. Rationale and Significance of the Policy

IFS Capital (Thailand) Public Company Limited (the “Company”) is committed to conducting business as a professional in providing financial services and building growth under good corporate governance principles and code of conduct in parallel with responsibility towards Environmental, Social, and Governance (ESG). The Company has therefore established the Corporate Sustainability Policy (the “Policy”) as a framework and guideline for management and operations by integrating sustainability into its core business goals and strategies. All directors, executives, and employees are responsible for supporting, promoting, and driving the organization toward shared sustainable growth goals and for performing their duties in accordance with this Policy until it becomes an operational culture, with consideration to balanced benefits of Environmental, Social, and Governance (ESG) factors, aiming to create sustainable value and growth, and the greatest benefit for shareholders and stakeholders.

2. Scope

This Policy applies to all directors, executives, and employees of the Company and encourages clients, business partners and relevant stakeholders to adhere to consistent principles.

3. Key Operational Approach

The Company is committed to conducting a stable and sustainable business by integrating Environmental, Social, and Governance (ESG) elements into its core operational processes, and ensuring that the company establishes a system to monitor and evaluate sustainability performance. Results achieved from this process are utilized to improve policies and operational guidelines in response to changing contexts.

- **Economic and Governance Dimension**

- 1. Sustainable Growth**

To foster long-term business growth guided by sound corporate governance and a strong awareness of environmental, social, and governance responsibility.

- 2. Good Corporate Governance**

To establish a clear management structure and responsibilities of the Board of Directors and executives, ensuring business operations adhere to governance, code of conduct, transparency, and fairness to all stakeholders. Additionally, the Company provides efficient enterprise risk management and compliance with relevant laws, rules, and regulations, including anti-corruption, whistleblowing, and complaints for all stakeholders.

- 3. Digital Development and IT Security**

To support the implementation of technology to increase the efficiency of business operations and develop systems to protect against and mitigate IT security risks that may arise from cyber threats or personal data leaks, both inside and outside the organization.

- 4. Innovation and Implementation**

To support working with stakeholders to create and implement innovative solutions that satisfy the economic, social, and environmental objectives and goals.



5. Management and Protection of Personal Data

To promote awareness of data security, privacy, and the protection of clients' and other relevant stakeholders' personal data, and to establish appropriate security measures to prevent the loss, access, use, alteration, modification, or disclosure of personal data by unauthorized persons or those without legitimate rights or duties relating to such data for preventing potential damage to the data subjects and the Company.

• Social Dimension

1. Respect for Human Rights

To raise awareness and understanding of human rights principles, which are fundamental rights of all individuals; to promote respect for and protection of human rights throughout the entire supply chain by adhering to the principles of equality, fairness, and non-discrimination; and to foster a safe and healthy work environment.

2. Employee Treatment

To recognize the importance of establishing fair and appropriate compensation and benefits for employees based on their capabilities, experience, and performance, and to support the continuous development of employees to enhance their knowledge, skills, and expertise, aiming to build a competent workforce as a key resource for driving the organization towards sustainability.

3. Responsibility to Clients, Business Partners, and Stakeholders

To strengthen relationships and operate with fairness, transparency, and ethics, while creating value for clients, business partners, and all stakeholders.

4. Opportunity for Equal Access to Financial Services

To provide convenient and fast financial services, and to offer equitable access to funding for all customer groups, ensuring their utmost satisfaction.

5. Community and Social Support

To foster community and societal engagement and development by creating beneficial activities and supporting various initiatives, such as education for children and youth, hospitals, and foundations.

• Environmental Dimension

1. Natural Resources and Energy Management

To promote economical and efficient use of natural resources and energy within the organization to reduce negative environmental impacts, lower operational costs, enhance long-term corporate image, and support the use of environmentally friendly technology and innovation.

2. Reducing the Environmental Impact of Operations

To support the reduction of negative environmental impacts from the Company's operational processes, such as reducing greenhouse gas emissions, energy consumption, and waste management.



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3. Environmental Awareness and Engagement

To enhance environmental knowledge and understanding among employees and relevant stakeholders, and to encourage their participation in conserving natural resources and the environment both within and outside the organization.

4. Policy Review and Communication

The Company shall review this Corporate Sustainability Policy at least once a year or as appropriate to reflect any changes in the business context. The Policy shall be communicated to directors, executives, employees, and relevant stakeholders.

Mr. Randy Sim Cheng Leong
(Chairman of the Board)