



IFS Capital (Thailand) Public Company Limited

Human Rights Policy

IFS Capital (Thailand) Public Company Limited (the “**Company**”) is committed to conducting business based on expertise in providing sustainable financial services and building business growth under good corporate governance and responsibility to society and communities. Meanwhile, the Company recognizes the importance of and respects the principles of human rights of individuals, society and community, and all groups of stakeholders by adhering to the principle of equality which is a fundamental principle of human dignity; in other words, human beings are equally guaranteed and protected by the law, regardless of other qualifications such as race, religion, language, place of origin, etc. Human rights are therefore an important priority for the Company to focus on in order to achieve sustainable development goals of the organization. The Company has formulated the Human Rights Policy (the “**Policy**”) and its guidelines with the purpose of ensuring that the directors, executives, and all employees acknowledge and strictly comply with this policy.

Human Rights refers to the inherent and natural rights of all individuals, regardless of their physical or mental differences, race, nationality, place of origin, ethnicity, religion, gender, language, age, skin color, education, social status, culture, customs, or any other matters as provided by Thailand’s laws and in accordance with the treaty that Thailand has an obligation to comply with. It includes the rights to life and liberty, freedom of expression, freedom of assembly and association, labor rights, working hours, equal remuneration, education, and other rights.

Guidelines

1. Respect and adhere to the human rights and human dignity of all employees and all stakeholders.
2. Support every right of the employees according to the law, and respect the duties and responsibilities of others. Create good working relationships among employees.
3. Encourage fairness and equality without violating other people’s rights both speech and actions due to status differences i.e. nationality, sex, age, religion, physical characteristics, economic and social positions, opinions and beliefs, etc.
4. Monitor human rights violations related to the Company and promptly report such incidents to superiors or responsible personnel and cooperate in conducting necessary investigations. If there are any doubts or questions, consult with superiors or responsible personnel.
5. Ensure fairness and protection for individuals reporting human rights violations related to the Company, using protective measures for complainants or those cooperating in reporting human rights violations.



6. Communicate, report, and disclose information regarding human rights practices, mitigation, and remediation, including incidents of discrimination and violations, to the public in a comprehensive and transparent manner, and equip employees and related persons with training to enhance their knowledge and understanding of human rights.
7. The Human Resources and Administration Department will be responsible for regularly reviewing and monitoring this Policy.

Handling Complaints, Protecting Complainants, and Providing Remedies

The Company has established channels for reporting grievances/complaints that may involve human rights violation as details below:

1. Complaint Handling:

The Company has established measures for reporting grievances or complaints related to potential human rights violations, both through direct and indirect means. Complainants can make their reports through the following channels:

- Postal Mail: Human Resources and Administration Department
IFS Capital (Thailand) PCL. 1168/55 Rama IV Road, Thung Maha Mek Sub-district, Sathorn District, Bangkok 10120, Thailand
- Email: humanrights@ifscapthai.com
- Telephone: 02-2856326 ext. 802

2. Investigation Process:

- 2.1 The Human Resources and Administration Department will collect details of the complaint and present them to the chief executive officer for consideration and the appointment of an investigation committee. The committee will consist of appropriate experts who possess impartiality and integrity in investigating the complaint within 7 days of receiving the complaint.
- 2.2 The appointed investigation committee will collect information, evidence, conduct interviews with relevant parties, and consider measures to prevent future human rights violations or mitigate harm to affected individuals. The committee will also consider disciplinary or legal actions against the wrongdoer(s) and prepare a report for presentation to the chief executive officer or the committee for review within 15 days of their appointment.
- 2.3 Relevant departments will implement actions based on the committee's findings and report the results to the chief executive officer.
- 2.4 The Human Resources and Administration Department will maintain a record of the complaint for the purpose of preparing an annual report.



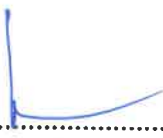
3. Protection Measures for Complainants:

- 3.1 The Company will keep the identity of the complainant and the accused confidential.
- 3.2 The Company will disclose information only as necessary, considering the safety and potential harm to the complainant or sources of information. Adequate and fair processes will be followed to provide appropriate remedies to individuals who have suffered harm.
- 3.3 The Company will not engage in any unfair actions against the whistleblower or complainant, such as changing job positions, job descriptions, work locations, suspensions, threats, harassment, termination, or any other actions that are unfair to the complainant or whistleblower.

4. Remedial Measures:

The affected individuals will receive appropriate and fair remedies or compensations from the Company through its management practices and legal principles. This includes establishing measures or preventive policies to minimize future impacts of a similar nature.

This Policy has been prepared for the directors, executives and employees to acknowledge and follow strictly effective from 8th August 2023 onwards.


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(Mr. Tan Ley Yen)
CEO

(This Human Rights Policy has been approved by Board of Directors Meeting No. 3/2023 on 8th August 2023.)