



(Translation)

Business Code of Conduct  
Krungthai Card Public Company Limited

(2026 Review Edition)

## Message from the Chairman

In business operations of Krungthai Card Public Company Limited (“Company”), besides complying with the organization’s basic operational rules, such as laws, rules and regulations, another critical element is business code of conduct that demonstrates an explicit intent to conduct business operation in a responsible, prudent, honest and transparent manner in accordance anti-corruption principles set out in the corporate governance policy. In addition, the Company also upholds respect for human rights and recognizes the importance of society as a whole, environment and stakeholder groups.

With a firm conviction that, by adhering to a decent code of conduct, we can improve the Company’s operating performance towards achieving business goals and continue to grow in a quality, secure and sustainable manner, the Board of Directors formulated a corporate code of conduct by incorporating business aspiration, vision, missions, corporate governance, organizational values, and practices towards all stakeholder groups into a single document. Its aim is to ensure that directors, chief executive officer, executives and employees at all levels can adopt this code of conduct as guidance for management, professional conduct, and good role modeling set forth under the principles of corporate governance.

Therefore, the Board stipulates that it is the duty and responsibility of all employees to read and understand this code of conduct manual and uphold it as a personal moral code. Accordingly, directors, chief executive officer, and executives at all levels are required to demonstrate a good role model, and all employees must strictly adhere to such policy and professional practices.

The Company regards this code of conduct manual as an integral part of its work regulations that executives and employees must strictly adhere to.

Prasong Poontaneat  
Chairman of the Board  
Krungthai Card Public Company Limited

## Operational Approach

### 1. Business aspiration

- 1.1 To conduct business operations ethically, uphold the principles of good corporate governance, and determine to achieve product and service development excellence.
- 1.2 To act responsibly towards all stakeholder groups by taking into consideration their legal rights and agreements with the Company.
- 1.3 To deliver social contributions and care for the environment.
- 1.4 To refrain from supporting any businesses, groups of persons, or individuals seeking undue benefits, whether directly or indirectly, by resorting to abuse of power, and to have a clear approach to support and cooperate with the public and private sectors.

### 2. Guide to code of conduct

- 2.1 Directors, chief executive officer, executives and employees must dutifully adhere to the code of conduct. They must not ignore or neglect when witnessing violation of the code of conduct, and they must not obstruct fact-finding inquiry. Instead, they must provide full cooperation when any allegation of non-compliance with the code of conduct arises, and they must not unfairly treat anyone alleged to have violated the code of conduct.
- 2.2 Executives and employees must familiarize themselves with matters pertaining to their duties and responsibilities.
- 2.3 When in doubt, employees must ask or consult their superiors or the Compliance Business Unit.
- 2.4 Executives and employees must cooperate with any person assigned to conduct a fact-finding inquiry.
- 2.5 Superiors must behave as a good role model to promote compliance with the code of conduct and create a positive work environment that entails good corporate governance.
- 2.6 When witnessing any violation of or non-compliance with the code of conduct corruption, or human rights violations, executives and employees must notify their superiors whom they can trust, human resources manager, or the Audit Corporate Governance and Sustainability Committee. Such incidents can be reported through the secretary of the Audit Corporate Governance and Sustainability Committee at Krungthai Card PCL. by sending email to [CG\\_Compliance@ktc.co.th](mailto:CG_Compliance@ktc.co.th). The Company will protect a whistleblower who reports a breach or violation of the code of conduct.
- 2.7 When a person stated in 2.6 receives a complaint about a breach or violation of the code of conduct, he or she will forward the complaint to the Compliance Business Unit, which serves as the control and coordination center which liaises with the Human Resources Business Unit on such matter. Then, necessary steps will be undertaken according to the human resources regulation or other regulations as well as the standard operating procedures pertaining to the process for determining disciplinary actions against a wrongdoer in order to prevent recurrence of such problems. Moreover, these incidents will be reported to the Audit Corporate Governance and Sustainability Committee on a regular basis.
- 2.8 The code of conduct manual constitutes part of the operational regulations and operations manual.

### 3. Vision and mission

#### 3.1 Vision

KTC is a membership Company primarily committed to the development of sustainable payment and retail credit businesses by emphasizing upon the importance of being a trustworthy organization and growing sustainably.

#### 3.2 Mission

**Mission 1:** To build an accessible, convenient, and secure infrastructure for payment and retail lending services for members' preferences.

**Mission 2:** To create differentiation of products & services by developing organization's core competencies in technologies, processes, and employees to enable us to truly understand and respond to members' lifestyles and needs.

**Mission 3:** To nurture member relationships with KTC brand for sustainable growth.

### 4. Corporate Governance

The Company promotes, upholds and advocates the principles of good corporate governance as follows:

- 4.1 Creating added long-term sustainable value to the organization within a framework for efficient operations management.
- 4.2 Promoting innovative business practices and responsible business operation by adhering to moral and ethical principles as well as the principles of code of conduct.
- 4.3 Creating operational transparency that can be explained, examined and disclosed to the general public in accordance with relevant regulations, laws and requirements.
- 4.4 Ensuring fair, equitable and appropriate treatment of stakeholders.
- 4.5 Creating a sense of accountability.
- 4.6 Having knowledge and ability to perform one's duties and responsibilities.
- 4.7 Instilling social and environmental awareness.

### 5. Core Values

**Courageous: Dare to do the right thing.**

1. We develop new ways of doing things for better solutions.
2. We encourage our people to show off their best potentials, admire people with outstanding achievements, and reject people failing to meet the standards of the organization.
3. We dare to speak our mind.
4. We do not accept any conducts or concepts that contradict the core values of the organization.

**Smart Simplicity – Be smart at making things simple.**

1. We recognize that the outcome is more important than the process.
2. We spend time understanding root causes of various problems to come up with a smart solution, rather than solving pressing problems which may create new problems endlessly.
3. We make decisions methodically in an uncomplicated manner and can clearly communicate them to our colleagues.

**Meaningful – Make things meaningful and useful.**

1. We have shared understanding with our stakeholders so as to create values that can satisfy their needs.

2. We do things that benefit the organization more than ourselves or our operating units.
3. We respect others equally, irrespective of the differences between their positions, status, knowledge or opinions.
4. We inspire and motivate each other to achieve the best results.

## Code of Conduct in Business Operations

To align with the business conduct guidelines outlined above, the Company has established the following expected practices for business operations as part of its internal rules and standard operating procedures :

### 1. Safeguarding the Company's and Customers' Assets and Interests.

- 1.1 Use assets prudently and in a manner that maximizes their value.
- 1.2 Be prepared for situations that may disrupt operations or create obstacles, including damage to assets or system failures.
- 1.3 Disclose and assign to the Company any inventions and developments created in the course of employment, which shall be deemed the Company's property. Copying, selling, or disclosing software information or other forms of intellectual property is prohibited.
- 1.4 Use electronic equipment, electronic data, and information technology solely for the Company's purposes, and not for personal benefit.
- 1.5 Do not install or copy any software other than software provided by the Company onto the Company's computers or electronic devices. If such software is required for work purposes, prior approval must be obtained from the Company.
- 1.6 Unauthorized access to the Company's information for the purpose of copying, disclosing, deleting, destroying, altering data, or any other action that causes damage is prohibited.
- 1.7 Properly store, care for, and safeguard the Company's assets to ensure their security.
- 1.8 Avoid accessing illegal or unethical websites, and do not share any information from such websites with others via the intranet or the internet.
- 1.9 Do not engage in any fraudulent activity or any other improper conduct within the Company's information technology systems.
- 1.10 Record and report information accurately and truthfully, in accordance with the Company's standards (e.g. timelines and legal requirements), with honesty, transparency, and auditability.
- 1.11 Maintain records in an organized manner (or in a prescribed format) for ease of retrieval and use, and retain them with due care in accordance with their confidentiality classification, for the period required by internal procedures or applicable law.
- 1.12 Ensure that each type of data or document under your responsibility is properly disposed of or destroyed once the specified retention period has expired.
- 1.13 Ensure complete disclosure in the 56-1 One Report as required by law, such as the auditor's report, financial statements, the Audit Committee report, and the Board's responsibility statement for financial reporting.

- 1.14 Place importance on information technology security, cybersecurity, and privacy by complying with the IT policy, the Information Security Policy, the Personal Data Protection Policy, and other relevant procedures.

## 2. Conflicts of Interest

- 2.1 Directors who have a conflict of interest must not participate in the consideration or approval of the matter. In the case of related-party transactions, the Audit Corporate Governance and Sustainability Committee must be involved to provide its views in accordance with good corporate governance principles and the requirements of the Stock Exchange of Thailand.
- 2.2 Any investment in a business in which a director has an interest must be approved by a unanimous resolution of the Board of Directors, with the interested director abstaining from participation in the consideration and approval. To prevent conflicts of interest, the pricing and terms must be set on an arm's-length basis in the ordinary course of business and applied in the same manner as for general customers.
- 2.3 Disclose any transactions that may involve conflicts of interest, related-party transactions, or intercompany transactions in accordance with the Company's requirements and those of relevant regulators, such as the Securities and Exchange Commission and the Stock Exchange of Thailand.
- 2.4 Refrain from buying, selling, transferring, or accepting the transfer of securities based on material internal non-public information that could affect the securities' price and has not yet been disclosed to the public or the Stock Exchange. This includes using information obtained through one's position or status for personal benefit or for the benefit of others, whether by trading oneself or by disclosing such information to enable others to trade.
- 2.5 Directors, the Chief Executive Officer, the four executive levels directly below the Chief Executive Officer (and any persons holding equivalent positions), as well as heads of department or equivalent and above within the accounting or finance functions, are required to report their holdings of the Company's securities owned by themselves, their spouses or partners living as husband and wife, and their minor children, in accordance with Section 59 of the Securities and Exchange Act.  
The form and method of such reporting shall be carried out in accordance with the procedures prescribed in the Company's announcement on requirements relating to the disclosure or use of the Company's internal information.
- 2.6 The responsible function will determine blackout periods during which trading in the Company's securities is restricted and will regularly communicate the rules and measures for preventing the misuse of internal information to directors, employees, and relevant parties through various communication channels.

### **3. Confidentiality of Company Information**

- 3.1 Do not disclose to any external party any information relating to the Company's or customers' affairs, unless approval has been granted by the Board of Directors, the Chief Executive Officer, or an authorized delegate.
- 3.2 Exercise caution in storing documents and copies, destroying documents, and retaining or deleting confidential electronic data when it is no longer needed, as it may otherwise be improperly disclosed or misused.
- 3.3 Be careful when discussing or consulting on confidential information with persons inside or outside the unit, or in public places, to prevent unauthorized persons from gaining access to such information.

### **4. Giving or Receiving Gifts, Gratuities, Hospitality, or Other Benefits**

Exercise caution when giving or receiving gifts, gratuities, hospitality, or other benefits – or instructing others to do so on one's behalf – including cases involving a spouse or relatives of executives or employees, especially where such actions may influence business decisions made on the Company's behalf or be intended to gain career advancement or affect annual performance evaluations. Such benefits include gifts, souvenirs, cash, assets, or any other advantage that can be monetized; for example, debt reduction or debt relief with no strings attached, interest-free loans, services provided free of charge or at interest/fees below normal commercial rates, or any other arrangement that confers a monetary benefit or relieves a person from expenses. These matters shall be handled in accordance with the Company's announcements and rules as may be further prescribed.

### **5. Shareholders' Rights, Equal Treatment, and Shareholders' Meetings**

- 5.1 Hold an Annual General Meeting of Shareholders once a year, within no more than 4 months from the end of the Company's fiscal year.
- 5.2 Send meeting notices to shareholders at least 28 days prior to the meeting, and publish the notice in a daily newspaper or via electronic media for no fewer than 3 consecutive days to ensure broad notification and convening of the shareholders' meeting. The notice will specify the details of the supporting documents that shareholders must bring to the meeting, and will include a proxy form so that shareholders who wish to appoint a proxy may choose to appoint any person or an independent director nominated by the Company to attend and vote on their behalf.
- 5.3 The meeting notice shall include full details of the meeting agenda. Each agenda item will clearly state whether it is for information, approval, or consideration, and will include the rationale, the Board's views, and supporting information to enable shareholders to make informed voting decisions on each item.
- 5.4 Facilitate equal treatment for all shareholders by: allowing shareholders to register in advance at least 2 hours prior to the meeting time; providing all shareholders with the opportunity to express opinions and raise questions fully within the allotted time; and preparing written minutes of the meeting that

record resolutions, questions, clarifications, and comments, as well as the number of votes in favor, against, and abstentions for each agenda item, in a complete manner.

## 6. Disclosure of Information and Investor Relations

- 6.1 Disclosure of Information. The Company has established operational procedures for disclosing corporate information to the public, including processes, steps, methods, and formats, in compliance with the policies, rules, regulations, and announcements of regulatory authorities or other relevant bodies. The Company has designated only authorized spokesperson(s) under the KTC Media Policy as the persons permitted to communicate information on its behalf. Accordingly, the Company's financial and general information communicated to shareholders, investors, and the public shall be accurate, complete, broadly accessible, equitable, and timely in accordance with applicable legal requirements.
- 6.2 The Company prohibits any director, executive, or employee who has access to financial statements or other information that may affect the Company's securities price from trading, or allowing others to use such information to trade, the Company's securities during the 15-day period prior to the public disclosure of the financial statements and/or any other price-sensitive information of the Company and/or the Group (if any). In addition, such persons must not trade the Company's securities until at least 24 hours have elapsed after the information has been fully disclosed to the public. This applies regardless of whether the trading is for the benefit of oneself or others arising from one's knowledge of, or disclosure of, such financial statements and/or other price-sensitive information.
- 6.3 The Company has established an internal Silent Period, defined as the 7 days prior to the announcement of the financial statements. During this period, the Investor Relations function will not hold meetings or provide information to analysts, investors, or shareholders, except to respond to matters of fact that have already been publicly disclosed or to clarify events that may affect the share price.
- 6.4 The Company disseminates information through various communication channels, including the Securities and Exchange Commission, the Bank of Thailand, the Ministry of Commerce, newspapers, television, news media, the Company's public relations communications, roadshows, analyst meetings, and shareholder notices sent by post, as well as through the Company's website ([www.ktc.co.th](http://www.ktc.co.th)) or other electronic communication systems (e.g. email or the SET Portal) of the Stock Exchange of Thailand.
- 6.5 The Investor Relations function serves as the central unit responsible for the disclosure of the Company's updates and developments, with the aim of ensuring accurate understanding and of developing and maintaining strong relationships with all relevant stakeholder groups. These include retail investors, institutional investors, general investors, securities analysts, fund managers (both domestic and international), as well as customers, government regulators, other relevant agencies,

and the general public. This is to ensure that all parties associated with the Company receive information accurately and on an equal basis. In addition, the Company has assigned the Corporate Communications division to disseminate Company news through the media on various occasions, to further enhance the Company's credibility and positive corporate image.

## 7. Anti-Money Laundering and Counter-Terrorism Financing

The Company has established policies, procedures, operating manuals, and training programs on Anti-Money Laundering and Combating the Financing of Terrorism and Proliferation of Weapons of Mass Destruction, in line with international standards, as well as applicable regulatory rules and policies and economic sanctions.

- 7.1 Employees in operating units that engage in financial transactions with customers at all levels must understand and comply with the Company's anti-money laundering and combating financing of terrorism and proliferation of weapons of mass destruction.
- 7.2 Customers' money laundering risk must be examined and assessed with due care using the systems and procedures prescribed by the Company. Customer information and risk ratings must be reviewed upon each scheduled review date by the Fraud, Authorization, or other relevant functions, and must be approved by the most senior executive of the relevant line/function (or an authorized delegate) or the compliance function.

## 8. Conduct Toward Stakeholders

- 8.1 **Conduct toward shareholders:** Strive to operate the business with strong performance, delivering continuous and sustainable profit growth, by conducting business prudently and transparently and strengthening competitiveness in order to create long-term value for shareholders.
- 8.2 **Conduct toward customers:** Be committed to serving customers willingly and to the best of the Company's abilities, with equality and fairness, and to providing advice and assistance through polite and courteous communication. The Company should be receptive to customer concerns, seek to identify root causes, and endeavor to resolve issues for customers, while maintaining customer confidentiality and not disclosing customer information or secrets unless required by law or authorized in writing by the customer. In addition, advertising, public relations, and sales promotion activities must be conducted responsibly, without causing misunderstanding or taking advantage of any customer misunderstanding.
- 8.3 **Conduct toward creditors:** Comply with the borrowing terms agreed with creditors across relevant groups – including trade creditors, debenture holders, and other creditors – in order to maintain the Company's reputation and credit standing.
- 8.4 **Conduct toward suppliers:** Uphold the Company's best interests above all else, without regard to personal gain or the benefit of associates, by providing complete and truthful information to parties buying or selling assets, goods, and services. Avoid accepting gifts or gratuities, as well as invitations to social gatherings, hospitality events, or study tours arranged privately or specifically for an

individual or particular group where the customer bears the related expenses, in order to prevent any appearance of impropriety or bias that could lead to preferential treatment of any party in the future. In this regard, the Company shall maintain fair procurement processes and fair contractual terms and conditions; support knowledge sharing and capacity building to enhance suppliers' production and service standards; clarify and ensure that business partners respect human rights and treat their workers fairly; act responsibly toward society and the environment; and monitor, audit, and evaluate business partners to promote sustainable business relationships.

- 8.5 **Conduct toward business partners:** Be committed to complying with agreements made with business partners, and provide support in a manner that facilitates mutual benefits for the overall business outcome.
- 8.6 **Conduct toward competitors:** The Company has no policy of engaging in monopolistic practices or competing by defaming, harassing, or misrepresenting facts about competitors. At the same time, the Company avoids reaching any agreement or engaging in any discussions with employees of other agencies or financial institutions regarding locations or territories, marketing, customer allocation, interest rates, fees, or any products, services, or business plans that may affect the Company's business competition.
- 8.7 **Social and environmental:** The Company places importance on complying with applicable environmental requirements and laws relevant to its operations, and supports public-benefit activities that contribute to social and community development, environmental improvement, and the conservation of natural resources.
- 8.8 **Conduct toward the Board of Directors and management:** The Board of Directors and management acknowledge their rights and are prepared to serve as role models in exercising such rights and performing their duties as prescribed by the Company, while ensuring that the rights of all stakeholder groups are treated equally and fairly.
- 8.9 **Conduct toward employees:** The Company places importance on managing human resources in compliance with applicable legal requirements, both domestic and international, to the extent relevant to the Company. It has established policies requiring employees to treat all colleagues with respect for their honor, dignity, and personal rights. The Company maintains a human resource management system that provides employees at all levels with equal opportunities for career growth, together with compensation that is no less than the minimum wage and fair employee benefits. Compensation is also determined consistently for work of the same nature (Equal Pay for Equal Work). In addition, the Company monitors and analyzes gender pay differences to ensure that compensation is free from discrimination.

The Company ensures that working time is managed appropriately and sets clear and fair maximum working hours in compliance with Thai labor laws, including working hours, holidays, and clearly

defined entitlements to annual leave with pay. In addition, the Company reduces excessive working hours, enabling employees to maintain an appropriate work–life balance.

- 8.10 Conduct toward government sectors and regulators:** Supports government initiatives and complies with regulators' rules and policies, while promoting and encouraging cooperation in various public-sector activities to help strengthen national stability and growth.

## **9. Sustainable Social Development**

- 9.1 Support the development and implementation of the Company's projects and activities – both independently and in collaboration with partners – that benefit society, promote environmental conservation, and encourage efficient use of resources, through initiatives in educational, religious, sports, and environmental projects.
- 9.2 Participate in activities that demonstrate a collective commitment to doing good and a sense of social responsibility toward communities and society, serving as a key mechanism to enhance the quality of life of various stakeholders.
- 9.3 Provide support and assistance to society and communities, as appropriate.
- 9.4 Provide opportunities for society and local communities to participate in the Company's activities, including supporting local employment/sourcing, in order to promote income distribution, strengthen the community's economic resilience, and foster sustainable, constructive relationships between the Company and the communities.
- 9.5 Commit to developing and promoting inclusive access to financial products and services to ensure equitable responsiveness to the needs of all consumer segments. This includes establishing processes for receiving, listening to, and resolving complaints, as well as providing appropriate compensation and remediation, so that feedback can be used to further enhance the effectiveness of the Company's products and services.
- 9.6 Promote financial literacy and strengthen customers' financial discipline to raise awareness of the responsible use of financial services, foster financial discipline, as well as prudent financial debt management, and prevent financial fraud.

## **10. Sustainable Environmental Management**

- 10.1 Promote the efficient use of resources – such as energy, electricity, water, and other resources – alongside the adoption of digital technology and clean, renewable energy in work processes or across the supply chain, to continuously reduce resource consumption and minimize environmental impacts.
- 10.2 Manage waste efficiently by promoting waste segregation at the source and encouraging waste reuse/recycling, in order to reduce environmental impacts and maximize the value derived from resources throughout their lifecycle.

- 10.3 Promote projects and operations to reduce greenhouse gas emissions from the Company's operations and business activities in alignment with national targets and international standards by integrating climate change considerations into the Company's strategy, defining adaptation and resilience measures to address climate change impacts, and fostering collaboration to reduce greenhouse gas emissions across the entire value chain.
- 10.4 Develop environmentally friendly products and services by integrating environmental considerations with the application of technology and innovation in the design, development, and delivery of financial services, in order to support greener choices, reduce the environmental impact of business operations, and meet the needs of customers who prioritize long-term sustainability.

## 11. Occupational Health and Safety in Workplace

The Company complies with the Occupational Safety, Health, and Environment Act, B.E. 2554 (2011) through the establishment of policies and operational guidelines. The Company prioritizes the occupational health and safety of its executives and employees, promotes and instills an occupational health and safety mindset, and ensures that workplaces are safe and do not adversely affect health during use. These measures are intended to prevent accidents, injuries, and work-related illnesses, while continually improving the performance of the OHS management system. Key practices are as follows:

- 11.1 Appoint an Occupational Safety, Health, and Environment (OSH&E) Committee, comprising workers' representatives from relevant business units.
- 11.2 Systematically assess and manage occupational health and safety risks that may impact stakeholders.
- 11.3 Establish objectives, key performance indicators, and quantitative targets for occupational health and safety, and prepare action plans to implement them for continuous improvement of operational effectiveness.
- 11.4 Promote an organizational culture on occupational health and safety in workplace by establishing safe work procedures, along with communication and awareness-building for employees at all levels.

## 12. Respect for Human Rights

### Scope

The Company is committed to conducting its business with due regard for human rights by complying with applicable domestic laws and adopting the United Nations Guiding Principles on Business and Human Rights (UNGPs). The Company has adopted these principles by implementing measures to protect human rights, respect human rights, and provide remedies for impacts arising from human rights violations (Protect, Respect, Remedy). This serves as the Company's guiding framework for human rights risk management and as a consistent standard applied across the entire organization. The framework covers the Company's activities involving all stakeholder groups. Under this commitment, the Company is dedicated to protecting and respecting human rights concerning child labor, forced

labor, human trafficking, freedom of association, the right to collective bargaining, equal pay, harassment (both sexual and non-sexual), and discrimination based on origin, skin color, sex, gender identity, race, nationality, rights, religion, beliefs, political opinions, family background, sexual orientation, disability, or any other ground unrelated to job performance. The Company also commits to avoiding negative impacts on surrounding communities.

## 12.1 Guidelines for Engagement with Stakeholders

### Customer

- The Company integrates Environmental, Social and Governance (ESG) considerations into its business operations, particularly in the design and development of financial products and services. The Company shall not be involved in any human rights violations.
- The Company does not discriminate based on similarities or differences among individuals, and is committed to developing products and services that enhance customers' confidence and convenience, enabling equal use of services.
- The Company complies with the Market Conduct framework, covering processes before sale, during sale, and after-sale service, to ensure that customers receive complete and accurate information on financial products and services and are offered and served fairly and appropriately.
- Establish policies and related procedures to protect customers' personal data, together with guidelines for the processing of personal data, to ensure the highest level of security when using the Company's services.

### Employee

- Treat all employees fairly and equally. Prohibit harassment, intimidation, or threats, do not discriminate on the basis of similarities or differences, and value diversity within the Company.
- Prohibit the use of child labor and illegal labor, and uphold individual rights and freedoms, including the protection of personal data.
- Provide a safe and hygienic working environment.

### Suppliers and Business Partners

- Establish a transparent process for the selection and review of business partners or external service providers, in compliance with the Company's Third-Party Service Provider Policy and procurement regulations.
- Define assessment criteria for business partners or external service providers to conduct self-assessments using the Supplier Code of Conduct form, covering topics such as human rights, the environment, occupational health and safety, and related matters.
- Ensure that external service providers' human rights practices comply with applicable legal requirements.
- Promote and support business partners or external service providers in developing and enhancing their work skills and effectiveness through training and joint exchanges of views with the Company.

### **Other Stakeholder Groups**

- Take into account the impacts of business operations to ensure they do not cause direct or indirect adverse effects on the environment or on the safety and occupational health of local communities. Also ensure that all stakeholders are treated fairly and equitably in accordance with applicable laws and/or mutually agreed practices.

### **12.2 Human Rights Communications**

Provide communications on human rights to employees and stakeholders through the Company's channels to promote awareness and a correct, comprehensive understanding of human rights principles.

### **12.3 Human Rights Risk Assessment and Register (Human Rights Due Diligence)**

Recognizing the importance of human rights, the Company has established a comprehensive human rights due diligence process to identify and assess human rights risks and impacts. The Company also ensures that appropriate measures are in place to prevent, remedy, and mitigate impacts as appropriate, including providing grievance channels for complaints arising from human rights violations and protecting complainants.

### **13. Promotion and Monitoring of Compliance**

The Company promotes sustainability awareness among its employees by strengthening knowledge and understanding of the potential environmental, social, governance, and economic impacts arising from business operations, including impacts that may affect the business. To this end, the Company provides self-learning content on business ethics, corporate governance practices, and sustainable development for executives and employees at least once a year, and continuously conducts related activities and internal communications. Supervisors at all levels are responsible for monitoring and ensuring compliance with the Code of Conduct.