

Saksiam Leasing Public Company Limited Stakeholder Engagement Policy

Saksiam Leasing Public Company Limited places great importance on the treatment of stakeholders and adheres to corporate social responsibility, being a good corporate citizen, and maintaining professional ethics as guidelines for employee operations. The Company operates under corporate governance principles to manage the organization and maintains practices focused on sustainable development.

Due to changing social, environmental, and business conditions, stakeholder groups have become more complex, with higher expectations for fair treatment, and opportunities to voice opinions, participate in decision-making, and engage in activities that affect them. The treatment of stakeholders has therefore become increasingly critical. This policy ensures that employees have clear guidelines for business operations that maximize long-term shareholder value while simultaneously considering the mutual benefits of all other stakeholders.

Stakeholder: any individual or group of individuals who are directly or indirectly affected by the Company's business operations, hold any interest in the business operations, or possess influence over any person that may impact the business operations, such as customers, employees, communities, shareholders, business affiliates, government agencies, and opinion leaders, among others.

Stakeholder Engagement Policy

The Company is committed to being a good corporate citizen, particularly in every community where it operates, by respecting human rights and treating stakeholders fairly. The Company listens to opinions and concerns, builds understanding with stakeholders, promotes constructive cooperation on matters of stakeholder interest, and participates in social and environmental development to ensure the sustainable operation of the Company's business.

Guidelines for Implementation

1. Identification, Classification, and Analysis of Stakeholders

The Company shall identify, classify, and categorize stakeholders based on the relevance of each business unit to comprehensively and clearly analyze direct and indirect risks and impacts on each stakeholder group. Recognizing that each stakeholder group holds different perspectives and expectations, the Company shall formulate strategies and prioritize operational steps tailored uniquely to each group.

In formulating business strategies, the Company shall determine key sustainability issues (Materiality) that play a critical role in decision-making, operations, and the operational effectiveness of the Company or its stakeholders. It shall identify the relationships and significance of such issues to both the Company and stakeholders. Furthermore, the Company

shall develop a Stakeholder Mapping to identify stakeholders and relevant parties, understand their perspectives, assess potential impacts, and recognize the expectations of each group. This information will be used to design appropriate response mechanisms, strategic plans, and communication methods that positively influence sustainable performance.

2. Communication Strategy

The Company shall utilize close communication methods and consistently build understanding with stakeholders to foster accurate perceptions, leading to good relationships and mutual trust. Communication strategies, methods, formats, and procedures shall be tailored to fit each stakeholder group, situation, timeline, and local culture. This may be determined by evaluating the level of potential damage or lost benefits that might occur if the matter is neglected or unaddressed.

3. Information Disclosure

The Company shall disclose accurate, complete, and thorough information to ensure that stakeholders receive adequate, consistent, and timely updates. This includes disclosing beneficial information at appropriate times, revealing the true purpose of the data, and maintaining a transparent reporting process for stakeholders, in alignment with the Company's Information Disclosure Policy.

4. Participation and Engagement

The Company values and provides opportunities for stakeholders to participate in matters that affect them. It shall establish channels to receive suggestions, problems, and complaints, and welcomes constructive dialogues (Stakeholder Dialogue) to acknowledge stakeholder opinions, expectations, and needs.

In consulting and exchanging views with stakeholders, the Company must consider diversity that may affect the expression of opinions, such as age, gender, education, experience, and attitudes. Background information shall be provided prior to consultations, and summary reports of the discussions shall be prepared and communicated to the participants. All received data shall be systematically compiled. Furthermore, the Company shall participate in providing feedback, clarifying issues, or explaining obstacles to regulators regarding laws or regulations that may affect business operations.

5. Risk Management in Stakeholder Engagement

The Company shall anticipate, identify, and prioritize risks associated with stakeholder engagement to prepare contingency plans and manage potential risks arising from stakeholder dialogues. Risks to be considered include, but are not limited to, reluctance to participate, participation fatigue, dissatisfaction with the Company's responses, the presence of silent participants within vocal groups, stakeholders with disruptive intentions, uninformed

stakeholders, stakeholders lacking bargaining power, technical issues during dialogues, and conflicts among participants.

6. Review and Reporting

The Company shall systematically monitor and evaluate its stakeholder engagement performance to ensure continuous improvement. It shall develop operational plans, foster collaboration between stakeholders and relevant parties, track engagement processes, and report performance results back to stakeholders. In addition, the Company shall publicly report its overall stakeholder engagement outcomes, covering the impacts and scope of operations, while demonstrating the linkage between the benefits gained from stakeholder engagement and the Company's performance.

Duties of the Management

The Management is responsible for managing the implementation of the Stakeholder Engagement Policy to ensure efficiency and effectiveness. This includes allocating appropriate resources, such as budgeting and appointing clearly designated, knowledgeable, and skilled personnel in sufficient numbers. The Management must also establish systems for receiving stakeholder suggestions, data collection, monitoring, and evaluation. This data must be integrated into corporate governance, strategy, and management across all levels of the Company to foster organizational acceptance and develop sustainable business practices throughout the enterprise.

Policies and Guidelines for Specific Stakeholder Groups

The Company has established a framework of policies and guidelines for 12 distinct stakeholder groups to serve as core business principles, create corporate value, and drive sustainable development as follows:

1. Policy and Guidelines for Shareholders

The Company places the utmost importance on its shareholders. Therefore, directors, executives, and employees have a duty to operate the business in accordance with corporate governance principles to maximize benefits and continuously enhance long-term shareholder value. The guidelines are as follows:

1. Manage the organization in alignment with the corporate vision and corporate governance principles with honesty, integrity, and prudence, free from conflicts of personal interest, to generate sustainable returns for all shareholders.
2. Respect the rights of shareholders, treat all shareholders fairly and equitably, and refrain from any actions that violate or infringe upon their rights.
3. Provide opportunities for shareholders to propose agenda items for the Annual General Meeting of Shareholders (AGM) and nominate director candidates in advance within a reasonable timeframe.

4. Clarify details regarding shareholder meetings and provide adequate information regarding matters requiring shareholder decisions in advance.
5. Prohibit the Board of Directors, executives, and employees in relevant departments—including their spouses and minor children—from utilizing undisclosed inside information for personal gain or unlawful benefits, which exploits shareholders.
6. Appoint independent directors to safeguard the rights of minority shareholders and receive complaints or suggestions through easily accessible channels provided by the Company.
7. Establish effective internal control, internal audit, and risk management measures.
8. Disclose material corporate information, financial reports, and operating results accurately, completely, in a timely manner, transparently, and reliably through easily accessible channels to ensure shareholders are consistently informed of the Company's status.

2. Policy and Guidelines for Employees

The Company considers its employees to be valuable resources and the key factor of success. It treats employees fairly based on human rights principles and considers their needs to foster good relationships between employees and the organization. The Company promotes continuous skill development, capability building, career stability, and advancement. The guidelines are as follows:

1. Recruit employees through efficient and fair selection systems and employment conditions to secure high-quality, honest, and competent personnel ("capable and ethical individuals") to join the organization.
2. Supervise and care for employees thoroughly and fairly, respecting and protecting their personal rights and freedoms from infringement, and supporting their right to express opinions independently.
3. Provide systems for filing complaints and whistleblowing regarding inappropriate practices contrary to the Company's Code of Conduct, including protecting employees from retaliation or disciplinary action resulting from whistleblowing (Whistleblowing Policy).
4. Provide adequate and continuous training and development for employees at all levels, tailored to their duties and responsibilities, while instilling moral awareness in all employees.
5. Promote teamwork to enhance organizational unity and instill discipline in employee performance.
6. Evaluate performance and manage compensation based on individual duties, responsibilities, and capabilities, while providing fair and appropriate welfare benefits that are regularly reviewed and comparable to leading companies in the same industry.

7. Cultivate awareness and promote safe and hygienic working conditions, creating a positive workplace atmosphere where employees feel welcomed, as if they are part of the same family.
8. Operate under international standards of occupational health and safety management systems.
9. Encourage employees to maintain a healthy work-life balance.
10. Provide channels to disclose material corporate information to employees to enhance their knowledge and understanding of the Company's business operations and performance.

3. Policy and Guidelines for Customers

The Company is committed to providing maximum benefits and satisfaction to service users, as well as developing and maintaining sustainable relationships. The guidelines are as follows:

1. Provide services that respond to the needs of users and surrounding communities, participate in creating a good quality of life, and promote sustainable social growth.
2. Continuously drive innovation, research, and development to offer high-value, quality products and services that meet customer needs across multiple dimensions.
3. Develop eco-friendly products and services aimed at reducing resource consumption, conserving energy, supporting recycling, and ensuring a long product lifespan.
4. Maintain customer data systematically and securely, ensuring that customer information is not misused.
5. Govern customer service fairly in accordance with Market Conduct principles.
6. Implement international quality management systems.
7. Assign responsible units to provide product feedback, consultation, and troubleshooting, as well as handle complaints to ensure maximum customer satisfaction.

4. Policy and Guidelines for Suppliers

The Company operates within a framework of fair trade competition, strictly adhering to contracts, codes of conduct, and commitments made to suppliers as follows:

1. Consider reasonable and fair purchase prices based on price justification, quality, and received services, ensuring that justifiable reasons can be verified upon auditing.
2. Pay suppliers accurately and on time.
3. Establish clear regulations for procurement and operational processes.
4. Conduct business sustainably and transparently by complying with trade conditions and designated contracts, ensuring fairness to all relevant parties.
5. Refrain from requesting or accepting any property or benefits from suppliers.
6. Visit suppliers regularly to exchange views and listen to suggestions or areas for improvement.
7. Support eco-friendly procurement and community products.

8. Avoid purchasing goods from suppliers that violate human rights or intellectual property rights.
9. Protect supplier information from unauthorized disclosure unless consent is granted.
10. Refrain from doing business with suppliers engaged in illegal activities or actions contrary to public order and good morals.
11. Encourage and support suppliers to conduct business in accordance with sustainable development principles, maintaining social and environmental responsibility by strictly adhering to the Supplier Code of Conduct.

5. Policy and Guidelines for Business Partners

The Company places great emphasis on its business partners regarding human rights standards, environmental conditions, workplace safety, and compensation. Furthermore, it promotes capability building and knowledge development both inside and outside of work to enhance operational efficiency as follows:

1. Consider appropriate and fair compensation, and ensure that business partners pay their workers no less than the rate required by law.
2. Promote and oversee safety and environmental conditions in the workplace of business partners.
3. Provide opportunities for business partners to meet with executives and share feedback to ensure operations align with designated goals.
4. Support business partners in developing knowledge to maximize operational efficiency.
5. Encourage and support business partners to operate in accordance with sustainable development principles, maintaining social and environmental responsibility by strictly adhering to the Supplier Code of Conduct.

6. Policy and Guidelines for Joint Venture Partners

The Company respects the rights of joint venture partners and treats all partners fairly. It encourages partners to respect the rights of individuals involved in business operations under human rights policies and maintains excellent cooperation with joint venture partners to ensure that joint venture operations successfully achieve their objectives. The guidelines are as follows:

1. Coordinate and cooperate with joint venture partners to promote, support, and strengthen joint venture operations.
2. Support the exchange of views and suggestions with joint venture partners, and jointly determine business plans to ensure the sustainable development and growth of the joint venture.
3. Monitor and drive joint venture operations to comply with legal frameworks and sustainable development guidelines.
4. Collaborate with joint venture partners to allocate benefits derived from operations fairly and transparently.
5. Refrain from exploiting joint venture partners through any means.

7. Policy and Guidelines for Creditors

The Company maintains a policy to treat creditors equitably, fairly, and transparently, strictly adhering to terms and contracts as follows:

1. Execute contracts with all types of creditors legally, equitably, fairly, and transparently, without exploiting contract parties.
2. Refrain from fraudulent methods or concealing any material information or facts that may cause damage to creditors.
3. Strictly, accurately, and straightforwardly comply with the terms and agreements executed with all types of creditors.
4. Repay loan principals along with interest to all types of creditors completely and according to the agreed schedule.

8. Policy and Guidelines for Communities

The Company respects human rights and equal treatment, operates business ethically toward all stakeholders, and upholds corporate social responsibility. It aims to support activities that improve the quality of life and enhance the well-being of communities and societies where the Company operates. It encourages employees and relevant parties to act as good citizens who contribute to the community and society. The guidelines are as follows:

1. Provide appropriate support and assistance to communities and society, particularly those surrounding the Company's branch offices.
2. Protect the environment surrounding communities, and oversee waste management and disposal from both operational processes and general usage, including preventing contaminants from entering the external environment by utilizing efficient technology and continuous monitoring.
3. Promote and support activities and projects aimed at developing the potential and capabilities of youth in education, science, technology, sports, and arts, while instilling moral values to raise capable and ethical individuals.
4. Provide urgent support and relief projects for disaster victims in communities, and develop the potential and livelihoods of people in society, such as career development and building strong communities for sustainable self-reliance.
5. Support medical and public health activities and projects to improve the health and quality of life of community and society members.
6. Promote and support activities related to arts, cultural preservation, and religious support as appropriate.
7. Support foundations and public charities to assist underprivileged individuals in society, and support organizations that create beneficial activities for human resource development.
8. Provide opportunities for communities and all stakeholder groups to participate in activities and projects, and welcome opinions, suggestions, or complaints arising from

the Company's operations, aiming for sustainable coexistence between industry and communities.

9. Policy and Guidelines for Government Agencies

The Company values government agencies and has defined guidelines for transactions with the public sector in its Business Code of Conduct to ensure employees act correctly and appropriately. This includes cooperating with government agencies on academic matters and supporting various activities. The guidelines are as follows:

1. Strictly comply with relevant laws and regulations, and remain mindful that local laws, rules, or traditions in different areas may contain varying conditions, procedures, or practices.
2. Refrain from any actions that may induce government officials to operate incorrectly or inappropriately.
3. Build community development knowledge for government bodies, such as local administrative organizations.
4. Support government activities.
5. Participate in meetings to provide feedback, and offer continuous academic support and assistance.
6. Welcome site visits and inspections from government agencies.
7. Listen to opinions and suggestions from government agencies.

10. Policy and Guidelines for the Media

The Company recognizes the importance of disclosing information and news to the media so that it can be accurately and rapidly communicated to the public. The guidelines are as follows:

1. Disclose information and news to the media equitably, ensuring the data is accurate, clear, and on-point.
2. Communicate information rapidly and in a timely manner.
3. Provide opportunities for the media to meet and engage closely with senior executives.
4. Facilitate media personnel who contact the Company.
5. Build good relationships with the media, such as organizing corporate and branch office visits to demonstrate internal management and customer service, ensuring they receive accurate information.

11. Policy and Guidelines for Civil Society, Academics, and Opinion Leaders

The Company conducts business with consideration for social responsibility and all stakeholder groups. It discloses complete and accurate information and listens to opinions and suggestions from all sectors of civil society to establish mutual guidelines for sustainable business operations alongside community and social development. The guidelines are as follows:

1. Disclose business operation data transparently and accountably.

2. Disclose information in annual reports, sustainability reports, as well as various articles and news disseminated in both physical document and electronic formats.
3. Conduct business with consideration for environmental and community impacts, and drive relevant parties to participate in preserving environmental quality.
4. Build relationships and community engagement processes in collaboration with relevant agencies.
5. Listen to opinions, suggestions, and/or complaints from relevant parties to find mutual guidelines for cooperation and respond to the needs of relevant stakeholders.

12. Policy and Guidelines for Competitors

The Company conducts business with a policy to treat competitors fairly under a framework of honest trade competition. It adheres to fair business practices within legal boundaries and ethical codes, considering commercial ethics and competition laws. The guidelines are as follows:

1. Operate under the rules of fair competition and relevant laws ethically and transparently, refraining from exploiting competitors through unlawful means.
2. Refrain from seeking confidential information through dishonest or inappropriate methods.
3. Refrain from any actions that infringe upon the intellectual property rights of competitors.
4. Refrain from damaging competitors' reputations through malicious allegations lacking factual truth.
5. Promote free trade and avoid entering into any agreements with competitors that reduce or limit trade competition.

This Stakeholder Engagement Policy was approved by the Board of Directors in Meeting No. 3/2564 on May 12, 2021.

Announced on May 17, 2021.

(Mr. Siwaphong Boonsalee)

Managing Director