

Saksiam Leasing Public Company Limited

Increasing Financial Inclusion Policy

Saksiam Leasing Public Company Limited (the "Company") is committed to promoting access to financial services and financial literacy for retail business customers and the general public, including vulnerable groups, to improve their quality of life, provide capital for business liquidity, create financial stability, and increase opportunities and channels for comprehensive financial access.

Development of Service Channels to Promote Financial Inclusion

- **Distribution Channel Strategy:** The Company has a policy to continuously open new branches according to business opportunities to expand service coverage to every province where the Company operates and in neighboring provinces across all regions. *Branch Locations:* Branches are situated in prime locations near communities, providing convenient access for customers and the public. Business hours are Monday – Friday, 08:00 – 16:30 hrs., with staff regularly conducting promotional outreach.
- **Cash Delivery Services:** The Company is committed to promoting comprehensive financial access by delivering credit products tailored to local customers directly to their homes. Furthermore, the Company leverages post-sales service technology by developing a modern, user-friendly, convenient, fast, and secure application that meets the needs of all user groups, 24/7, via computers, tablets, and smartphones.

Development of Financial Products and Services to Promote Financial Inclusion

- **Personal Loan (Vehicle Registration-Backed) or Title Loan:** Providing loans to the general public who own vehicle registration documents. Applicants may use the vehicle for their profession or for general purposes. Loan limits are determined by the collateral value and repayment capacity, while customers retain the right to possess and use the vehicle normally.
- **Personal Loan (Non-Vehicle Registration-Backed) :** Providing loans to general customers who can provide proof of income, to be used for professional or general purposes, with limits based on income levels and repayment capacity.
- **Nano Finance for Occupation:** Providing loans to the general public for occupational purposes, such as investment for farmers (land improvement, pond digging, water system installation, solar pumps, agricultural tools, seeds) or working capital for urgent needs (fertilizer, pesticides, harvest labor), or working capital for community enterprises, local merchants, or laborers who lack formal income documentation (e.g., pay slips/salary certificates) or bank statements, provided they demonstrate repayment capacity.

- **Hire-Purchase Loan:** Providing loans for working capital, trade, or general consumption. This includes "Sale and Lease Back" services for customers with used vehicles, where the customer transfers vehicle ownership to the Company but retains the right to possess and use it, or financing for new motorcycles where ownership is transferred to the customer upon full settlement, provided they demonstrate repayment capacity.
- **Solar Rooftop, Solar Air, and Solar Pump Loan:** Providing loans for the purchase and installation of Solar Rooftops to reduce electricity costs, Solar Pumps to reduce fuel costs for agricultural water pumping (enabling water storage during dry seasons and promoting clean energy), or Solar Air, provided the applicant demonstrates income-generating potential or repayment capacity.
- **Land-Backed Loan:** Providing loans for professional or general purposes using land title deeds owned by the applicant as collateral. Applicants must provide proof of income or employment, provided they demonstrate repayment capacity.
- **Agricultural Equipment Loan:** Providing loans to support professional activities for individuals lacking pay slips or bank statements but who can provide proof of occupation, have a permanent workplace, and require capital for agricultural tools and equipment. Applicants must reside in a locality where the Company has a head office, branch, or unit, and demonstrate repayment capacity.

The Company prioritizes financial access for individuals with physical disabilities who have income by organizing activities to promote knowledge and readiness for them to conduct financial transactions independently.

This Policy on Increasing Financial Inclusion was approved by the Board of Directors at Meeting No. 8/2025 on November 11, 2025.

Announced on November 14, 2025.

(Mr. Siwaphong Boonsalee)

Managing Director