



Saksiam Leasing Public Company Limited Market Conduct and Responsible Lending Policy and Guidelines

Saksiam Leasing Public Company Limited (the "Company") prioritizes and recognizes the importance of responsible and fair service management (Market Conduct), aiming to ensure that customers receive fair service for the purpose of consumer protection. The Company aspires to manage responsible and fair lending throughout the entire debt cycle—from before and during the debt period, through times when customers encounter repayment difficulties, to legal proceedings and debt sales. Simultaneously, the Company encourages "debtor discipline" through the provision of information, conditions, and warnings that debtors should know to "nudge" behavior, enabling them to manage their own debt.

To ensure compliance with the Bank of Thailand's Notification No. SorKorSor 2. 4/2563 Re: Market Conduct, including any amendments, and Notification No. SorKorSor 7/2566 Re: Responsible Lending, the Company has established this policy to ensure sustainable business operations and appropriate management methods.

1. Definitions

- **Service Provider:** An issuer, advisor, seller, purchaser, or transferee of loan products.
- **Company:** Saksiam Leasing Public Company Limited.
- **Loan:** Lending, hire-purchase, or trading.
- **Retail Loan:** A loan granted to a natural person for consumption or occupational purposes, including regulated personal loans and regulated retail loans for occupational purposes.
- **Product:** Financial products and services issued, sold, purchased, or transferred by the Company, including those under the supervision of other agencies, such as non-life insurance.
- **Customer:** A natural person currently using the Company's products, including those inquiring about products, those informed of products via various media, and those solicited by the Company to purchase products.
- **Vulnerable Customer:** A customer requiring special care, such as the elderly (aged 60+), those with limited financial literacy, those with no experience using products, or those with communication or decision-making limitations (e.g., hearing/visual impairments or health conditions).
- **Advertisement:** Media prepared by the Company to inform the public about loan products with the intent to solicit or motivate product usage, including text, images, sound, symbols, social media influencers, promotional materials, or signage.
- **Debt Restructuring:** The Company's relaxation or modification of repayment terms due to increased credit risk, divided into:



- (1) Pre-emptive Debt Restructuring (pre-emptive DR) for non-NPL debtors showing early signs of increased risk, and
- (2) Troubled Debt Restructuring (TDR) for NPL debtors.

2. Objectives

1. To ensure customers trust that the Company focuses on fair and sincere service without exploitation.
2. To provide advice matching the customer's objectives, financial capacity, and understanding, without causing disturbance, ensuring clear and complete information for decision-making before, during, and after the sale.
3. To provide fair products and services in terms of price and conditions, meeting customer expectations and protecting customer data/assets from misuse.
4. To promote financial literacy so customers understand their rights and duties.
5. To provide suitable loan products matching repayment capacity, using "risk-based pricing," and avoiding the encouragement of excessive debt.
6. To ensure advertisements provide "accurate, clear, and complete" information allowing comparison of interest rates and fees without encouraging excessive debt.
7. To provide vital information that is not distorted or exaggerated, ensuring products align with the customer's objectives.
8. To assess repayment capacity by considering total debt obligations and "residual income" sufficient for living expenses.
9. To provide key warnings and "nudge" tools to support debtor discipline and self-management.
10. To offer debt restructuring options as soon as repayment difficulties arise, particularly before legal action, debt sales, or asset seizure.
11. To inform customers of their rights and legal information, including providing opportunities for debt mediation, even after debt sales, ensuring fair repayment terms.

3. Systems Supporting Fair Service Management

1. **Corporate Culture and Roles:** The Board and senior management are responsible for concretely implementing fair service as the core of corporate culture.
2. **Product Development:** Products are designed to match the needs, financial capacity, and understanding of target groups, with proper sales quality control.
3. **Remuneration Scheme:** Compensation and penalty measures significantly consider service quality for all involved staff and management.
4. **Sales Process:** Offers must not infringe on privacy, and must provide accurate, complete, and non-distorted information.
5. **Communication and Training:** Continuous training ensures staff awareness and competency in providing fair service.



6. **Data Privacy:** Data is securely managed with strict privacy measures to prevent unauthorized access or disclosure.
7. **Problem and Complaint Handling:** Clearly defined, rapid, independent, and fair processes for resolution and compensation.
8. **3 Lines of Defense:** Robust internal control and audit systems to detect risks and anomalies effectively.
9. **Operation and Business Continuity:** Risk management and contingency plans for both normal and emergency situations to ensure accurate and timely processing of customer requests.

The Company also commits to responsible lending by integrating ESG principles, implementing internal mechanisms, and ensuring transparency in disclosing responsible lending practices to the public.

4. Policy Review

This policy shall be reviewed and proposed to the Board of Directors for approval at least once a year.

5. Enforcement

In case of any amendments to relevant notifications that conflict with this policy, the updated legal provisions or notifications shall prevail.

Approved by the Board of Directors at Meeting No. 9/2024 on December 24, 2024.

Announced on December 24, 2024.

(Mr. Siwaphong Boonsalee)

Managing Director

(Remark: Reviewed at Board Meeting No. 8/2025 on November 11, 2025, and deemed appropriate without changes.)