



Responsible Lending Policy

Srisawad Corporation Public Company Limited

The company is committed to operate under the principles of sustainable business operation. By applying environmental, social and governance factors in order to set up the policies and strategies for responsible credit lending. There is also a risk management process and the potential impacts that may arise from the granting of credit facilities of the company. The company conducts business with responsibility to stakeholders especially customers through the responsible lending policy, the policy has taken into account the interests of customers as a priority which consists of 3 important matters which are;

1. Providing source of fund in the system to grassroots customers. By developing products that are suitable for each customer group throughout the repayment cycle and the ability to repay. However, when deducting the debt burden and other expenses of the customer, the client has to have enough money left for his life. Moreover, Srisawad has expanded a number of branches to make customers easy to access in order to drive customers to more debt in the system.
2. Helping customers who are experiencing financial crisis. Srisawad will consider helping customers on a case-by-case basis.
3. Clear and transparent product presentation, as well as providing customers with knowledge about financial discipline. Including emphasizing the impact if the customer is unable to repay within the due date.

In order to achieve this goal, the company places importance on four key elements as follows:

1. Expression of intention to lend credit responsibly and the support of senior management
2. Considering the participation of stakeholders to adjust the company's operating capital in line with the ESG principles and assess the direct and indirect impacts of corporate credit.
3. Policy and internal work process formulation covering from policy setting credit process and risk management as well as having personnel with potential and readiness to push for implementation within the organization.
4. Transparent disclosure of information by disclosing information on the implementation of the principle of responsible credit to the public. To convey the company's commitment and add a mechanism to monitor the operation of the company.

Moreover, the company supports government policies and regulations without providing credit support to:

1. Illegal business or transactions of the country in which they operate.
2. A business or person determined to be involved in terrorism or proliferation of weapons of mass destruction, including nuclear, biological, chemical or other weapons capable of causing danger to human, animal, plant life. Large amounts of or to the environment, as well as such weapons, such as landmines and a shot bomb Including the weapons delivery system Components or equipment of that weapon as well.
3. Activities involving human trafficking forced labor or unlawful use of child labor.

