LAND AND HOUSES BANK PUBLIC COMPANY LIMITED

CORPORATE SOCIAL RESPONSIBILITY FOR

BUSINESS SUSTAINABILITY POLICY

Preface

Land and Houses Bank Public Company Limited has the intention in operating the business in conformity with the Good Corporate Governance Policy as the guideline along with the operation on social responsibility focusing on the ethics, business etiquette, and Good Corporate Governance in response to the satisfaction of stakeholders in all dimensions. The company realizes that the sustainable and stable growth needs the business operation with the vision and competence in managing business to achieve the mission with morality, ethics, and participation in social responsibility in affecting of the great value creation to the company and shareholders including the confident creation to shareholders. The company regulates the policy of social responsibility for sustainably developing the business as guided by Corporate Social Responsibility Institute, Office of the Securities and Exchange Commission and the Stock Exchange of Thailand.

The social responsibility is one of the principles considered to be very important. The bank perceives the importance of “dependence”. As all businesses have people in the society as the target group in offering products and services, no matter what direction the development of organization is, people in the society will give some support. The regulation of such policy and guideline for the practice will be able to guide the way for the personnel in the organization.

The bank operates the social responsibility in the CSR-in-process and CSR-after-process by encouraging the executives and all levels of employees to participate and voluntary for implanting the conscious mind of social responsibility.

Guidelines for the Operation in Social Responsibility

Land and Houses Bank Public Company Limited operates morally on the social responsibility in the CSR-in-process and CSR-after-process by encouraging the executives and all levels of employees to participate for the helping mind in the working awareness of social responsibility.

Corporate social responsibility means operating the business with the focus on the stakeholders, economics, society, and environment with the ethics, business etiquette, and Good Corporate Governance in order to make the activities be held with honesty, transparency, and fairness. There is the awareness on negative impact to the economy, society, and environment with the readiness to solve the problems for mitigating the mentioned impact. The philosophy of sufficient economy is integrated to create the operation to the achievement and benefits in increasing the competitiveness in all trade forums which will be really advantageous for the sustainability of the operation, stakeholders, economy, society, and environment.

Operation of CSR-in-Process

CSR-in-Process means operating the business with social responsibility by implementing the code of practice following the policy of social responsibility with the national and international standards to be applied for creating the business innovation which will become the activities in operating and developing the products as well as the standard of services for the main objective in reducing the negative impact possibly occur with the stakeholders during the work process. It is also to create the conscious mind in social responsibility with Board of Directors, executives, and all levels of employees for building the same attitude in the organization.

Operation of CSR-after-Process

CSR-after-Process means the activities operate apart from normal business operation by playing the role in promoting the social activities in each time and occasion. This is for the highest benefits to the society, communities, both in public and private sector.

Corporate Social Responsibility for Business Sustainability Policy

The bank is aware of operating business under the social responsibility making the business to be sustainable. This focuses on paying attention to the stakeholders, economy, society, and environment with morality, ethics, and good corporate governance along with the honesty, transparency, and fairness. The negative impact on the economy, society, and environment must be well-aware. The bank regulates the policy on social responsibilities for sustainably developing the business for the practice so that the Board of Directors, the executives and all levels of employees can conform to as the practice in 9 following areas:

1. Good corporate governance
2. Fair business operation
3. Anti-corruption
4. Respect to human rights
5. Fair treatment of labor
6. Responsibility on the consumers
7. Cooperation in the development of community and society
8. Environmental Management
9. Innovation and publication of innovation from the social responsibility

1. The Good Corporate Governance

The Good Corporate Governance Policy consists of the principles and guidelines in relation with the Good Corporate Governance for all in the organization to use as the guidelines for the operation. It is classified into 5 categories as follows:

Category 1 Rights of Shareholders

Category 2 Equitable Treatment of Shareholders

Category 3 Role of Stakeholders

Category 4 Disclosure and Transparency

Category 5 Responsibilities of the Board

2. Fair Business Operation

The bank operates the business according to the ethics and the code of conducts for the fairness in business operation, without the other benefits, encourage the free trade competition, respect the property right and avoid the operation which may cause the conflict of interest.

Guidelines for Fair Business Operation

1. To conduct activities consistent with the law and fair competition and coordinate with the government officers.

2. To promote employees to aware of the importance of compliance with the law on trade competition and fair competition.

3. To participate in the emphasis of principle and issue of corporate social responsibility which relating to their duty.

4. To promote fair treatment for stakeholders both in terms of cost and returns of corporate social responsibility, such as proper procurement, ensuring a fair price with the delivery of adequate and stable trade agreements.

5. To conducts appropriate examination to ensure that the business is legally authorized under the law governing use and provision of property right.

6. To refrain from any activity which infringe property and intellectual property rights.

7. To settle utilization fees or acquisition fees fairly.

3. Anti-corruption

The bank regulates the anti-corruption policy for being the guidelines for all in the organization to be acknowledged and conform to and also participate the Thailand Collective Action Coalition against Corruption by the Private Sector Collective Action Coalition against Corruption Council to present the intention and commitment against the corruption in all types and to foster transparency in business operations.

Guidelines for Anti-corruption

1. Must not give or accept gifts and benefits that motivate to perform or refrain to perform duties wrongfully causing the compromise in the inappropriate business agreement. It should follow the code of conduct and business ethics practices for the directors and the employees.

2. Must not give or receive bribes and inducements of any form, including prohibiting to assign other person to give or receive bribes and incentives on their own behalf.

3. Donation to charity and contribution must be transparent and in accordance with the law and morality.

4. Not use the fund or the resources of the company in political promotion to the candidates of a politician or political party for political campaign or political activities except that such promotion is legally permitted and entirely promote the permission by law and support the democracy. This must be approved by the company's board of directors before starting the operation.

5. Providing the suggestion and the complaint channel by provide the department had the independent in performing their duties for appropriate and suitability auditing in the fact find considering to ensure the considering in the complaints will execution transparency and fairly and also the treat complainants fairly.

4. Respect to Human Rights

The bank treats all related persons, whether employees, or surrounding communities and societies with respect for human life and dignity of all human persons and also does not violation of basic rights which are the foundation of the management and the development of the human resources and human relationship and also relate to the business by improving the quality and value.

Guidelines for Respect to Human Rights

1. To abstain from being co-offender that may cause human rights violations both directly and indirectly.

2. To make a mechanism of compliant and petition system properly as a channel for employees or persons who believe that their rights have been violated or treated unjustly.

3. To determine the process for accepting complaints which allows for independence in inspection and decision-making, taking into consideration the results. Any remedy shall be in accordance with the human right principles

4. To negotiate in the complaint resolution process for mediate and find the mutually agreeable solution.

5. To encourage and allow employees to participate in sharing opinions on whether any act of the business or personnel may violates human rights for the purpose of reflecting the problem and finding the solution.

5. Fair Treatment of Labor

The bank realizes that “employees” are essential human resources to drive business towards the goal. Then the company shall develop and support human resources system both in knowledge and benefit for employees for the purpose of value added based on fair treatment of labor. Thus, the business has to respect and comply with laws and ethics, to improve environment regarding to occupational safety and health, employment conditions for employees to have good quality of life and have a chance to present their skills as well as get an opportunity to improve their skills.

Guidelines for Fair Treatment of Labor

1. To employ without discrimination and do not take the differences of race, skin color, gender, religion, political opinion, age to be a factor in the consideration and decision of employment.

2. To promote employment for delicate labor group, for instance, employment opportunity for disabled.

3. To develop the employees for practice their skills and improve their performance by giving an opportunity for learning and promoting for their career path.

4. Do not terminate or lay off employees by decision making from representatives of management team or based on discrimination.

5. To support and respect the human rights by not supporting the forced labor as well as to encourage employees to have balance life between working life and personal life.

6. To respect the employees’ rights to express their opinions that include the freedom of giving opinion without interference, getting information or opinion through channels and providing the communication channels for receiving employees’ opinions.

7. To have a fair employment conditions and employees shall get reasonable compensation following their potential or by agreement between employer and employee based on industry standard or standard of living.

8. To provide the appropriate working place for employees to work safely and having dignity and employees could work with full potential and balance time for family.

9. To protect, not defame or disciplinary punishment to employees who are reporting honestly to executives or government party concerning the wrong action in the bank.

10. To provide an occupational safety and health policy in the company as well as analyze and seek measurement to control risk of occupational safety and health.

6. Responsibility on the Consumers

Consideration of the benefits and satisfaction to customers is important by offering the products and services with various and quality that can meet the demands of customers to build satisfaction and convenience to all customers.

Guidelines for Responsibility on the Consumers

1. To innovate and create products and services that meets the demand of consumers.

2. To publicize the complete and actual information of products and services for consumers' decision via various channels, easily to access by consumers.

3. Do not take any action that causes the ambiguity occurred or misleading the information of products and services, advertising unexaggerated or omission.

4. To provide safety storage for consumers that need the consent from them and have to operate with fairness and legal by informing objective of personal data storage and its usage prior any operating and do not pass the consumer data to others unless consent letter from consumers received. Including given the rights to consumers to verify the correctness of information and their data usage under the laws. When an error is detected or not justified in the storage and usage of information has to be corrected.

5. To give assistance and answer consumers' questions to reach the understanding of services.

6. To manage consumers' complaints and comments to improve services.

7. Cooperation in the Development of Community and Society

Cooperation in the development of community and society is to develop and promote the economic strength for community and society as well as revive the society and culture.

Guidelines for cooperation in the development of communities and societies

1. To promote and support the education as well as contribute to improve the quality and access the education including employment in the community.

2. To promote the appropriate cultural activity, local culture, civility and religion.

8. Environmental Management

To recognize a business that does not cause a negative impact on the environment and improve to develop the business processes in order to minimize environmental impact and also to add value and sustainability to the business, community, society, economic, nation and people.

Guidelines for Environmental Management

1. To promote resources usage efficiency by recognizing the capability of using resources with the highest value.

2. To provide an emergency plan as appropriate to minimize losses that could escalate in the future.

9. Innovation and Dissemination of Innovative Corporate Social Responsibilities

Knowledge development is from the experiences in corporate social responsibility and applied to. Then to devise an innovative business that could pay highest benefits to business and society simultaneously.

Guidelines for Innovation and Dissemination of Innovative Corporate Social Responsibilities

1. To open and give favorable to concerned persons that could be creative, this is base of innovative ability. This will enable the continuation of innovation within the bank.

2. To promote and cooperate with stakeholders, such as trade partners, to improve innovation with corporate social responsibility. The publication of the above innovation is an example of innovative improvement with corporate social responsibility.

3. To always investigate the company's business operation that it poses a risk or a negative impact to society and environment. And if there is risk or a negative impact, it should be corrected immediately.

Reviewing of Corporate Social Responsibility for Business Sustainability Policy

To keep the Corporate Social Responsibility for Business Sustainability Policy and guidelines are updated, thus, the bank required to review the Corporate Social Responsibility for Business Sustainability Policy at least once a year or significant changes.

Introduction

Land and Houses Bank Public Company Limited aims to run the business in conformity with good corporate governance principles along with social responsibility endeavors by adhering to the code of conduct and business ethics in order to satisfy stakeholders in all dimensions. The Bank realizes that the sustainable and stable growth requires the business operation with vision and ability in managing business to achieve the mission with morality, ethics and social responsibility engagement. The Bank has established the policy on corporate social responsibility for business sustainability according to the guidelines of the Corporate Social Responsibility Institute, the Securities and Exchange Commission and the Stock Exchange of Thailand.

The social responsibility is, therefore, one of the principles that Land and Houses Bank Public Company Limited placed the great emphasis on. The Bank formulated the policy and practical guidelines based on the perception of “dependence”. As all businesses have people in the society as the target group in offering products and services, no matter what direction the development of organization is, people in the society will give some support one way or another. The determination of such policy and practical guideline will guide the personnel in the organization to follow.

Land and Houses Bank Public Company Limited has been running the corporate social responsibility specified in the CSR-in-Process and CSR-after-Process by encouraging the executives and all levels of employees to participate and volunteer for implanting a conscious mind for corporate social responsibility.

Guidelines for Corporate Social Responsibility

Regarding the corporate social responsibility, Land and Houses Bank Public Company Limited has been carrying out in terms of the CSR-in-Process and CSR-after-Process with an aim at providing the sustainable growth and enhancing participation among all levels of employees by implanting a conscious mind for corporate social responsibility.

Corporate social responsibility means operating the business with the focus on the stakeholders, economy, society and environment with morals, ethics and corporate governance in order to make the activities feasible with honesty, transparency and fairness. There is the awareness of negative impacts on economy, society and environment with the readiness to solve the problems to mitigate such impacts. The philosophy of sufficiency economy is integrated and implemented as to push the operations to achievements and benefits, and enhance the competitiveness in all trade forums which will be really advantageous for the sustainability of the business, stakeholders, economy, society and environment.

CSR-in-Process

CSR-in-Process means conducting a business with social responsibility by adopting the business practices from the policy of social responsibility to create the business innovations which will become various activities in working process, product developments and various service standards with the main objective to reduce the potential negative impacts on stakeholders during the work process. It also creates the awareness in social responsibility to all directors, executives, and employees and consequently everyone in the organization shares the same attitude and commitment.

CSR-after-Process

CSR-after-Process means the activities operated apart from normal business operations by playing the role in promoting the social activities in certain time and occasion. This is for the highest benefits to the societies and communities, both in public and private sectors.

Corporate Social Responsibility for Business Sustainability Policy

The Bank is aware of operating business under the social responsibility leading the business sustainability by paying close attention to taking care of the stakeholders, economy, society and environment with morality, ethics, corporate governance and conducting business operations with honesty, transparency and fairness. The negative impact on the economy, society and environment must be well aware of. Consequently, the Bank regulates the policy on corporate social responsibility for sustainable business development so that directors, executives and employees can adhere to in 9 areas below:

1. Good Corporate Governance
2. Fair Business Operation
3. Anti-Corruption
4. Respect for Human Rights
5. Fair Treatment of Labors
6. Responsibilities towards Consumers
7. Cooperation in Development of Community and Society
8. Environmental Management
9. Innovation and Dissemination of Innovative Corporate Social Responsibilities

1. Good Corporate Governance

Good corporate governance policy is formulated to be adopted as the operation guidelines and communicate them to everyone in the organization to follow.

2. Fair Business Operation

Operate the business with the code of conduct and business ethics to create fair business practices without seeking other interests; encourage free trade with fair competition; respect for the rights in properties, and avoid any operations which may cause conflicts of interest

Practical Guidelines for Fair Business Operation

1. Operate various activities in accordance with laws and fair competition and cooperate with government officials

2. Encourage its employees to realize the importance of compliance with laws concerning competition and fair competition

3. Engage in the awareness of principles and issues related to social responsibility of the business in which the Bank is involved

4. Promote fair treatments both in terms of costs and returns for operations on social responsibility, for example, appropriate procurement, ensuring a fair price guarantee with adequate delivery time and secured trade contracts

5. Perform appropriate inspections to ensure that its business is legally authorized to use and grant the right to use assets

6. Refrain from any activities which infringe property and intellectual property

7. Pay for the use or acquisition or acquisition of assets fairly

3. Anti-Corruption

The conflict of interest prevention policy and regarding anti-corruption policies are formulated to prevent any persons to exploit their positions for personal benefits as the practical guidelines on operations and communication allowing everyone in the organization to be informed and follow, reflecting its intention and determination to fight against all kinds of corruption. This shall bolster transparent business operations and align with the bank's membership certification of Thailand's Private Sector Collective Action Coalition against Corruption (CAC).

Practical Guidelines for Anti-Corruption

1. Refrain from giving or accepting gifts, rewards or any other benefits to induce them to perform or refrain from performing their duties or to obtain an improper business agreement. They shall comply with the prescribed criteria on the code of conduct, business ethics and the code of conduct for directors and employees.

2. Refrain from giving or accepting bribes and any kind of incentives and do not assign others to give or take bribes and incentives on their behalf.

3. Charitable donations and sponsorship shall be made transparently, legally and morally.

4. Do not use the Bank's money or resources to provide support to any political candidates or political parties for their campaigns or political movements except that the sponsorship is permitted by laws and is to enhance democracy as a whole and must be approved by the Board of Directors.

5. Provide various channels for whistleblowing, suggestions and complaints managed by an independent agency responsible for investigating the adequacy and appropriateness in determining facts, ensuring that these complaints will be considered in a fair and transparent manner while the whistleblowers are afforded proper protection.

4. Respect for Human Rights

All stakeholders are treated with respects the fundamental rights that every human being should equally receive, in order to live peacefully, regardless of differences in origin, nationality, race, ethnicity, skin color, sex, sexual orientation, age, religion, culture, language, social status, physical condition, disability, health, or any beliefs. There are guidelines for treating everyone equally, without discrimination, exclusion, or restriction of individuals' rights, and there are measures to protect whistleblowers and complainants. The bank has adopted the principles outlined in the United Nations Guiding Principles on Business and Human Rights (UNGP), humanitarian principles, and the International Labor Organization (ILO) Declaration, as well as the National Action Plan on Business and Human Rights (NAP), with a focus on protecting, respecting, and remedying human rights violations, these practices are applied across the entire supply chain, including employees, customers, partners, business associates, and surrounding communities. Human rights issues are communicated appropriately and continuously to all stakeholder groups to build knowledge, understanding, awareness, and proper practices. The bank also promotes participation and feedback from stakeholders to support ongoing improvement.

The bank treats both internal and external stakeholders with respect for human life and dignity, without violating fundamental rights, and fostering human relationships connected to the business in a way that enhances quality and creates greater value based on the principles of equality and non-discrimination on the grounds of origin, nationality, race, ethnicity, skin color, sex, sexual orientation, age, religion, culture, language, social status, physical condition, disability, health, or any beliefs. The bank does not support any form of child labor or forced labor. Employees are treated in accordance with employment conditions under the Labor Protection Act. The bank also undertakes various measures to ensure that its operations are responsible, transparent, and aligned with international human rights standards.

Treatment of Employees

Fair treatment of employees based on the principles of human rights, equality, and human dignity, taking into account employees' needs and appropriate welfare to build good relationships and trust between employees and the organization.

Strict compliance with work regulations and labor laws, along with the continuous promotion of employees' skills and potential development to support career stability and advancement. The bank implements fair employment and compensation processes, equal treatment, and transparent performance evaluation and remuneration management that are aligned with each individual's duties, responsibilities, and abilities. This aims at enhancing employees' quality of life and long-term security.

The bank provides provident funds as financial security after retirement and offers risk protection for employees through comprehensive life and health insurance. This also helps reduce unexpected financial burdens and enhances confidence in both living and working.

The bank promotes an open organizational culture that respects differences, listens to opinions, and encourages employees to raise concerns, file complaints, or report whistleblowing cases related to human rights violations, unfair treatment, discrimination, harassment, abuse, or inappropriate behavior in the workplace through the various channels established by the bank.

Treatment of Customers

Establishing a policy to govern fair customer service (Market Conduct) based on the principles of appropriateness, transparency, accountability, and customer rights protection in accordance with the Bank of Thailand's guidelines. This ensures that customers receive complete and accurate information, are treated fairly, and are able to make financial service decisions that suit their needs. The bank has also established a customer privacy policy aligned with the Personal Data Protection Act and policy on Anti-money Laundering and Countering Terrorism and Proliferation of Weapon of Mass Destruction Financing (AML/CTPF). This is to promote responsible financial services and ensure appropriate customer complaint channels are in place.

Treatment of Business Partners

Conducting business responsibly with a focus on respecting and protecting human rights throughout the value chain and encouraging business partners to operate with integrity, transparency, and fairness in accordance with governance principles, applicable laws, labor standards, and international human rights principles. Social and human rights are incorporated as key criteria in the selection, evaluation, and management of relationships with business partners, to ensure that procurement and business operations are sustainable and do not lead to human rights violations.

The bank expects its business partners to conduct business based on fair trade principles, respecting human rights and human dignity, and strictly complying with labor laws. They must not use any form of forced labor, child labor, or be involved in human trafficking. Fair employment practices and compensation must be provided, along with the promotion of a safe and hygienic working environment in accordance with occupational health and safety standards. Employees must be treated equally without discrimination, abuse, or any form of harassment. Business partners must also respect freedom of expression, the right to raise complaints, and participation in accordance with the rights prescribed by laws.

Treatment of Communities

Conducting business with social responsibility by taking into account the comprehensive respect for and protection of the human rights of communities, including the right to a good quality of life, equal access to economic opportunities, non-discrimination, and community participation in sustainable development. The bank places importance on promoting and supporting SME entrepreneurs and local communities, as well as protecting the human rights of disadvantaged and vulnerable groups by enabling them to access financial services, financial literacy, and capacity building necessary for conducting business in a fair, transparent, and inclusive manner. This is aimed at strengthening the community economy and improving quality of life.

Promoting the potential of people in the community through financial literacy programs, fostering savings discipline, expanding inclusive access to financial services, and supporting employment and career creation for community members to ensure stable income, reduce inequality, and encourage self-reliance. The bank also emphasizes educating community members, including children and youth, on topics such as basic financial knowledge, saving, responsible spending, basic financial planning, and essential life skills development. This is intended to instill financial discipline, build economic resilience, and increase opportunities for them to grow into quality members of society in the future, in accordance with the principles of Child Rights, particularly the right to development.

Practical Guidelines on Respect for Human Rights

1. Conduct business with respect for human rights, human dignity, equality, and non-discrimination toward all stakeholder groups, including employees, customers, business partners, vendors, communities, and disadvantaged or vulnerable groups.

2. Treat all individuals equally, fairly, and with respect for human dignity, without discrimination based on origin, nationality, race, ethnicity, skin color, sex, sexual orientation, age, religion, culture, language, social status, physical condition, disability, health, beliefs, or any other factors unrelated to work performance.

3. Promote a safe and hygienic working environment free from harassment, abuse, violence, bullying, or any form of inappropriate behavior. The bank also strictly complies with labor laws and does not engage in forced labor, child labor, or any employment practices that violate labor rights.

4. Provide financial services in a fair, transparent, responsible, and non-discriminatory manner. Customers must receive accurate, complete, clear, and easy-to-understand information about products and services that is sufficient for decision-making, as well as appropriate care that aligns with the needs and capabilities of each customer group.

5. Respect the right to privacy and protect the personal data of customers, employees, vendors, business partners, and related parties by collecting, using, disclosing, and safeguarding personal data in accordance with applicable laws and legitimate purposes, while implementing appropriate data security measures.

6. Promote and encourage business partners to conduct business with integrity, transparency, fairness, and respect for human rights, taking into account key issues such as fair trade, compliance with labor laws, prohibition of forced labor and child labor, non-involvement in human trafficking, fair employment practices, workplace safety and occupational health, and equal treatment of workers without discrimination.

7. Establish human rights, labor, safety, occupational health, and responsible business conduct criteria as part of the process for selecting, evaluating, and managing relationships with business partners in order to prevent and mitigate human rights risks throughout the value chain.

8. Support sustainable community development by promoting financial literacy, encouraging savings discipline, and enhancing the capacity of SME entrepreneurs. This includes supporting job creation and employment within communities, as well as educating children and youth to increase economic opportunities, reduce inequality, and improve the quality of life in communities.

9. Provide channels for complaints, grievances, whistleblowing, or raising concerns regarding human rights violations, unfair treatment, discrimination, harassment, abuse, or inappropriate behavior, ensuring that employees, customers, vendors, business partners, communities, and other stakeholders have access to such channels.

10. Establish clear, transparent, fair, and independent procedures for receiving complaints, investigating facts, considering corrective actions, and providing remedies. These procedures take into account the rights of complainants, respondents, and other relevant parties, and ensure appropriate remediation in accordance with human rights principles in cases where human rights violations or impacts are identified.

11. Maintain the confidentiality of complainants and whistleblowers and implement measures to protect them from retaliation, complainants, whistleblowers, or those cooperating in investigations are not subject to intimidation, discrimination, punishment, unjust transfer, or any adverse consequences as a result of exercising the right to file complaints or raise concerns in good faith.

Promote dialogue, the exchange of views, and appropriate mediation to find fair and acceptable solutions that respect the rights and dignity of all parties, while not diminishing the rights of affected individuals to receive remedies or legal protection under the law.

5. Fair Treatment of Labors

The Bank realizes that “employees” are the key human resources in driving the business towards its goals, it, therefore, develops and supports the human resource management system both in terms of knowledge and benefits of employees in order to create added value based on the fair treatment of personnel. The business shall respect and comply with the applicable laws and morality. It focuses on improving the workplace environment by taking into account their health and safety and setting out the working conditions, ensuring to provide employees with the good quality of life and opportunities to show their potential, coupled with opportunities to be trained and sharpen working skills.

Practical Guidelines for Fair Treatment of Labors

1. Provide employment without discrimination. Differences in origin, nationality, race, ethnicity, skin color, sex, sexual orientation, age, religion, culture, language, social status, physical condition, disability, health, or any beliefs shall not be taken into consideration for making employment decisions

2. Promote employment of workers with the fragile status such as the disabled persons

3. Provide employees with opportunities to sharpen their skills and potential through learning and promotion for career advancement

4. Do not discharge or lay off employees only based on a decision made by the management representative or any decision based on discrimination

5. Support and respect the protection of human rights by not encouraging forced labor, child labor, coupled with the promotion of employees' work-life balance

6. Respect employees' right to express opinions, including the freedom of thoughts without interference and the freedom to receive information or comments through any media as well as providing communication channels to hear employees' voice

7. Have fair employment terms and conditions and provide employees with appropriate remuneration according to their potential or the mutual agreement of employer and employee by taking into account the industry standard or the standard of living as appropriate, provision of adequate employee welfare

8. Provide an appropriate workplace for employees to work safely with dignity, allowing them to maximize their potential while still having time for the family

9. Protect and do not libel or take disciplinary actions against employees who honestly report the wrongdoing in the Bank to the executives or governmental agencies

10. Establish a policy on safety and occupational health in a workplace; analyze and seek measures to control any risks toward safety and occupational health

6. Responsibilities towards Consumers

Benefits and satisfaction of customers are of the utmost importance. The Bank offers a wide range of quality products and services to satisfy and facilitate customers with diverse demands in various segments.

Practical Guidelines for Responsibilities towards Consumers

1. Explore and innovate products and services that can respond to consumer needs

2. Publicize complete and truthful information about products and services for consumers to make a decision through various channels with easy access

3. Take no actions which can cause any ambiguity or information distortion about products and services; do not use exaggerated claims or give incomplete information

4. Securely collect consumer information with their consent. The personal data shall be managed with a fair and legitimate way by informing consumers about the purposes of collection and the use of data before proceeding and shall not disseminate it to others without consent. The consumers are also entitled to verify the accuracy of their data and the use of information within the framework of law. When errors or wrongdoings are found in the data storage and the use of data, prompt corrections are required.

5. Provide support and answers for inquiries from consumers, enabling them to better understand the services

6. Manage consumers' complaints and comments and use their feedback to improve services

7. Cooperation in Development of Community and Society

The cooperation in the development of community and society is to create and enhance the economic strengths to communities and societies while promoting local traditions, arts and culture.

Practical Guidelines for Cooperation in Development of Community and Society

1. Promote and provide education support; take action to improve the quality and access to education, including the provision of employment in communities
2. Promote appropriate cultural activities, local cultures, traditions and religions

8. Environmental Management

The Bank realizes the importance of business operations that do not cause environmental impacts and therefore continues enhancing its business process to reduce the negative impacts while contributing added value and sustainable growth to the Bank, societies, and communities as well as economy, nation and general public as a whole.

Practical Guidelines for Environmental Management

1. Promote the efficient use of resources by realizing its capacity to achieve the maximum utilization of resources

2. Prepare an appropriate contingency plan to mitigate possible future losses

9. Innovation and Dissemination of Innovative Corporate Social Responsibilities

The development of knowledge resulting from experiences in social responsibility is applied to create innovations for the maximum benefits of both business and society.

Practical Guidelines for Innovation and Dissemination of Innovative Corporate Social Responsibilities

1. Be open and helpful for those involved, allowing them to unleash their creativity which is the foundation of innovation which will help encourage the continuity of internal innovation

2. Promote and cooperate with stakeholders and other companies, e.g. trading partners in developing innovations based on the social responsibility and disseminating these innovations as well as being exemplary for developing innovations in a socially responsible way

3. Regularly monitor the Bank's business processes to see whether they pose a risk or have any negative impact on the society and environment or not. If there is a report of risks or negative impacts, they should be addressed immediately

Policy Review

The policy review is subject to annual review or when there is any significant change.