

Human Rights Due Diligence

SUMMARY REPORT 2026

Our Human Rights Guidelines has adopted United Nations Guiding Principles on Business and Human Rights (UNGPs) to guide the organizational management and practices.

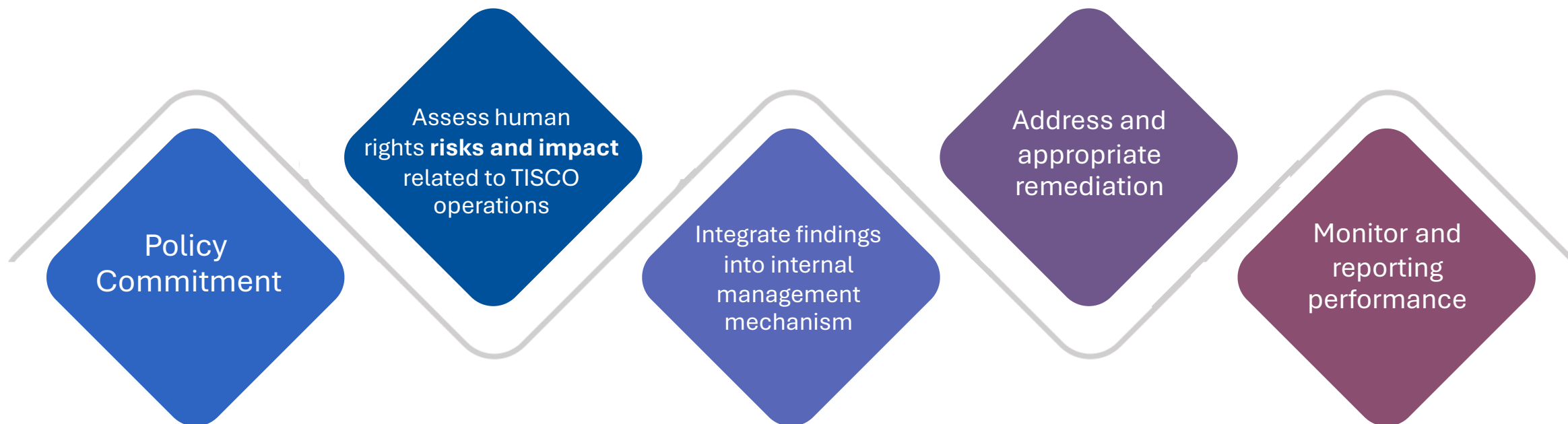
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Human Rights Due Diligence Overview

To effectively manage human rights risks, TISCO Group established a Human Rights Due Diligence process to identify, prevent, and mitigate potential human rights issues from our business activities.

The due diligence comprises the following components:



TISCO Group treats everyone equally and without discrimination, adhering to all applicable human rights laws and respecting the fundamental rights and freedoms of all individuals as outlined in the Universal Declaration of Human Rights (UDHR).

TISCO Group adopts the United Nations Guiding Principles on Business and Human Rights (UNGPs), including the principles of Protect, Respect and Remedy, and incorporates them into its Human Rights Guideline. The Guideline serves as a Group-wide standard, raising employee awareness of their responsibilities toward colleagues, customers, and business partners, while also communicating the Group's human rights commitment to stakeholders. Key elements include:

Respect for Human Rights in Business Operations

• Rights of Customers

Ensuring the protection of customers' personal data, treating all customers fairly, and providing clear and accessible channels for complaints and service feedback. All complaints are managed through an appropriate and systematic process.

• Rights of Employees

Ensuring fair labor practices, promoting diversity and equal treatment, and preventing all forms of discrimination. The Group prohibits hiring child labor below the legal age and is committed to providing a safe working environment with zero tolerance for harassment within the organization.

Respect for Human Rights of Other Stakeholders Across the Value Chain

TISCO Group operates in accordance with the principles of Sustainable Banking guidelines and communicates clear human rights expectations to stakeholders, including business partners.

• Responsible Lending

Considering ESG and human rights risks in the credit approval process, particularly in high-risk industries, to avoid supporting activities that may violate human rights or negatively impact communities.

• Fair Treatment of Business Partners

Conducting business with transparency, from a clear and structured partner selection process to strict adherence to mutually agreed terms and conditions.

• Supplier Code of Conduct

Communicating and requiring business partners to operate ethically and in alignment with TISCO Group's Supplier Code of Conduct.

Human Right Risk Assessment



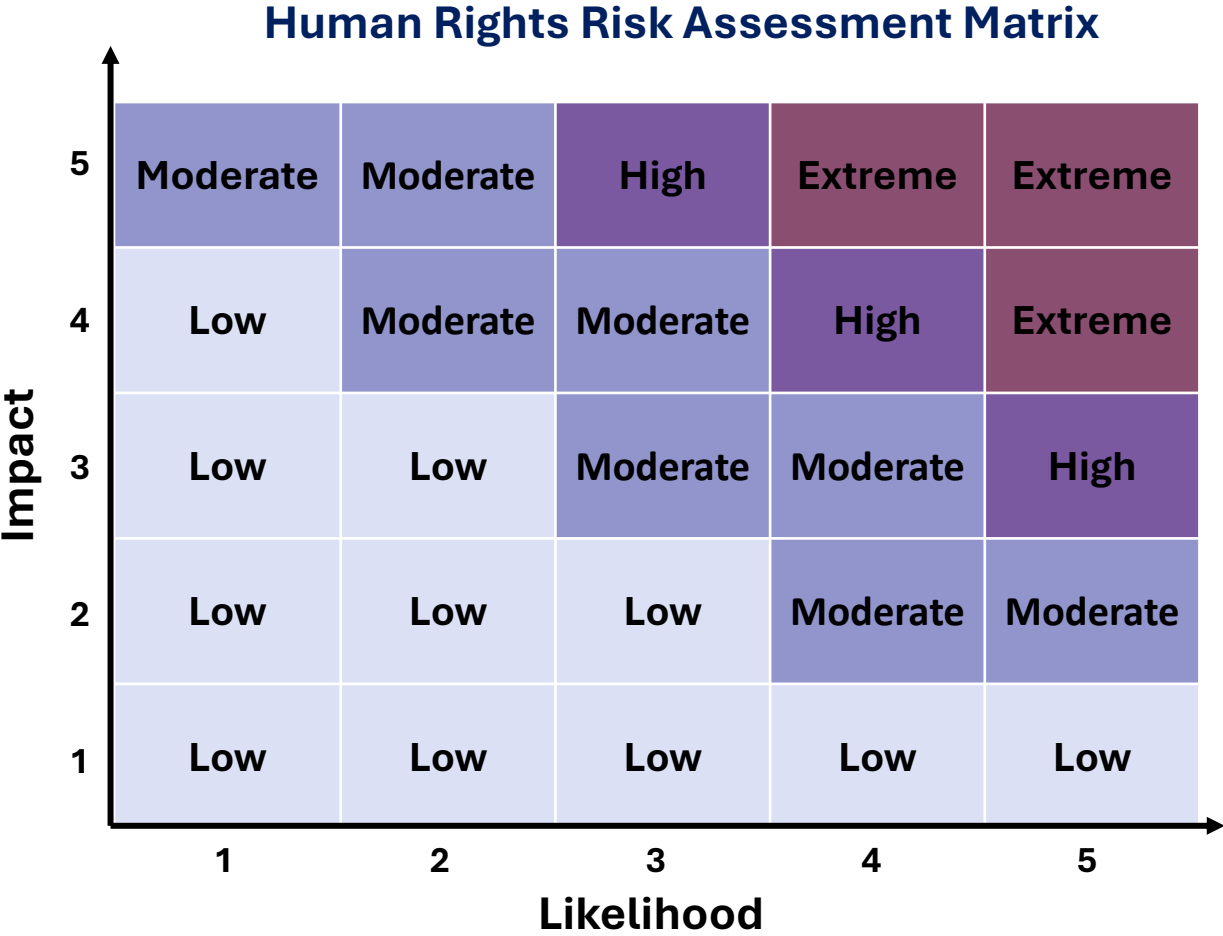
Human Right Risk Assessment



Human Rights Risk Register

TISCO maintains a Human Rights Risk Register to identify and monitor human rights risks across its operations. The register covers four key areas: customer practices, labor practices, business practices, and supply chain practices. It is regularly reviewed and updated based on risk assessments, stakeholder input, peer benchmarking, and ongoing research.

Area of Assessment	Customer Practices	Labor Practices	Business Practices	Supply Chain Practices
Rights Holder	Customers	Employees	Communities	Suppliers Suppliers' Employees
Human rights issues	• Customer Data Privacy • Product mis-selling • Discrimination against customers • Debt collection practices • Financial Coercion and Exploitation (new)	• Discrimination in hiring/career progression • Workplace harassment • Unfavorable working conditions • Employee Privacy	• Environmental impact from clients' operations • Community impact from clients' operations • Operational impact on surrounding communities	• Discrimination/ unfair supplier selection and retention • Supplier violation of Labor Rights



Human Rights Risk Assessment Methodology

TISCO conduct human rights risk assessments using a risk matrix to determine the significance of each identified risk. Risks are assessed based on:

- Severity of impact, considering:
 - Scale: the gravity of the impact
 - Scope: the number of individuals who could be affected
 - Irremediability: the difficulty in remedying impacts on affected rights
- Likelihood: the probability of such risk occurring

Risk level:

Extreme Risk: human rights issues that requires immediate corrective actions and controls.

High Risk: human rights issues that requires prioritized attention and strengthening of mitigation measures.

Medium Risk: human rights risks with mitigation measures in place and functioning to some extent, with room for improvement to further risk reduction.

Low Risk: human rights risks that are well-managed, regular monitoring is sufficient to ensure continued effectiveness and early detection of any emerging issues.

Saliant Human Right Issues and Mitigation



1. Customer Privacy

Description: Misuse, unauthorized disclosure, or inadequate protection of customer information, leading to privacy and data security breaches.

Mitigation/ Control Mechanisms:

Own Operations	PEOPLE	• Roles and responsibilities are clearly defined with access based on Need to Know and Least Privilege. • Regular PDPA training and testing for staff. • Cybersecurity awareness is regularly communicated to all users. • Employees are informed of disciplinary actions for non-compliance.	Suppliers/ Contractors	• Security requirements are established as part of the procurement process for new systems or third-party services. • Service providers need to complete a self-assessment on personal data protection measures. • Contracts must clearly define data protection responsibilities, including a Non-Disclosure Agreement (NDA) and if personal data processing is involved, a Data Processing Agreement (DPA). • An annual performance evaluation and risk assessment of business partners and IT third-party is conducted periodically, with a summary report submitted to COCC
	PROCESS	• Personal data handling follows PDPA guidelines: minimal collection, Privacy Notice, Data Consent, DPIA, ROPA, and retention policies. • Processes to support data subject rights. • Data managed per classification and control guidelines. • New projects require risk assessments. • Secure data transfer channels; unauthorized platforms prohibited. • Regular access reviews.		
	TECHNOLOGY	• Privileged Access Management (PAM) systems manage privileged access. • Data encryption in transit and at rest. • Domains protected by Web Application Firewall. • Logging and monitoring for unauthorized access and attacks.		

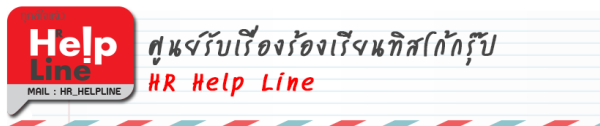
Grievance Mechanism and Remediation Process



Complaints or reports of improper activities could be filed by sending the letter to:

Chairman of Audit Committee or Compliance Function
48/49 TISCO Tower, North Sathorn Road,
Silom sub-district, Bangrak district, Bangkok 10500

For internal channel, employee can report any incidents of human rights violation, harassment, or misconduct at:



All employees are informed about the available reporting channels and assured of anonymity, as TISCO has established measures to protect the rights of information providers and has provided necessary safeguards to protect employees from reprisals or victimization.

In case of human rights concern raised, the remediation process includes:

Report received through HR Helpline or Complaint Channels

Consult with management and related parties on the approach for remedying affected persons when human rights adverse impacts occur and affect persons

Immediately initiate remediation actions after the approach was approved and notify remediation taken to affected persons

Summary report to related management and related regulators (as required)

Regularly monitor and communicate with affected persons until they return to the previous state before being affected by human rights adverse impact

Review and update risk register to prevent such risk in the future

Performance Report and Monitoring



TISCO reviews its human rights due diligence annually to identify potential risks and strengthen prevention measures. The results are used to improve internal practices, whereas performance are communicated to internal and external stakeholders.

For 2026, TISCO has identified the following salient human rights issues:

- Customer Data Privacy

To mitigate these risks, TISCO has established wide-range of mechanisms for data governance and system security. Our employees also receive ongoing training to enhance their cyber threats awareness. TISCO has implemented various control and monitoring measures across both our internal operations and those used by service providers to ensure the integrity, confidentiality, and availability of our information systems.

Furthermore, **no cases of human rights violations** were identified during the review period. In the event of any unforeseen issues, TISCO is committed to taking appropriate remedial actions commensurate with the nature and severity of the impact.

In 2026, all employees were trained on Harassment and Discrimination in the Workplace. In addition, our Human Rights Guidelines are incorporated into the onboarding program to ensure that all new employees understand the organization's expectations regarding respectful conduct, fair treatment, and the protection of human right.