



Human Rights Guidelines

TISCO Group is committed to caring for customers, employees, communities, and business partners to foster sustainable growth by conducting thorough Human Rights Due Diligence, including assessing impacts that TISCO Group may contribute to. Therefore, TISCO Group has established human rights guidelines to demonstrate responsible and transparent business operations, actively managing human rights impacts that may arise along the TISCO Group's value chain, and ensuring that everyone is treated fairly and equally.

TISCO Group is dedicated to respecting the fundamental rights and freedoms of all individuals as outlined in the Universal Declaration of Human Rights (UDHR). It has adopted the UN Guiding Principles on Business and Human Rights (UNGPR) and the UN "Protect, Respect, and Remedy" (Ruggie Framework) as guidelines for human rights management, ensuring a consistent standard across the entire organization.

1. Purpose of Guidelines

The Human Rights Guidelines were established as a framework and set of principles for TISCO Group's business operations, reflecting its commitment to conducting business with Environment, Social, and Governance (ESG) considerations in mind and supporting sustainable development in accordance with sustainable banking guidelines.

2. Definition

Term	Definition
Universal Declaration of Human Rights (UDHR)	An international document adopted by the United Nations General Assembly that enshrines the rights and freedoms of all human beings, outlining fundamental and universally protected human rights.
UN Guiding Principles on Business and Human Rights: UNGP	A set of principles endorsed by the United Nations to address the adverse impacts of business on human rights, stipulating that the government has an obligation to protect people's rights, the business sector to respect human rights, and both must ensure access to remedies when rights are violated.
Sustainable Banking	Banking business practices that focus on the sustainable, long-term growth of both the business and the society in which it operates by conducting business with environmental and social responsibility under good governance

3. Scope

This guideline applies to TISCO Financial Group, its subsidiaries, and all directors, executives, and employees.

4. Roles and Responsibilities

Group Chief Executive

Oversee business operations to ensure compliance with TISCO Group's human rights guidelines and relevant laws and regulations, as well as ensure that strategies, operations, risk management, and internal control processes are aligned with TISCO Group's commitment to respect human rights.

Compliance and Operation Control Committee (COCC)

Review operational and risk management processes to incorporate human rights risk factors, ensure effective internal controls across TISCO Group, and develop mitigation plans and actions in response to significant human rights risk incidents.

Sustainable Development Working Team

Sustainable Development Working Team, comprising representatives from various functions including Human Resources, Corporate Services & Procurement, and Risk Management, is responsible for developing guidelines and management processes to integrate human rights considerations into day-to-day operational activities, driving and monitoring their effectiveness, and promoting initiatives that support human rights management to raise awareness and foster a culture of respect for human rights within the organization.

Head of business functions

Integrate human rights practices into its department's operational processes based on their respective roles and responsibilities and ensure adherence to human rights guidelines and practices efficiently and effectively.

All employees of TISCO Group

Follow the human rights guidelines and report through designated channels or submit evidence when encountering violations or actions against the Code of Conduct or Human Rights Guidelines.

5. Guidelines

5.1. Respect for Human Rights in Business Operations

5.1.1. Rights of Customers

TISCO Group has established clear policies and practices for providing services and managing customer relationships to foster trust, satisfaction, and long-term engagement.

- Treat customers equally and fairly without discrimination against gender, age, education, nationality, race, color, religion, sexual orientation, or disability.
- Provide accurate, complete, and transparent information about financial products and services, including associated risks and conditions, throughout the sales process to help customers make well-informed decisions.
- Protect customer privacy and personal data by ensuring secure, responsible, and lawful data management in strict compliance with the Personal Data Protection Act B.E. 2562 (PDPA). Customer information is collected, used, and disclosed only as necessary. TISCO Group also continuously strengthens its IT security systems to prevent unauthorized access proactively.

5.1.2. Rights of Employees

TISCO Group has established human resources policy, guidelines, and procedures for workplace safety and well-being that are aligned with international standards on labor rights, human rights, and good labor practices. For example:

- Conduct business with integrity by strictly prohibiting child labor below the legal age. Restrictions on hiring apply only to those who have reached legal majority, except for employees with special status, such as projects with academic institutions or internships. Conduct business with social responsibility, considering all stakeholders in accordance with good governance principles and the TISCO code of conduct.
- Promote diversity and equal labor practices. To ensure no discrimination, the recruitment process, employee welfare, employee retention, and development opportunities are all based on equality and respect for diversity in gender, age, education, nationality, race, color, religion, sexual orientation, and disability. This approach will foster inclusivity and encourage open communication in the workplace.
- Promote professional growth within the organization. When there are vacancies, prioritize promoting or transferring existing employees before recruiting externally, unless the position requires a new area of expertise to adapt to the constantly evolving business environment.
- Maintain a safe work environment that enables employees to have a good quality of life and to perform work without compromising their physical and mental well-being.
- Enforce zero tolerance for all types of harassment, including unwanted behaviors, exclusion, intimidation, hostility that disrupts work and threatens workplace safety, as well as sexually suggestive behaviors that could harm the victim physically and mentally. Workplace harassment is a violation of the employee code of conduct and shall be punishable by dismissal or termination of employment.

5.2. Respect for Human Rights of Other Stakeholders Across the Value Chain

TISCO Group recognizes the importance of respecting the human rights of stakeholders throughout the entire value chain and upholds Sustainable Banking principles in our operations. Our human rights expectations are clearly communicated to stakeholders, including business partners. TISCO Group also ensures that employees are well-informed and uphold these expectations by providing training on our human rights commitments and their role in supporting them.

- **Responsible lending:** TISCO Group considers environmental, social, and governance (ESG) factors, including human rights, in the credit approval process, particularly for high-risk industries, to avoid supporting activities that may violate human rights or negatively impact communities. The issuance of loans for large projects is also monitored and assessed for potential human rights implications as appropriate.
- **Fair treatment of business partners:** TISCO Group strives to ensure transparency and accountability in all business relationships, including a clear supplier selection process, fair and transparent procurement practices, and strict adherence to agreed contractual terms.
- **Supplier Code of Conduct:** TISCO Group requires all suppliers and business partners to operate with integrity and in accordance with the Group's Code of Conduct, relevant laws and regulations, and applicable international standards. The Code clearly outlines expectations, including:
 - Operate business with good governance based on the principles of accuracy, integrity, honesty, and transparency
 - Strictly adhere to labor laws and the protection of fundamental labor rights.
 - Comply with the legal requirements for safety and occupational health standards.
 - Comply with relevant environmental laws and regulations and properly address impacts that may result from their business activities.

5.3. Human Rights Due diligence

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. TISCO Group remains committed to continuously enhancing this process and engaging stakeholders where applicable.

5.3.1. Human Rights Risk Assessment

TISCO Group conducts ongoing operational risk assessments across all relevant business units and processes. These assessments aim to identify, analyze, and manage potential risks, including human rights risks. The focus is on identifying salient human rights issues by assessing potential impacts from business activities and operations. The results of these assessments are reported to the COCC for monitoring, review, and continuous improvement of risk management practices.

5.3.2. Prevention and Mitigation Mechanisms

TISCO Group has established mechanisms to manage human rights risks based on the level of the Group's involvement with potential impacts, in accordance with the UN Guiding Principles on Business and Human Rights (UNGPs):

- For risks TISCO may cause:
 - Integrate human rights principles and guidelines into day-to-day operations and monitor compliance to ensure effectiveness and efficiency.
 - Communicate human rights practices across all levels of the organization to ensure employees understand and apply them appropriately.
 - Provide training for all employees on human rights and workplace ethics.
- For risks TISCO may contribute to:
 - Establish and communicate a Supplier Code of Conduct that includes respect for human rights and labor rights, to ensure a shared understanding with business partners.
 - Incorporate ESG considerations into supplier management, from the selection process through performance evaluation and risk assessment.
 - Maintain accessible grievance mechanisms for external stakeholders, with systematic processes for receiving, investigating, and resolving complaints effectively.
- For risks TISCO may be linked to through business relationships:
 - Conduct Environmental and Social Risk (ESR) assessments when engaging with entities whose activities could significantly impact human rights, such as in large-scale project financing.
 - Require borrowers facing human rights-related complaints connected to approved loans to provide clarifications and/or corrective measures. Loan disbursement may be temporarily withheld until the borrower's plan to address such issues is reviewed and approved.

5.4. Grievance Mechanism

TISCO Group has implemented a Whistleblowing Policy and protection measures for whistleblowers to promote transparent, honest, fair, and socially responsible business practices in line with good corporate governance principles. The policy and reporting channels are communicated to both third parties and employees.

5.4.1. Public Channels

TISCO provides a whistleblowing channel for the public to report concerns regarding inappropriate behavior or actions suspected of violating our Code of Conduct, including fraud, wrongdoing, malpractice, or violations of laws and regulations. Complaints or reports regarding such activities can be submitted by sending a letter to

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

5.4.2. Internal Channels

TISCO has established the HR Help Line as an independent channel for employee grievances. Senior executives have been appointed to oversee the HR Help Line to ensure transparent and fair reviews. The privacy and anonymity of complainants or whistleblowers are strictly protected under TISCO's whistleblowing and grievance procedures. This includes protecting employees from demotion, punishment, or retaliation for reporting incidents, even if it causes TISCO to lose business opportunities.