

Stakeholder Engagement Guidelines

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1. Objective

TISCO treats stakeholders fairly according to its sustainable development policy, with the practices guided by the AA1000 Stakeholder Engagement Standard (AA1000SES). This standard provides a framework for designing, implementing, evaluating, and communicating stakeholder engagement processes in a systematic and responsible manner.

TISCO is dedicated to continuously improving its processes to provide high-quality financial products and services, while also emphasizing environmental stewardship, social responsibility, and responsiveness to all stakeholder groups' expectations. This effort is focused on achieving sustainability goals across environmental, social, and governance (ESG) dimensions.

This guideline has been developed to serve as a standard reference for TISCO Group executives and employees, ensuring fair and consistent treatment of all stakeholder groups. It also emphasizes the importance of adhering to laws, regulations, and official directives, while upholding transparent and responsible business ethics, which are fundamental principles of good corporate governance.

2. Definition

Term	Definition
Stakeholders	Individuals or groups who are positively or negatively affected by the company's business operations, whether directly or indirectly. This includes those who have an interest in the company's operations or influence individuals who may impact the company's business activities. Based on the business value chain, TISCO Group categorizes stakeholders into seven main groups: 1. Shareholders 2. Employees 3. Customers of all products 4. Creditors, business partners and alliances 5. Standard-setting bodies and regulators 6. Communities and societies 7. Competitors
AA1000SES	Part of the AA1000 series developed by AccountAbility. The AA1000 Stakeholder Engagement Standard (AA1000SES) supports quality and knowledge management, transparency, governance, and the ability for organizations and stakeholders to verify engagement processes.

3. Principles

TISCO Group drives its business by integrating sustainable development principles, focusing on strengthening relationships and engagement with stakeholders. This strategy aims to understand the expectations of each stakeholder group and helps identify and prioritize relevant topics that impact business operations, society, and the environment. TISCO Group follows three core principles in stakeholder engagement:

1. **Inclusivity** – Ensuring that stakeholders have the opportunity to participate in the development and achievement of sustainability goals in a responsible manner. This includes both those affected by the organization and those who can affect the organization.
2. **Materiality** – Considering issues that are relevant and significant to both the organization and its stakeholders, which influence decision-making, actions, and organizational performance.
3. **Responsiveness** – Addressing stakeholder concerns that impact sustainability performance through decisions, actions, outcomes, and communication with stakeholders.

4. Roles and Responsibilities

4.1 Management Committee

- Oversee compliance with stakeholder engagement guidelines and ensure effective and efficient implementation.
- Allocate appropriate and sufficient resources to support the implementation of the established guidelines.
- Establish systems for receiving stakeholder feedback and expectations, collecting data, monitoring, and evaluating outcomes.
- Integrate sustainability topics that stakeholders prioritize into the organization's sustainability strategies and action plans

4.2 Related Business Units

- Incorporate stakeholder engagement requirements into operational processes according to each unit's responsibilities.
- Supervise units to ensure effective and efficient implementation of stakeholder engagement practices.
- Collect stakeholder feedback, monitor, and evaluate results to improve service quality or operational processes appropriately.

5. Guidelines

5.1 Implementation Steps



5.1.1 Identify Stakeholders

- Identify and categorize stakeholders within TISCO Group's value chain who are impacted—either directly or indirectly—by the company's decisions and operations. This helps in understanding the expectations, interests, or concerns of each stakeholder group, which may vary. It also allows TISCO Group to develop financial products, services, and operations that meet stakeholder expectations and promote sustainable growth.

5.1.2 Identify and prioritize material topics

- Identify key issues each stakeholder group considers important by analyzing their expectations, interests, or perspectives on sustainable growth in relation to TISCO Group's business and strategic direction. Assess the impact of operations on the business sector and society, and prioritize these issues to ensure a comprehensive understanding and minimize the risk of overlooking critical matters that may affect long-term operations.

5.1.3 Develop an engagement plan

- Assign responsible units to plan, allocate resources, implement, and monitor engagement activities effectively.
- Define the objectives of stakeholder engagement to reflect the principles of participation and guide clear communication and activity planning. Engagement objectives are categorized into four levels:
 1. Inform – one-way communication to provide stakeholders with accurate, clear, and timely information, such as company policies or annual reports.
 2. Consult – gathering stakeholders' opinions, expectations, or concerns to support organizational decision-making, such as customer satisfaction surveys.
 3. Involve – allowing stakeholders to participate in certain decision-making processes, such as customer trials of new online services with feedback, or shareholders proposing meeting agendas.
 4. Collaborate – working jointly with stakeholders in decision-making and implementation, such as shareholders' voting rights in board elections or collaboration in the Thai Bankers' Association and government agencies to solve the high level of household debt in the "You Fight, We Help" project.

- Identify and assess risks in the stakeholder engagement process, such as lack of cooperation, biased feedback, or reluctance to share different opinions. Create risk mitigation plans to ensure effective use of engagement data.
- Establish consistent communication processes with each stakeholder group using suitable formats, channels, and timing to build trust and strong relationships.
- Ensure transparency in reporting material information to stakeholders, with data that is accurate, complete, clear, sufficient, and timely.
- Define indicators to monitor and evaluate stakeholder engagement results for each group.

5.1.4 Engage and collect data

- Conduct stakeholder engagement according to the plan using clear, transparent processes, and provide complete, accurate, and timely information to build trust and strong relationships.
- Emphasize listening to stakeholder feedback and provide opportunities for suggestions, issue reporting, and complaints through proper channels and formats.
- Collect, process, and analyze data systematically to enhance products, services, and organizational processes in response to stakeholder expectations.

5.1.5 Evaluate and report

- Regularly monitor, evaluate, and report stakeholder engagement results to relevant management.
- Analyze key data to develop plans for improving strategies and policies that boost sustainability efforts.
- Review stakeholder engagement processes to identify strengths and weaknesses for future improvement.
- Communicate performance results and responses to stakeholder concerns transparently.

5.2 Guidelines for engaging with each stakeholder group

- TISCO Group values its stakeholders highly and recognizes the importance of understanding each group's expectations. The company identifies seven primary stakeholder groups: shareholders, employees, customers (including depositors), business partners, regulators, communities and societies, and competitors. TISCO has developed initial engagement guidelines tailored for each of these stakeholder categories.

5.2.1 Shareholders

- Shareholders are co-owners of the company. The company recognizes the vital role of shareholders as joint owners who have the right to influence the organization's strategic direction through participation in policy-level decision-making. The company is committed to delivering appropriate and sustainable returns, while managing risks prudently and transparently.
 - The company respects the rights of shareholders and treats all shareholders fairly and equally. It provides shareholders with opportunities to propose meeting agenda items, nominate directors, and express their opinions appropriately during shareholder meetings.
 - The company discloses all relevant information regarding shareholder meetings in advance through the information dissemination channels of the Stock Exchange of Thailand and on the company's website. It also ensures transparency in disclosing related-party transactions involving directors and senior executives, as well as financial reports and company performance.
 - The company organizes shareholder meetings according to the set agenda and facilitates accurate, convenient, and verifiable voting for participants. It ensures transparent vote counting and announces the results publicly. Additionally, the company provides clear and direct responses to shareholders' questions.

5.2.2 Employees

- Employees are people who drive the organization. The company recognizes the importance of its employees as key contributors to its success and is committed to enhancing their quality of life, job security, and career advancement, while also supporting their physical and mental well-being within a positive and healthy work environment.
 - The company treats all employees fairly and with respect for human rights, without discrimination based on gender, race, age, religion, or disability. It ensures a workplace free from harassment and any verbal or physical behavior that may undermine the dignity of others. The company protects employees' personal freedoms from violation and keeps their personal information confidential.

- Employees are recruited through a fair selection process. The company provides competitive and equitable compensation and benefits that are aligned with job responsibilities and labor market standards. Performance evaluations and compensation management are conducted fairly, based on performance, capabilities, and alignment with corporate values, using consistent standards across the organization. The company promotes the continuous development of employees' professional skills and ethical values, and supports career growth within the organization.
- The company fosters positive relationships between employees and the organization, cultivating a warm and friendly culture that encourages close collaboration between supervisors and team members. It promotes professional knowledge sharing, empathy, and mutual support to build a high-quality new generation workforce. The company ensures a safe and hygienic working environment, organizes health promotion activities, and encourages employees to prioritize their well-being and maintain work-life balance. It also provides financial literacy education, emphasizing the importance of saving and retirement planning.
- The company supports and respects employees' freedom of expression and provides channels for reporting misconduct or unethical behavior in accordance with the company's code of conduct. Measures are in place to protect employees from retaliation or punishment for filing complaints. The company ensures transparent handling of complaints to build trust and confidence in the organization.

5.2.3 Customers of all products

- Customers are the source of revenue and the heart of the business. TISCO highly values the trust customers place in the company, recognizing it as the foundation for enduring relationships. With a commitment to professionalism, TISCO strives to deliver financial products and services that are not only suitable, convenient, and cost-effective but also tailored to meet the distinct needs of each customer segment.
- The company provides comprehensive financial services tailored to the diverse needs of different customer segments, delivered by personnel with specialized expertise. It presents detailed and complete information about financial products and services to help customers make informed choices that align with their individual needs and expectations. The company also promotes financial literacy by offering appropriate education to each customer group, enabling them to understand and select suitable financial products for effective financial planning.

- The company fosters financial innovation and applies technology to develop financial products and services based on customer needs. This includes creating financial solutions that support social and environmental sustainability, such as green loans and socially responsible investments. The company also prioritizes the use of technology to enhance service efficiency and accessibility, especially for low-income groups, ensuring fair and affordable access to financial services.
- The company operates in accordance with ethical standards and industry best practices, emphasizing fair customer service management (Market Conduct) in line with principles of good governance. It provides clear, complete, and sufficient product and service information to support customer decision-making. Customer data and information systems are managed securely and confidentially, with no unauthorized disclosure. Additionally, the company offers accessible and systematic channels for reporting issues and complaints, ensuring timely responses and continuous service improvement considering customer feedback, suggestions and expectations.

5.2.4 Creditors, business partners and alliances

- Business partners, whether individuals or entities, play an important role in collaborating with the company and contributing to TISCO's operational success and growth. TISCO is committed to fostering transparent and fair partnerships, conducting business responsibly and ethically to achieve long-term mutual benefits.
 - The company conducts its business based on fair and honest trade practices, adhering strictly to ethical standards, agreements, contracts, and commercial terms. It maintains confidentiality as agreed with partners and creditors, and respects the rights of all involved parties.
 - The company prioritizes building supportive and collaborative partnerships to enhance long-term business potential for both the company and its partners.
 - The company promotes sustainable business practices throughout the value chain. It refrains from engaging with partners involved in illegal, unethical activities or causing negative impacts on the environment. Additionally, it encourages efficient resource use, supports environmentally friendly products, and promotes community-based goods.
 - The company has a clear policy against soliciting benefits from partners and advocates responsible business conduct. It ensures a transparent and fair procurement process and encourages partners to join the Thai Private Sector Collective Action Against Corruption initiative.

5.2.5 Standard-setting bodies and regulators

- Standard-setting bodies and regulators are institutions responsible for shaping and overseeing financial system's stability. They ensure legal and regulatory compliance, establish and maintain technical and ethical standards, and promote transparent, responsible and sustainable business practices across industries. TISCO recognizes its critical role in fostering public trust and upholding the integrity of the financial sector. TISCO is highly committed to complying with all applicable laws, regulations, and standards to support the efficient, stable, and sustainable growth of the financial industry.
 - The company strictly complies with laws, regulations, and directives issued by regulatory authorities. It avoids any actions that may improperly influence regulatory personnel and actively supports initiatives and programs that promote transparency and stability within the financial system.
 - The company is open to considering standards, best practices, recommendations, and suggestions from standards development and regulatory organizations. It also provides feedback, fosters transparent and constructive collaboration to support ongoing development of relevant policies and measures.
 - The company promotes legal and regulatory awareness among employees at all levels and emphasizes the risks associated with non-compliance. It has established a robust internal control system and conducts regular compliance reviews to ensure that operations align with applicable laws and regulatory requirements.

5.2.6 Communities and societies

- Communities and society refer to the broader public who are affected by, or benefit from, the company's operations—and who may, in turn, influence or support the company's business. As a responsible corporate citizen, TISCO acknowledges its duty to contribute positively to the communities it impacts. The company is committed to utilizing its resources and expertise to enhance the quality of life and promote social development, in alignment with the principle: "Value-Creation Business, Toward Social Development."
 - The company promotes community and social development by increasing access to financial resources. It develops financial products designed to ease the burden on low-income individuals in local communities, helping them avoid high-interest informal loans that exceed legal limits. This approach ensures broader financial inclusion and supports financial literacy through community outreach programs, aiming to enhance financial understanding and discipline across society, ultimately strengthening communities in the long term.
 - The company contributes to macroeconomic development by investing in community empowerment, including infrastructure development, educational opportunities, and environmental initiatives.

- The company supports job creation and income distribution within local communities through local employment and procurement.
- The company fosters environmental awareness among employees and shares knowledge on conservation with all stakeholders. It supports activities that reduce waste, pollution, and greenhouse gas emissions, ensuring that its operations are environmentally responsible.
- The company encourages participation from employees, customers, and partners in volunteer and social responsibility initiatives to build a sense of social commitment and connection. It also welcomes feedback and suggestions from community representatives to ensure its operations align with local needs.

5.2.7 Competitors

- Competitors encompass all entities operating within the same industry. TISCO recognizes that, at the macroeconomic level, every market participant plays a vital role in fostering economic stability and sustainable growth. Through healthy collaboration and fair and transparent competition, the industry collectively enhances service standards and strengthens public trust in the financial system.
 - The company supports and promotes a collaborative and constructive atmosphere with industry peers through business associations. This cooperation aims to elevate service standards, enhance workforce development, and improve operational processes, while also contributing to solutions for economic and social challenges that benefit the industry as a whole.
 - The company conducts its business with respect for fair and honest competition. It refrains from monopolistic practices or actions that restrict competition, and strictly adheres to applicable laws and regulations governing trade competition.
 - The company respects customers' freedom to choose services and refrains from criticizing or attacking competitors under any circumstances. It avoids any actions that could negatively impact the reputation of the financial industry, thereby fostering trust in a fair and competitive market environment.