



Policy for Sustainable Development

1. General Provisions

1.1 Objectives

To establish organizational sustainability management and to engage with all stakeholders in order to balance and control economic, social and environmental impacts related to business.

1.2 Scope of this Policy

This policy covers the operating scope of Ngern Tid Lor Public Company Limited (TIDLOR) for sustainable development goal and strategy based on the Good Corporate Governance Principles and the alignment of the International standards on Corporate Management.

1.3 Exception to compliance with this Policy

No Exception

1.4 Related laws, regulations and Policies

- 1.4.1 Global Sustainability Reporting Standards (GRI Standards) by the Global Reporting Initiative, and the United Nations Sustainable Development Goals (UN SDGs).
- 1.4.2 Policies related to the supportive of TIDLOR sustainability management, cover economic environment and society aspects.
- 1.4.3 Sustainability Reporting Guide for Listed Companies by the Stock Exchange of Thailand

1.5 Effective Date

This Policy shall be effective on the date when the Board of Directors or the Senior Management Team approve this Policy.

1.6 Frequency of review

This Policy shall be reviewed every 2 years or upon any significant changes.

1.7 Revision of this Policy

The revision, including the regular review / renewal, of this Policy shall be approved by the Board of Directors via the Senior Management Team and the non-substantial revision, however, may be done subject to approval by the Senior Management Team.

1.8 Owner of this Policy

This Policy is under the administration of TIDLOR Sustainability Development Working team.

2. Main Provisions

2.1 Definitions

- TIDLOR means Ngern Tid Lor Public Company Limited.
- Stakeholders mean the internal or external group of people whom directly and indirectly impacted both positive and negative for TIDLOR business operations e.g. shareholders, investors, employees, vendors, customers, the community and society etc.,
- Materiality means any topics related to the economy, the society, the environment and corporate governance which are significant and effect the assessment, decision-making, management and performance of the company and/or its stakeholders in the short and long term.
- Human rights mean the fundamental rights of all human beings which are equal and inalienable, while being the foundation of freedom, justice and peace, and indivisible regardless of race, skin color, gender, language, religion, political orientation or any other views, national or social background, property, birth or social status, culture, tradition, or any other matters based on laws of respective countries or locals, etc., including freedom of expression and assembly.
- Employee means any full-time or part-time employee working for Ngern Tid Lor Public Company Limited.

2.2 Principles

Ngern Tid Lor Public Company Limited (TIDLOR) has the vision and mission to become the leader in the Title Loan and Insurance Brokerage Business. At TIDLOR, in everything we do, we strive to empower people and enrich lives, with the belief that access to fair, transparent, and responsible financial services is everyone's right. TIDLOR delivers financial betterment by offering relevant products and services that are simple to understand, convenient, and fast through our committed employees and operating in accordance with the principles of sustainable development of the company. TIDLOR believe that business operations based on the corporate governance principles covering the responsibility towards society and environment, will enhance the risk management and create the business opportunities, and being the constant organizational growth and long-term value delivery to all stakeholders.

TIDLOR adhere to the operational standards throughout the value chain in all operational areas to comply with the requirements and the International sustainability principles, including the United Nations Sustainable Development Goals (UN SDGs). Our commitment is underlined by the formulation of strategy and operational guidelines based on the Good Corporate Governance Principles, through the engagement with all stakeholders, supporting business excellence, management of environmental impacts and well-being of our employees and the broader social community. TIDLOR also put the importance on human rights principles, for the right to life and equal treatment, without any discrimination among the stakeholders.

2.3 Roles, duties and responsibilities

2.3.1 Board of Directors

- Determine the goals and framework of the company sustainable development by defining and creating the engagement and responsive processes for stakeholders as part of the strategy or business process.
- Approve the Sustainable Development Policy

2.3.2 Managing Director

- Consider the sustainability management framework to cover the stakeholder engagement, sustainability materiality topics reviewing, and support the internal implementation to be accomplished the TIDLOR sustainability goal, proposed by TIDLOR Sustainability Development Working team.

2.3.3 Senior Management Team

- Define the stakeholder engagement roles to align with the goals and framework of the sustainable development, including determine the key performance indicators to evaluate the operating effectiveness and transparency, and continuous communication the performance to both internal and external stakeholders.
- Set up the TIDLOR Sustainability Development Working team and allocate the necessary resources, support the communication throughout the Company to encourage the compliance with the sustainable development policy and execution among staffs, including monitor the performance of sustainable development.

- Review and advise on the sustainable development goals and framework to cover all stakeholder engagement and regularly reviewing materiality topics with the stakeholders.
- Approve the Policy for Sustainable Development for non-material revision.

2.3.4 TIDLOR Sustainability Development Working team (TIDLOR SD Working team)

TIDLOR SD Working team comprises of the Head of Business Support and Central Service Department, Senior Vice President of Branch Communication & Sales Leadership Development, Senior Vice President of People Learn & Culture and assigned staffs from relevant departments. The Head of Business Support and Central Service Department is the Director of the Working team. The TIDLOR SD Working team will responsible for;

1. Propose the sustainable development goals and framework to ensure that operations are integrated into the company's strategy with effective to the Managing Director and Senior Management Team for consideration and acknowledgement.
2. Assign the responsible person from the relevant departments to coordinate, inherited and communicate the knowledge and understanding among staffs, and drive the effective sustainable development operations within the company as well as, create the culture of sustainability within the company.
3. Prepare the documentation, manuals, and/or guidelines for necessary technical standards to support the implementation of the Policy and framework for sustainable development management.
4. Manage to ensure that continuous implementations are in accordance with the goals and framework for sustainable development by reporting to the Managing Director on quarterly basis.
5. Evaluate the sustainable development operations by collecting and assessing the performance to compare with the key performance indicators, serving the reviewing and enhance the sustainable development goals and framework, as well as, propose the annual sustainability assessment report to the Senior Management Team.
6. Prepare TIDLOR Sustainability Reporting in alignment with the International standards for public communication and disclosure of the Company Sustainable Development Policy, goals, framework as well as,

the Sustainable Development Performance through the company's annual report and/or website.

2.3.5 TIDLOR Staff

TIDLOR staff must understand and commit the sustainable development goals and framework, adopt into their responsible area to ascertain the effective implementation.

2.4 Requirements

2.4.1 TIDLOR Sustainability Development Practices

TIDLOR adheres to the International Sustainability Management principles to implement the fundamental functions and drive them as part of TIDLOR strategy and culture, including supervision of operations as follows;

1) Stakeholder Engagement

- The Board of Directors, Managing Director, Senior Management Team and the TIDLOR SD Working team to establish the stakeholder engagement role through the governance guidelines, operational strategy and business decision-making procedures.
- Embed the stakeholder engagement and responsive as part of policy or business processes such as risk analysis, materiality assessment or determination of operational objectives.
- Allocate the resources and prepare the staff readiness to ensure the operating effectiveness of stakeholder engagement.
- Laid out the identification guidelines for the potential stakeholder and their expectations and concerns, as well as, the risk management on engagement process for serving the effective formulation of stakeholder operating strategy.
- Determining the key performance indicators or the evaluation guidelines regarding the stakeholder engagement process, and transparently and continually communicate the performance to internal and external stakeholders.
- Review the stakeholder engagement process in order to improve the continual development framework.

2 Materiality Assessment

TIDLOR SD Working team is responsible for supervise the materiality issues assessment throughout the business process, including the risk assessment, operating in line with the requirements, Policy and operational manuals, as well as, disclose the material sustainability topics, appropriate assessment criteria with clear scope and timeline.

3 Responsiveness of Materiality

TIDLOR SD Working team is responsible for the materiality responsive supervision and communicates those to relevant stakeholders, and integration such matter throughout the business process such as risk assessment, operating in line with requirements, and operational strategy development.

4 Impact of Materiality

The responsible of TIDLOR SD Working team as follows;

- Oversight the impact assessment of materiality issues both directly and indirectly including integrating into the business processes, such as risk assessment, operating in line with requirements, developing the business strategies
- Allocate resources or prepare the staff readiness to ensure effective management of materiality impacts.
- Implement and appropriately disclose the impacts of sustainable materiality issues management to internal and external stakeholders with reasonably and enable the qualitative, quantitative and financial monitoring.

5 Communication

TIDLOR SD Working team is responsible for public communication on framework, operating performance and progress through the Annual report and in line with the Global Reporting Initiative (GRI) Standards.

6 Employee Training

TIDLOR conducts the training as appropriated to ensure the staff understanding of the sustainable development policy and goals.