

Policy for Sustainable Development

Revision No.	2.0
Effective Date	8 May 2025
Approved By	Risk Management Committee' Meeting No. 1/2025 on 8 May 2025

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 applies to the Tidlor Holdings Public Company Limited (“the Company”) and its subsidiaries (“the Group”).

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 Risk Management Committee 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 Risk Management Committee and the non-substantial revision, however, may be done subject to approval by the Risk Management Committee.

1.8 Owner of this Policy

This Policy is under the administration of the Group’s Sustainability Development Working team.

2. Main Provisions

2.1 Definitions

- Stakeholders mean the internal or external group of people whom directly and indirectly impacted both positive and negative for the Group's 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 the Group.

2.2 Principles

The Group strives to empower people and enrich lives, with the belief that access to fair, transparent, and responsible financial services is everyone's right. The Group deliver 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. The Group believes 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.

The Group adheres 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. The Group 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

The Group shall adopt the roles, duties and responsibilities outlined in this policy, tailored to fit the specific structure and operations of each company.

2.3.1 Board of Directors

- Determine the goals and framework of the Group 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 Risk Management Committee

- Approve the Sustainable Development Policy for non-substantial revision.

2.3.3 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 Group's sustainability goal, proposed by Sustainability Development Working team.

2.3.4 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.
- Advise the 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 review materiality topics with the stakeholders.

2.3.5 Sustainability Development Working team (SD Working team)

SD Working team will be set up by the senior management team with participation from department heads/designated department heads deemed relevant to the sustainability development's scope and objectives.

The 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 a 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.

2.3.6 Staff

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 Sustainability Development Practices

The Group adhere to the International Sustainability Management principles to implement the fundamental functions and drive them as part of the Group's strategy and culture, including supervision of operations as follows;

1) Stakeholder Engagement

- The Board of Directors, Managing Director, Senior Management Team and the 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

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

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 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

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

The Group conduct the training as appropriated to ensure the staff understands the sustainable development policy and goals.