

### **The Company's Business Philosophy and Roles towards Stakeholders**

The Company's business philosophy is contained in "The Spirit and The Letter" which stresses that the employees of the Company must perform work with integrity and transparency, as well as encourage them to follow the key policies and guidelines for Supplier Relationships, Handling of Material Non-Public Information and Preventing Insider Trading, Anti-Money Laundering and Counter-Terrorism and Proliferation of Weapon of Mass Destruction Financing, Personal Data Protection, Working with Governments, Complying with Competition Laws, Fair Employment, Efficient Resource Utilization for Environmental Protection and Environment Health and Safety, Business Continuity Management, Intellectual Property, Anti-Bribery and Corruption and Conflicts of Interest.

Furthermore, the Company also adheres to a notion of "Sustainability", consisting of economic, environmental and social dimensions, as an important foundation to achieve the Company's responsible operation towards all stakeholders in all business operations along with the illustration of corporate governance, transparency and accountability.

It is the Company belief that the company will grow together with strong society by encouraging engagement, instilling sharing habits of all employee. The directors and all employees have been instilled to operate their work according to policies being responsible towards the prosperity and sustainability of society as a whole through socially responsible business practices so called (CSR-in-process) and social activities so called (CSR-after-process).

#### **The Company's Own Best Practice**

Enhance employees' knowledge and understanding of laws and regulations as well as their awareness of non-compliance risk which may effect the Company's business operations and reputation. In addition, the company shall establish a compliance unit to be responsible for the Company's compliance with laws and regulations to ensure fair and non-discriminated disciplinary actions against non-compliance with laws and regulations according to the impact and type of violation and provide channels of whistleblowing or raising integrity concerns or reporting issues of the non-compliance with laws and regulations.

## Best Practice towards the Stakeholders



### Shareholders

Manage the business with knowledge and ability efficiently for the Company's growth which will generate reasonable returns to the shareholders. Give explanations on the performance and the documents concerning financial statements to the shareholders accurately and transparently. Hold meetings of shareholders with prior notification of the meeting and provide opportunity for the shareholders to submit questions in advance before the meeting date.

Give priority and respect rights of all shareholders equally in auditing and making recommendations on the operation of the Company and give priority to and implement valid shareholders' recommendations.

Prevent the properties of the Company from undue depreciation in value or loss and not disclose confidential information of the Company and do not use it for benefit of himself/herself or for others.

### Investors

Recognize the importance of disclosure of the Company's financial and non-financial information that is accurate, adequate, transparent, regular, and consistent in a timely manner by releasing the information through various channels and media and establish the Investor Relations Management with the key mission of managing investor relations- related duties and activities as follows:

1. Disclose the Company's financial and non-financial information, answer enquiries and create good relationship with investors, analysts, fund managers, credit rating agencies, business partners and other relevant agencies.
2. Present operating results and important financial information to analysts, investors, fund managers, credit rating agencies, and other relevant agencies with accurate, transparent, up-to-date and in compliance with the applicable government laws, rules and regulations)

### Ngern Tid Lor Public Company Limited

428 Ari Hills 9<sup>th</sup>-15<sup>th</sup> Floor, Phahonyothin Road, Samsennai, Phayathai, Bangkok 10400

Tel : +66 (0) 2792-1888 Fax : +66 (0) 2792-1819 [www.tidlор.com](http://www.tidlор.com)  [ngerntidlор](https://www.facebook.com/ngerntidlор)

Company Registration No. 0107563000355

**Customers**

Treat customers with honesty, integrity and fairness by adhering to compliance with applicable laws and standards as well as uphold sustainable customer relationship. Equally respond to the customers' needs with high-quality products and services, and ensure efficient management to provide good customer services under business standard as well as evaluate customer satisfaction for improvement.

Follow the Data Privacy Protection to secure, keep and treat the information of customers as confidentiality as required by laws whereby personal information of customers must be collected, maintained and utilized properly. The company does not to take any action based on interest of the Company over those of the customers' with unfairness and avoid supporting any activities that are illegal or may affect society and national stability. Provide channels and procedures for customers' complaints including explicit and appropriate handling and solving process.

**Employees**

Act fairly in accordance with relevant labor and employment laws and provide suitable welfare to employees. Continually promote and develop employees' knowledge and capability.

Arrange for a safe work and working conditions with safety and comply with all laws and regulations relating to environmental hygiene and safety. Create a work environment without discrimination, harassment and threat. Arrange for an Ombudsperson for employees so that the employees can ask about any doubts and report any doubt on integrity.

Give importance to and implement employees' recommendation for accomplishments and respect the dignity and right of privacy as well as keep employees' personal information as it is confidential. The disclosure of this information can be made only to a person with the legal right to have access.

**Company in the Same Industry**

Cooperate in activities useful for the overall business operation with sustainable growth and avoid any damage to other companies in the same industry. Promote any act or activity that promotes mutual understanding. Compete with other financial institutions under prescribed rules and regulations. Ensure a proper settlement process for any dispute.

**Business Partners and Creditors**

Adhere to honesty, integrity fairness and equally treatment towards business partners and creditors. Ensure fair process of selecting the business partners including fair condition and agreement. Keep maximum benefit of business partners and creditors, not disclose their confidential information, and not use their information to seek benefits. Provide full complete, accurate, equitable information to business partners and creditors. Listen to opinions and suggestions and give accurate and true information.

Cooperate for business operation under the framework of relevant laws and regulations with efficiency and fairness. Support and promote business partners and creditors to have good corporate governance.

**Regulators**

Comply with the laws and regulations including the policy and standards under rules and regulations of the supervisory units and cooperate and support policies and activities of the supervisory units.

**Community and Society**

Conduct the business in strict compliance with laws, regulations, ethics, code of conduct, and corporate's policies and guidelines regarding social responsibility. Conduct the business with due care by taking into consideration significant negative impact on economy, environment, society and country. Avoid any activity or support of activity that significantly causes negative impact on economy, environment, society and country.

Encourage the engagement from all sectors; communities, society at large, public and private sectors, and other stakeholders, through policy support and collaboration in any activity beneficial to society at large. Be responsible to society and strengthen sustainable society. Educate, build awareness and cultivate spirit of volunteering to every level of employees in order to live sustainably and peacefully in society and environment. Apply business knowledge and experience to develop projects that can concretely add value to the community including following up and evaluating its progress and long-term achievement. Provide financial support and resources along with facilitating and arranging public benefit activities/projects that are beneficial to the development of environment, community, society and country must, with adherence to the policy on social contribution and project formulation.