



Micro Leasing Public Company Limited

(Code of Conduct)

1.Introduction

Micro Leasing Public Company Limited, including its subsidiaries and affiliates (hereinafter referred to as "the Company"), is committed to conducting business with integrity, transparency, and fairness in accordance with good corporate governance principles. The Company holds responsibility towards its customers, partners, creditors, shareholders, employees, and society at large. Therefore, the Company has established its "Code of Conduct" to serve as a framework for standardized operations, guiding good practices in achieving the Company's objectives with ethical conduct. This will foster confidence among investors and all related parties. The Company's Board of Directors considers it their duty to ensure that all directors, executives, and employees comply with this Code of Conduct and that it is reviewed at least annually to remain suitable and current with the evolving business environment.

2.Objectives of the Code of Conduct

The Code of Conduct aims to define the Company's practices and responsibilities towards all stakeholders and to ensure adherence to ethical business conduct. Therefore, the Company has established this Code of Conduct, grounded in legal frameworks, policies, regulations, good practices, professional standards, and principles of corporate governance. This framework is intended to guide all related parties in adhering to these good practices diligently and consistently.

3. Definitions

"Code of Conduct" refers to the good practices in business operations, utilizing ethical measures that set standards for behavior and conduct within the organization, including directors, executives, employees, and individuals with vested interests in the Company. It establishes behavioral standards, legal frameworks, and customary practices to guide appropriate business conduct.

"The Company" refers to Micro Leasing Public Company Limited, its subsidiaries, and affiliates.

"Subsidiaries" refers to Companies controlled by Micro Leasing Public Company Limited, whether through shareholding relationships, majority voting power in shareholder meetings, or control over the appointment or removal of directors, as defined by securities and exchange law.

"Affiliates" refers to Companies in which Micro Leasing Public Company Limited or its subsidiaries hold significant influence over financial and operational policy decisions but do not have controlling power. They are neither subsidiaries nor joint ventures, as defined by securities and exchange law.

"Directors" refers to The directors of the Company, its subsidiaries, and affiliates.

"Executives" refers to Managers or the first four executive positions immediately following the manager, including all positions equivalent to the fourth executive level, as well as managerial positions in accounting or finance at the department manager level or higher.

"Employees" refers to The employees, laborers, and officers of the Company, its subsidiaries, and affiliates.

"Business Partners" refers to Brokers, agents, partners, contractors, intermediaries, and those conducting business with the Company, its subsidiaries, and affiliates.

4. Vision Mission and Core Value

4.1 Vision

"To be the leading provider of comprehensive services and consultancy for transport operators and individual customers throughout Thailand."

4.2 Mission

Collaborate to gather insights, ideas, knowledge, and experiences to develop and expand into a body of knowledge that drives sustainable growth together.

4.3 Core Value

4.3.1 Moral : Gratefulness Honesty Diligence Patience Fair distribution of benefits

4.3.2 Modernize : Making improvements through the application of modern technology or methods

4.3.3 Mobilize : Mobilizing efforts to drive change or development forward

5. Ethical Conduct and Fair Practices Towards All Stakeholders

5.1 Code of Conduct Regarding Responsibility to Customers

The Company places great importance on offering financial products and services that align with the needs and repayment capabilities of customers. It must disclose product and service information considering relevant terms and risks, providing sufficient information for decision-making. Advertisements and communications must be transparent, clear, and not misleading or causing misunderstanding.

The Company is committed to ensuring customer satisfaction and confidence by delivering quality products and services, being responsible to customers, and maintaining sustainable relationships. The following practices are observed:

5.1.1 Provide quality service with accurate, complete, and timely information on products or services to each customer group, ensuring they have sufficient information for decision-making without exaggeration in advertisements or direct communications through various channels.

5.1.2 Offer services with politeness, honesty, integrity, and ethical conduct that earns customer trust, providing fair credit limits and interest rates without discrimination.

5.1.3 Strictly adhere to the agreed terms and conditions with customers through a standardized and well-controlled operational system. In case of any inability to comply with the agreed terms, promptly notify customers to collaboratively find mutually satisfactory solutions.

5.1.4 Implement a secure customer and business partner data storage system, maintaining customer confidentiality. Do not share information with third parties or organizations without customer consent, except for legally mandated disclosures. Avoid using customer information for personal or improper benefits. For individual customers, ensure compliance with personal data protection laws regarding the collection, use, and disclosure of personal information.

5.1.5 Treat customers in accordance with relevant laws, regulations, and rules, following good corporate governance principles, without making or receiving dishonest benefits from customers.

5.1.6 Support and promote customers' business activities with a sense of social responsibility.

5.2 Code of Conduct Regarding Responsibility to Partners and Creditors

The Company adheres to fair treatment of all partners and creditors within the framework of business governance and strictly follows agreed contracts or conditions. In cases where it is unable to meet any agreed terms, the Company will promptly notify partners and creditors to collaboratively find the most reasonable solutions.

The Company ensures equal and fair treatment of partners and creditors, considering the best interests of the Company and ensuring fair returns for both parties. It avoids situations that create conflicts of interest and complies with commitments by providing true and accurate reports. The following practices are observed:

5.2.1 Treat partners and creditors equally and fairly, ensuring fair returns for both parties.

5.2.2 Comply with all contractual commitments and conditions with partners and creditors, including the accurate and timely repayment of principal, interest, and maintenance of collateral quality under related contracts, in accordance with good corporate governance principles.

5.2.3 Use properly licensed products or services and do not support products, services, or actions that violate intellectual property rights.

5.2.4 Conduct business with honesty, responsibility, and fairness towards partners and creditors, especially in business negotiations, which must be transparent. Avoid requesting or accepting dishonest commissions or benefits in business dealings with partners and creditors in all circumstances and forms.

5.2.5 In all contacts, purchases, procurements, contracts, and debt obligations, maintain documentation, draft contracts, originals, or copies of contracts, and comply with contracts as evidence for the legally required period.

5.3 Code of Conduct Regarding Responsibility and Respectful Treatment of Employees and Others

The Company is committed to treating all employees and personnel equally, with mutual respect, empathy, and consideration. Directors, employees, and personnel of the Company must act with honesty, fairness, and respect for colleagues, expressing appreciation when appropriate and refraining from criticism in private or public settings. The Company fosters a culture of acceptance and open communication, encouraging cooperation and consultation. Employees are encouraged to maintain a positive attitude and build good relationships with colleagues, upholding the same standards of honesty and ethics as in dealings with customers, shareholders, and the general public.

The Company promotes diversity among employees, enhancing its competitive advantage in business. It strictly adheres to equal opportunity policies in employment, personnel development, promotion, and fair compensation. The focus is on motivating, retaining, and rewarding employees who meet the highest standards, with appropriate promotions based on qualifications and merit aligned with the Company's business performance. Additionally, the Company aims to build a quality, skilled team to provide excellent service and work with integrity, adhering to professional standards. Fair sharing of benefits is practiced to ensure the well-being and quality of life for employees and others. The following practices are observed:

5.3.1 Treat all employees with respect and dignity, with honesty, transparency, and equality.

5.3.2 Ensure fairness in employee appointments, transfers, and compensation, providing fair rewards based on knowledge, capability, and appropriate performance.

5.3.3 Maintain a hygienic and safe work environment to prevent hazards and

promote good health.

5.3.4 Prioritize the development of employees' knowledge, capabilities, and skills by providing equal and consistent opportunities.

5.3.5 Comply with laws, policies, regulations, and rules related to employees fairly and without discrimination.

5.3.6 Provide appropriate benefits to employees as far as the Company can manage, ensuring employees work happily.

5.3.7 Establish communication channels to listen to employees' opinions and provide freedom of expression, including channels for whistleblowing or filing complaints.

The Company firmly rejects all forms of discrimination based on race, nationality, religion, gender, age, physical disability, sexual orientation, and any other illegal forms of discrimination. It also does not tolerate any form of harassment, including behavioral and sexual harassment, or any actions that may impact the psychological well-being, feelings, dignity, or respect of individuals, whether among colleagues, employees, or subordinates. If any individual experiences or witnesses such discrimination, harassment, or similar issues related to work, they should immediately report the matter to their department head or to the Human Resources or Risk Management and Corporate Governance departments for fact-finding and disciplinary action as per the established procedures.

Additionally, the Company does not support employee debt within employee groups. Employees should avoid such practices to prevent affecting relationships among colleagues, which may in turn impact work efficiency.

5.4 Code of Conduct Regarding Responsibility to Shareholders

The Company treats all shareholders equally with honesty, diligence, care, and attention, following the principles set by relevant laws and regulatory agencies. The Company conducts shareholder meetings openly, transparently, and fairly, ensuring that all shareholders have equal rights and opportunities. The following rights are ensured for shareholders:

5.4.1 The right to receive information about past performance, management policies regularly and in a timely manner, consistent with the actual situation.

5.4.2 The right to receive a fair and equal share of the profits.

5.4.3 The right to attend shareholder meetings to express opinions on the appointment or removal of directors, the appointment of auditors, and to participate in decision-

making on significant changes, including the right to propose agenda items or nominate individuals for director and independent director positions.

5.4.4 The right to be informed about significant transactions of the Company, such as related transactions between the Company or its subsidiaries or affiliates with related persons of the Company.

5.4.5 The right to be treated with honesty and integrity, and to have all actions conducted fairly and equally.

5.4.6 Manage the Company to grow and maintain stability, creating sustainable and good returns for shareholders. Regularly and accurately report the Company's status to shareholders, including future trends of the Company, both positive and negative, with sufficient and effective supporting reasons.

5.5 Code of Conduct Regarding Responsibility to Competitors

The Company focuses on achieving excellence and aims to gain profits from business operations ethically and fairly, surpassing competitors. Competitive advantages must arise from superior business operations due to the Company's genuine capabilities, not from unethical or illegal business practices.

The Company treats competitors based on fair business competition principles and does not seek confidential information of competitors through dishonest or inappropriate means. The following practices are observed:

5.5.1 Treat competitors within the framework of fair competition rules.

5.5.2 Do not seek confidential information of competitors through dishonest or inappropriate means, such as paying competitors' employees to obtain confidential information or customer data.

5.5.3 Do not accuse, slander, or tarnish competitors' reputations with false information.

Additionally, attempts to increase sales by discrediting other companies' products or services, or competitors' products, or by false, misleading, and illegal advertising, are against the Company's policy. The Company aims to expand its business by offering superior products and services, allowing customers to choose freely based on their genuine needs.

5.6 Code of Conduct Regarding Responsibility to Society, Community, and Environment

The Company conducts its business with a sense of responsibility towards society, community, and the environment, prioritizing safety, occupational health, and workplace environment measures. The following practices are observed:

5.6.1 Conduct business with a focus on society, community, and the environment, adhering to relevant rules, regulations, and laws.

5.6.2 Operate transparently, not engaging with or supporting any organizations or individuals that break the law, pose a threat to society, or have hidden political agendas.

5.6.3 Collaborate with governmental and private organizations in activities that promote the advancement of society, community, and the environment.

5.6.4 Encourage and support employee participation in activities focused on societal, community, and environmental development or other public benefits.

5.6.5 Emphasize efficient and beneficial use of resources while preserving the environment, ensuring no negative impact.

5.7 Code of Conduct Regarding Compliance with Laws, Rules, and Regulations

The Company promotes serious compliance with laws, rules, and regulations related to its business. Adhering to legal provisions applicable to the Company's business is a fundamental aspect of the Company's ethical standards. Every employee has the duty to strictly follow the laws, policies, rules, and regulations relevant to their duties and responsibilities. They should understand the Company's policies and rules to perform their tasks correctly and in compliance with the law.

This Code of Conduct is designed to encourage adherence to laws, policies, rules, and regulations related to the Company's operations. However, if this Code of Conduct conflicts with any applicable laws, rules, or regulations, employees must comply with the laws, policies, rules, and regulations and report such conflicts to their department head as soon as possible. If employees have any doubts or require additional information about any practices or policies that may conflict with this Code of Conduct or find themselves in situations potentially violating any Company policies, they should promptly consult their department head, the Risk Management and Corporate Governance department, or senior executives.

The Company has a policy of cooperating with government officials in investigations related to work operations. This includes cooperating with the Company's internal audit

department or regulatory bodies in cases involving misconduct arising from work operations.

5.8 Code of Conduct Regarding Conflicts of Interest

Directors, executives, and employees of the Company must avoid engaging in business or external activities that may lead to conflicts of interest, which can be seen as inappropriate, unethical, damaging to the Company's reputation, and affecting their judgment, decision-making power, and independence in performing their duties. Such involvement could result in a loss of fair decision-making power and deprive the Company, customers, shareholders, partners, and the general public of maximum benefits.

Directors, executives, and employees should continually observe potential conflicts of interest and strive to avoid them. They must always be aware of any vested interests or conflicts of interest they may have. If a potential conflict of interest arises, employees should refrain from performing their duties and allow others to take over, eliminating any allegations of conflicts of interest or misuse of their power for personal gain that could harm the Company. The following practices are observed:

5.8.1 Directors and executives should avoid engaging in related transactions with themselves and/or related persons that may cause conflicts of interest with the Company and its subsidiaries. They must not engage in activities that conflict with the Company's interests or seek personal gain and/or benefit for related persons, and must strictly adhere to the Company's Code of Conduct.

5.8.2 Directors must disclose their vested interests to the Board of Directors' meeting and must not participate in the meeting or have a say in matters where they have vested interests or conflicts of interest, directly or indirectly. This ensures fair decision-making by the Board for the genuine benefit of the Company and shareholders, and the meeting minutes must be documented in writing.

5.8.3 For other transactions that are related party transactions but not ordinary business transactions, the Audit Committee must consider and provide opinions on the necessity of the transaction and its pricing appropriateness before proceeding, following the relevant laws and regulations of the Stock Exchange of Thailand.

5.8.4 Any actions that result in directors, executives, and related persons receiving other financial benefits beyond the norm or causing harm to the Company are prohibited.

It is assumed that actions significantly conflicting with the Company's interests include:

(a) Transactions between the Company and directors, executives, or related persons that do not comply with related party transaction guidelines.

(b) Use of confidential Company information, unless the information has been made public.

(You can study the full policy details on the ML Intranet > Announcement menu > Risk Management and Corporate Governance Department: Conflict of Interest Policy)

5.9 Code of Conduct Regarding the Use of Customer Information, Internal Information, and Maintaining the Confidentiality of Company Information

Directors, executives, and employees of the Company have the duty to keep confidential information that should not be disclosed. They must not use internal Company information, such as performance data, expansion plans, or other related information before it is made public, for personal benefit or the benefit of others in trading the Company's securities or for other improper advantages. Such actions could affect the Company's share price, regardless of whether the Company is harmed. Therefore, directors, executives, and employees must carefully protect the confidentiality of information obtained from customers, suppliers, and service providers, ensuring it is not used inappropriately. They must not disclose such information, directly or indirectly, to any individual for the purpose of trading securities, whether or not they benefit from the trade.

(You can study the full announcement details on the ML Intranet > Announcement menu > Office of the Managing Director: Announcement on the Prohibition of Directors, Executives, and Employees from Trading the Company's Securities (Blackout Period))

Confidential information refers to non-public information or information that, if disclosed to the public or in the hands of competitors, would cause significant harm to the Company. This includes information provided by partners and/or customers to the Company and its employees in confidence. Everyone in the Company has a duty to maintain confidentiality, ensuring that such information is only accessible to those who need to know. It is the essential duty of those who manage or possess the information or have knowledge of it to strictly secure the information.

The Company must maintain the confidentiality of customer and partner information related to various transactions in the system, including personal information received from

customers and/or partners. The use of such information must align with the normal business operations of the Company and must not be used for the personal benefit of any individual.

The Board of Directors, executives, and employees have the duty to safeguard the Company's information and intellectual property. They must protect customer information and maintain its confidentiality, exercising caution when such information needs to be used. The duty of employees to maintain the confidentiality of the Company's and/or customers' information remains in effect indefinitely, even after the individual is no longer employed by the Company.

The Company has a policy to maintain the confidentiality and security of customer personal information. The Company will not profit from customer personal information and will not disclose customer information without the customer's consent or permission, except when it is required by law. Additionally, discussions related to customers' business affairs with other employees should only occur on a need-to-know basis. External service providers who have access to customer information must keep it confidential and use it solely for providing services to the Company.

5.10 Code of Conduct Regarding the Preservation of Company Assets

Company assets refer to both tangible and intangible assets, including real property, personal property, and other resources that the Company has rights to. This also includes the Company's trademarks, intellectual property such as trade secrets, patents, copyrights, technology, academic knowledge, computer programs, and research work, unless explicitly authorized to be considered the work of the inventor, creator, or researcher.

The Company has a policy that all employees are responsible for using Company assets efficiently to maximize their benefits, ensuring they do not deteriorate prematurely. Employees must not use Company assets for personal benefit or for others, nor disclose them without Company authorization. Unauthorized use or dissemination of the Company's intellectual property is a violation of Company policy and may be unlawful, subject to civil and criminal penalties. The Company has an internal control system to protect and preserve its information and assets to achieve these objectives.

5.11 Code of Conduct Regarding Anti-Corruption

The Company conducts its business with a strong commitment to combating corruption in all forms. The Company is dedicated to maintaining high ethical standards and moral principles, managing operations with transparency, and being accountable to all stakeholders. This is in accordance with the policies and appropriate guidelines set for directors, executives, and employees.

(You can study the full policy details on the ML Intranet > Announcement menu > Risk Management and Corporate Governance Department: "Anti-Corruption Policy and Guidelines" and the Code of Conduct.)

If any employee suspects that an activity they are involved in may conflict with the Code of Conduct, the Anti-Corruption Policy, or any anti-corruption laws, or if they witness incidents or find colleagues engaging in activities that might be considered corruption, bribery, payment of kickbacks, solicitation of benefits, or dishonest payments, they must report it immediately to the Risk Management and Corporate Governance department, their department head, or senior executives.

5.12 Code of Conduct Regarding Gifts, Rewards, and Related Business Expenses

Directors, executives, and employees must not accept or give gifts or engage in frequent or excessive entertainment with customers or partners, which might be deemed inappropriate. Additionally, they should not give or accept any items of value exceeding 3,000 Baht from individuals, companies, or stores, regardless of whether they are in the same or different lines of business or engaged in direct or indirect business operations together.

The Company has a policy prohibiting employees from bribing, paying rewards, or giving money to individuals, government officials, or companies to gain improper business advantages or influence business operations. This policy covers all types of payments, whether legal or not. However, if giving money, gifts, or entertainment to government officials, directors, employees, or related persons of state organizations or organizations under state control, employees must comply with the relevant Company regulations.

(You can study the full policy details on the ML Intranet > Announcement menu > Risk Management and Corporate Governance Department: "Anti-Corruption Policy and Guidelines" and the Code of Conduct.)

5.13 Code of Conduct Regarding Safety, Occupational Health, and Work Environment

The Company recognizes the importance of safety and health for employees, customers, partners, and visitors. Therefore, it ensures the implementation of safety, occupational health, and work environment measures alongside the efficient and continuous performance of employees. The Company has established written manuals, policies, scopes, and practices. Additionally, the Company has appointed a safety committee as required by law to effectively manage safety, occupational health, and work environment for the benefit of employees and all involved parties.

5.14 Code of Conduct Regarding Mass Media, Publications, and Public Appearances

Written and Electronic Communication Channels

Internet Usage: The Company has strict policies regarding internet usage rights and connections to the Company's internet system. Employees are not allowed to connect to the internet from the Company's office premises without permission and must keep their access passwords confidential. They should not disclose or share usage with others, nor display it in public or open places. Additionally, internet use during work hours should primarily benefit the Company.

Employees must exercise caution in their electronic communications, ensuring they do not violate the legal rights of the Company, employee rights, or the rights of others. Communications should be clear, concise, and not cause misunderstandings. Employees should use precise and formal language.

Electronic communications related to the Company's business must be conducted through the Company's network, unless authorized to use another network by the Company. Information communicated electronically and internet connections using the Company's computer or communication networks are considered the Company's property and must be monitored and checked as required by law.

5.15 Code of Conduct Regarding Compliance with Policies and Regulations

The Company promotes serious compliance with relevant laws and regulations and will impose appropriate disciplinary penalties, including termination of employment, for violations of laws and work regulations that govern the Company's business.

(Note: The references below are only partial summaries of key policies and regulations, and the details provided do not cover the entire policy or regulation comprehensively. They are not a complete reference to all laws, rules, regulations, and policies that every employee must adhere to in their work. Employees are required to study the full details of the relevant policy and regulation documents carefully and comply with them strictly.)

To ensure oversight and prevent conflicts of interest among directors, executives, and employees regarding the use of confidential or significant information not meant for public disclosure—gained from their duties for personal benefit or improper advantage to themselves or others—the Company has established policies and guidelines. Directors, executives, and relevant employees must comply with these policies, which prohibit all employees from using significant, non-public information for their own benefit or that of others. "Significant" information refers to information that investors might consider crucial for their investment decisions or factors believed to affect the securities' price issued by the company.

Individuals with access to confidential or non-public information must not use or disclose such information unless it is related to the lawful business operations of the Company. To prevent the misuse of significant non-public information, access to confidential information is restricted, and communications between certain departments are monitored. Furthermore, the Company has a policy of imposing disciplinary penalties, including termination of employment, for employees who misuse confidential information or engage in insider trading. This is in addition to any civil and criminal penalties that may apply.

The Company strictly complies with the Anti-Money Laundering Act and the Anti-Terrorism and Proliferation of Weapons of Mass Destruction Financing Act. This includes the practice of knowing and verifying customer information, checking against designated lists and lists at risk of money laundering to assess the risk before conducting transactions with customers. The Company also continuously reviews customer information and monitors their transaction activities. If any transactions meet the criteria for suspicion as specified by law, a suspicious transaction report will be made and submitted to the Anti-Money Laundering Office.

(You can study the full policy details on the ML Intranet > Announcement menu > Risk Management and Corporate Governance Department: "Anti-Money Laundering Prevention and Suppression Policy and Guidelines")

The Company mandates the maintenance of honest and accurate financial records and other information to enable responsible business decisions and provide accurate performance data to shareholders and relevant regulatory authorities. Any employee who improperly influences accounting personnel or misleads accountants conducting the Company's audit is

considered in violation of the law and Company policy, which requires full compliance with disclosure regulations. The Company also mandates fair reporting of financial and other information to reflect its financial status, performance, and cash flow in accordance with the law, regulations, and generally accepted accounting principles, including the laws related to the Securities and Exchange Commission (SEC).

Employees must comply with guidelines on the storage and recording of information without exception. Unauthorized destruction of Company documents may result in additional legal penalties. If an employee knows that legal action is being taken or might be taken, or there are investigations related to customer assets or transactions, or knows that the Company may have other relevant information or documents, the employee must consult with the Risk Management and Corporate Governance department or the relevant information management department to prevent destruction of such documents until the legal action or investigation is concluded. Non-compliance with this policy and related regulations in both business and legal contexts may result in termination and potential civil and criminal penalties, including maximum penalties of imprisonment and fines.

Maintaining the Company's reputation is a responsibility that falls on everyone, from directors and executives to all employees. They must monitor and assess situations that might conflict with the Company's business standards, report any illegal or unethical behavior through the various channels established by the Company, and file complaints or report misconduct immediately. Failure to comply with these requirements is considered a disciplinary offense. The Company has a policy to protect whistleblowers who report in good faith, ensuring confidentiality of the reported information. The Company will not take unfair actions against such employees and emphasizes keeping evidence and documentation confidential. The Company will follow a process to handle complaints, investigate facts, and enforce disciplinary actions against employees who violate laws, regulations, or the Code of Conduct, ensuring fairness without discrimination. Periodic reviews of compliance with the Code of Conduct will be conducted.

(You can study the full policy details on the ML Intranet > Announcement menu > Risk Management and Corporate Governance Department: "Whistle Blowing Policy")

6. Disciplinary Actions

The Company will consider any violations of the established Code of Conduct as potential disciplinary offenses under Section 9 of the Company's Employee Regulations, B.E. 2561 (2018), or the latest enforced regulations at that time. The disciplinary penalties are categorized into five levels:

1. Verbal or written warning
2. Probation or written undertaking
3. Suspension for up to 7 days without pay
4. Withholding of salary increments, special bonuses, or other special assistance
5. Termination of employment

7. Channels for Reporting or Whistleblowing Regarding Violations of the Code of Conduct

When employees receive complaints from customers or affected parties regarding service issues, dissatisfaction, or disagreements, or discover that any employee has violated or may violate the Code of Conduct, they must report it immediately to the designated complaint or responsible department. This ensures that detailed investigations can be conducted to resolve the issues and report the matters to the department responsible according to the Company's procedures. Complaints or whistleblowing must be handled promptly, appropriately, and fairly. The Company has measures to protect whistleblowers from any adverse effects. Employees can report complaints or whistleblowing through the following channels:

1. Reporting to supervisors in the chain of command, starting from department managers upwards
2. Internal Audit Department
3. Human Resources Department
4. Risk Management and Corporate Governance Department
5. Managing Director
6. Audit Committee

Complaints can be made through the following channels:

- 1. E-Mail as announced on the Company's website



- Complaint Channels: contact@microleasingplc.com

- 2) Website Form: www.microleasingplc.com



3) Company's Mailing Address : Office of the Managing Director
Micro Leasing Public Company Limited
863/3 Phetkasem Road, Sanam Chan Subdistrict,
Mueang Nakhon Pathom District, Nakhon Pathom
Province 73000

(You can study the full policy details on the ML Intranet > Announcement menu > Risk Management and Corporate Governance Department: "Whistle Blowing Policy")

8. Policy on Disclosure and Transparency

The Company has a policy to disclose important information, both financial and non-financial, related to the business and performance of the Company to shareholders, investors, securities analysts, relevant authorities, and the general public accurately, sufficiently, completely, timely, and transparently. This ensures that shareholders and stakeholders of the Company receive information equally.

The Company discloses important information and data by assigning the Managing Director, the highest executive in accounting and finance, or the Company Secretary, to be responsible for the content of the information disclosed to the public. Additionally, Investor Relations serves as the Company's representative for communicating and disseminating beneficial preliminary information to shareholders, investors, securities analysts, and the general public. This ensures that important information about the Company is provided accurately, appropriately, equally, and timely. The Company publishes various information and news through the communication channels and media of the Stock Exchange of Thailand and on the Company's website (www.microleasingplc.com).
