



Micro Leasing Public Company Limited

Sustainability Policy

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Micro Leasing Public Company Limited (the “Company”) recognizes the importance of conducting business under good corporate governance, considering the impact on all stakeholders, including employees, customers, partners, allies, competitors, shareholders, society, communities, and the environment. The Company focuses on managing and enhancing quality in three areas to develop sustainable business: environmental, social, and corporate governance. The Company is committed to continuously improving operational quality and competitiveness to build confidence among all stakeholders, leading to sustainable value and business growth. Therefore, the Company has established a sustainability policy as a framework for its operations based on sustainable development principles as follows:

## **Environmental Aspect**

- Sustainable management of natural resources and the environment, emphasizing the use of natural resources and environmental conservation by applying appropriate technologies to prevent environmental impacts that may arise from business operations.
- Promoting environmental awareness among employees, encouraging their participation in environmental management and conservation, which helps create a participatory atmosphere and provides a channel for employees to demonstrate their environmental consciousness and efforts.

## **Social Aspect**

- Caring for and prioritizing occupational health, safety, and the working environment for employees, partners, and visitors to prevent loss of life and property, as well as work-related injuries or illnesses.
- Ensuring fair and equal treatment of employees based on respect for human rights in terms of employment, compensation, and benefits, as well as developing knowledge and work skills.

- Adhering to practices that comply with laws, regulations, and rules related to social management in the Company's business operations, including respecting human rights according to international principles.

## **1) Customer Practices and Responsibilities**

The Company prioritizes customer satisfaction, ensuring confidence and trust in excellent, prompt services that delight customers. This is a key factor in the Company's business success, and the Company is committed to finding ways to meet customer needs more efficiently. The policies and practices are as follows:

- 1.1 Provide quality service with accurate, complete, and timely product or service information to customers, ensuring they have sufficient information to make decisions without exaggeration in advertising or communication channels.
- 1.2 Offer services with politeness, honesty, integrity, and ethics, gaining customer trust with fair credit limits and interest rates without discrimination.
- 1.3 Strictly adhere to agreed terms and conditions with customers, maintaining a standard operating system and good control. If unable to meet the agreed conditions, promptly inform customers to jointly find a mutually satisfactory solution.
- 1.4 Maintain a secure customer data storage system with confidentiality measures, not disclosing information to third parties without customer consent, except as required by duty or law, and not using customer information for personal or others' benefit improperly.
- 1.5 Comply with laws, regulations, and rules related to customer treatment under good corporate governance principles, without demanding, accepting, or giving any dishonest benefits to customers.
- 1.6 Support and promote customer operations with social responsibility awareness.

## **2) Partner Practices and Responsibilities**

The Company is committed to treating partners equally and fairly, considering mutual benefits and based on fair returns for both parties. The Company avoids situations that create conflicts of interest and adheres to commitments, providing true information, accurate reports, and maintaining business relationships based on the following practices:

2.1 Treat partners equally and fairly.

2.2 Strictly adhere to commitments or agreed conditions.

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

2.4 Conduct business with honesty, responsibility, and fairness, especially in business negotiations, avoiding demanding, accepting, or giving any dishonest commissions or benefits in dealings with partners.

2.5 Treat partners equally and fairly, based on fair returns for both parties.

## **3) Employee Practices and Responsibilities**

The Company has a policy to build a quality and skilled team for excellent service, operating with honesty and professional ethics, and sharing fair benefits for the well-being and quality of life of employees. The practices are as follows:

3.1 Treat all employees with commitment, honesty, transparency, and equality.

3.2 Provide fair compensation to employees, including appointments, transfers, and rewards, based on knowledge, ability, and suitability.

3.3 Maintain a hygienic work environment to prevent hazards and promote good health for employees.

3.4 Emphasize the development of employees' knowledge, abilities, and skills by providing equal and consistent opportunities.

3.5 Comply with laws, regulations, and rules related to employees equally and fairly without discrimination.

3.6 Provide appropriate welfare benefits to employees as much as the Company can to ensure they work happily.

3.7 Establish communication channels to listen to opinions and allow freedom of expression.

#### **4) Shareholder Practices and Responsibilities**

The Company has a policy to treat all shareholders equally with honesty, integrity, and careful attention, following the principles set by law and relevant government agencies. Shareholder meetings are conducted openly, transparently, and fairly, with all shareholders having equal rights as follows:

4.1 The right to receive regular and timely information on performance and management policies.

4.2 The right to receive equal profit sharing.

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 of minority shareholders to propose meeting agendas or nominate individuals for independent director positions.

4.4 The right to receive information on related transactions.

4.5 Perform duties towards all shareholders with honesty and fairness.

4.6 Aim to manage the Company for stable growth, creating sustainable returns for shareholders, and regularly report the Company's status and future prospects, both positive and negative, with sufficient supporting reasons.

#### **5) Competitor Practices and Responsibilities**

5.1 Act within the framework of fair competition.

5.2 Do not seek confidential information of competitors through dishonest or inappropriate means, such as paying competitors' employees.

5.3 Do not damage competitors' reputations by making malicious accusations.

#### **6) Social Responsibility Practices**

6.1 Conduct business in compliance with laws or regulations set by the government.

6.2 Operate transparently, without participating in or supporting organizations or individuals that violate the law, pose a threat to society, or have hidden political agendas.

6.3 Cooperate with government and private organizations in activities for the advancement of society, communities, and the environment.

6.4 Encourage employees to participate in activities for social and environmental well-being or for various public benefits.

**7) Partner Practices and Responsibilities**

Treat partners fairly and maintain confidentiality under agreements, principles, and/or relevant laws, and do not seek partners' information dishonestly or unfairly.

**Corporate Governance and Economic Aspect**

- Emphasize transparent business operations according to good corporate governance principles and business ethics, respecting rights and responsibilities towards stakeholders and shareholders to create and maintain good performance, stability, and financial sustainability for the Company, including complying with laws, regulations, and company rules.
- Continuously strive to improve the Company's operations, promote and develop organizational innovation and new technologies to create innovative products and services for the market, enhancing business strength and competitiveness, and creating sustainable value for society and communities.

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