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- Unofficial English translation -

AIRA & AIFUL Public Company Limited

Policy on Corporate Sustainability

AIRA & AIFUL Public Company Limited is hereinafter referred to as the “**Company**”. The Company has intention to improve the quality of business operation, coupled with to develop the Company’s competitiveness continuously. Our aim is to establish the confidence of all stakeholders, leading to create long-term stakeholder value. With our determination, the Company has designed the policy on Corporate Sustainability in addition to the Policy on Corporate Governance for economic, social and environmental aspects as follows;

1. Objectives

- 1.1 To be framework for the Company’s goal and operations and in supportive of Sustainable Development Goals of United Nation Organization and UN Global Compact principle (UN Global Compact)
- 1.2 To establish the confidence of shareholders, investors, employees, customers, stakeholders and other relevant parties
- 1.3 To build the awareness and responsibilities to framework of Corporate Sustainability for the Company’s employees


2. Scope

This policy applies to directors, executives, and employees at all levels of the Company

3. Goals and Policy on Corporate Sustainability

3.1 Sustainable Development Goals: SDGs

The 17 principles of Sustainable Development Goals are as follows;

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Goal 1: No Poverty

Goal 2: Zero Hunger

Goal 3: Good Health and Well-being

Goal 4: Quality Education

Goal 5: Gender Equality

Goal 6: Clean Water and Sanitation

Goal 7: Affordable and Clean Energy

Goal 8: Decent Work and Economic Growth

Goal 9: Industry, Innovation and Infrastructure

Goal 10: Reduced Inequalities

Goal 11: Sustainable Cities and Communities

Goal 12: Responsible Consumption and Production

Goal 13: Climate Action

Goal 14: Life below Water

Goal 15: Life on Land

Goal 16: Peace, Justice and Strong Institutions


Goal 17: Partnerships for the Goals

(Reference: Business Development Guide for Sustainability of Listed Companies 2020)

วันที่ดาวนโหลดเอกสาร : 29/06/2022

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3.2 Sustainable Development Goals and Policies

The Company's Sustainable Development Goals and Policies are used by the Company to design and determine the direction of operations for the Company's economy, society and environment as follows:


Aspect	Sustainable Development Goals
Environment	- To manage risks and environmental impacts in relation to the Company's operations in four aspects, including (1) Energy(2) Water, (3) Waste and pollution, and (4) greenhouse gas emissions
Economic Development , good Governance and innovation	- To conduct business under good governance principles. The Company will adhere to good governance and business ethics and communicate the Company's business ethics to all stakeholders, both inside and outside the organization. - To design financial products with quality and meet customer's expectation or higher with fair conditions, sincerity and equitable services to all customers.
Social Development	- To develop skills and capabilities of our human resources, to respect human rights and provide fair treatments of our workers - To be responsible to our customers and to have proper treatments to our trading partners. - To focus on cooperating with communities and society in order to achieve the development for the Company, communities and society together and continuously.

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Aspect	Policy on Corporate Sustainability	Reference
Environment	<p>Environmental Protection</p> <ol style="list-style-type: none"> The Company supports operational precautions that may affect the environment. The Company encourages the best use of resources ,including (1) Energy(2) Water, (3) Waste and pollution, and (4) Greenhouse gas emissions; The Company organizes volunteer activities that promote environmental enhancement; and. The Company encourages a corporate culture that cultivates environmental consciousness and recognizes the impacts of waste, waste and pollution, such as sorting waste for recycling. 	<p>1. Announcement no. 005-2561 AIRA & AIFUL PLC Corporate Governance 2018 or any amendment (if any)</p> <p>2. Announcement no 010-2561 Code Of Conduct B.E. 2561 (6 Aug 2018) or any amendment (if any)</p>
Economic Development , good Governance and innovation	<p>Business operations under business ethics and good governance principles</p> <ol style="list-style-type: none"> The Company operates its business with integrity and fairness under strictly applicable laws and regulations. The Company has established ethics and promotes and encourages its personnel to comply with. We are committed to being a good role model by ensuring credibility among investors and stakeholders in business operations, and the Company operates under corporate governance and a code of conduct. 	<p>1. Announcement no. 005-2561 AIRA & AIFUL PLC Corporate Governance 2018 or any amendment (if any)</p>

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Aspect	Policy on Corporate Sustainability	Reference
Economic Development , good Governance and innovation	<p>3. The Company has properly prepared and disclosed financial reports and non-financial information. The information is completed and timely for the sake of creating sustainable value for the business.</p> <p>4. The Company must have operations against corruption. No bribes or undue benefits are given or received to public or private officials.</p> <p>5. The Company focuses on creating open-cultures and encouraging employees to express their opinions and jointly create new creations that underpin the ability to innovate, which will contribute to the continuation of innovation within the organization.</p> <p>6. The Company is always exploring its business processes to see if it poses a risk or has a negative impact on society and the environment. If there is a risk or negative impact, it will be resolved immediately.</p>	<p>2. Announcement no 010-2561 Code Of Conduct B.E. 2561 (6 Aug 2018) or any amendment (if any)</p> <p>3. Announcement no 011-2561 Anti-Corruption policy or any amendment (if any)</p>

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Aspect	Policy on Corporate Sustainability	Reference
Social Development	<p>Treating employees by respecting human rights and treating workers with fairness</p> <p>The Company recognizes the importance of human resource development and fair treatment of labor, which is a factor that will increase the value of the business and strengthen the Company's competitiveness and sustainable growth in the future. As such, the Company has established policies and guidelines as follows</p> <ol style="list-style-type: none"> 1. Respect the rights of employees in accordance with human rights principles and comply with labor laws. 2. Provide a fair employment process and employment conditions, including determination of compensation and consideration of good works under the fair work evaluation process. 3. To promote personnel development by providing in-house training, seminars, as well as sending personnel to seminars and academic training in related fields to develop knowledge, competencies, potential of personnel, as well as cultivate a positive attitude, morality, ethics and teamwork. 4. Provide benefits for employees as required by law, such as Social Security, etc., and other benefits other than those required by law, including providing different types of grants to employees. 5. Provide annual health check-up services to all employees of the Company. 	<p>1. Announcement no. 005-2561 AIRA & AIFUL PLC Corporate Governance 2018 or any amendment (if any)</p> <p>2. Announcement no 010-2561 Code Of Conduct B.E. 2561 (6 Aug 2018) or any amendment (if any)</p> <p>3. Announcement no 011-2561 Anti-Corruption policy or any amendment (if any)</p> <p>4. Compensation Policy or any amendment (if any)</p> <p>5. Recruitment Policy or any amendment (if any)</p>

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Aspect	Policy on Corporate Sustainability	Reference
Social Development Social Development	6. To ensure that employees work safely and with good workplace hygiene by enhancing employees' safety consciousness, including providing training and encouraging employees to have good hygiene and maintain a hygienic workplace. Always safe 7. It allows employees to express their opinions or complaints about unfair conduct or wrongdoing in the Company, as well as to protect employees who report such matters.	6. Work Rule and Regulation or any amendment (if any) 7. Training Policy or any amendment (if any)
	Responsibility to our trading partners Because the trading partner's operations affect the Company itself, the Company is focused on considering the selection of our trading partners. Proper management of suppliers will contribute to the success of the business sustainably in the long run.	1. Announcement no 010-2561 Code Of Conduct B.E. 2561 (6 Aug 2018) or any amendment (if any) 2. Purchasing Policy or any amendment (if any) 3. Announcement 002-2562 Outsourcing Policy B.E.2561 or any amendment (if any)
	1. The Company treats its partners or creditors equitably and fairly. 2. The Company adheres to the fulfillment of contracts or conditions agreed upon between partners or creditors and promotes legalization with written evidences. 3. The Company has clear, honest, fair and verifiable business negotiations with its partners or creditors. 4. A clear and fair procurement policy is being set up.	

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Aspect	Policy on Corporate Sustainability	Reference
Social Development	<p>Fair treatment to our Customers</p> <p>The Company is committed to conducting business with the intentions of being creative, presenting and developing the Company's products for customer satisfaction and best interests. We adhere to treating customers with responsibility and integrity under the following policies:</p> <ol style="list-style-type: none"> 1. The Company is committed to providing, developing products and services with the quality and standard of goods in mind so that customers can receive quality products and get the highest satisfaction. 2. The Company takes into account the safety of customers, keeps customer information confidential and will not use it in any way that is unlawful. 3. The Company adheres to fair marketing by providing customers with accurate information about the company's products. It does not distort, obscure or over-advertise. This is to provide customers with accurate and sufficient information to make their decisions. 4. The Company provides customer-relation systems for communications, including receiving complaints about quality and issues, so that products and services can be developed according to customer needs. 	1. Announcement no 010-2561 Code Of Conduct B.E. 2561 (6 Aug 2018) or any amendment (if any)

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Aspect	Policy on Corporate Sustainability	Reference
Social Development	<p>Community and Social Development</p> <p>The Company recognizes and values business operations based on ethics and good virtues, through our cares, our helps and our contributions to the sustainability of society.</p> <p>The Company then has a policy to conduct business in a socially responsible manner, to preserve communities, environments, religions, to conserve natural resources, to support education for youth and public interest activities for disadvantaged communities, and finally to be careful to consider any action that provide impact to Public Interest. The Company recognizes that we are one part of society, which is responsible for helping society, supporting public interest activities for the community as well as developing community and social environments for the betterment.</p>	1. Announcement no 010-2561 Code Of Conduct B.E. 2561 (6 Aug 2018) or any amendment (if any)

3.3 Sustainability Report Preparation

The Company ensures importance in providing sustainability reports or social and environmental responsibility reports, which is one way that businesses can convey to the wider society. It is a report that will reflect business performance in addition to the figures in the financial report, which is a key element in the annual report, whereby the Company will conduct disclosure in compliance with social responsibility guidelines, benefit all stakeholders and provide a variety of distribution channels. This makes data accessible quickly.

3.4 Policy Review

Review the policy once a year or when significant changes are made.