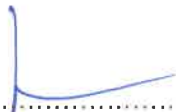


Safety, Health and Environmental Policy

In accordance with social and environmental sustainability guidelines, IFS Capital (Thailand) PCL. (the “Company”) realizes the importance of safety, health and environmental aspects as a higher priority of business operations. Therefore, the Safety, Health and Environmental Policy (the “Policy”) has been formulated with the purpose to ensure that the Management and all employees will be aware of duty and responsibility as well as mutual cooperation in managing the above matter effectively and efficiently with the details as below:

1. Regularly monitor and apply the safety, health and environmental practices and standards to the Company’s existing policy.
2. Encourage all employees to focus mainly on workplace safety and maintain the Company’s properties as well as protect organism and environment.
3. Being environmentally responsible employees to help maintain cleanliness in the workplace.
4. Promote and educate all employees to participate in safety, health including social and environmental aspects such as training, motivation and P.R.
5. Collaborate with appropriate external organizations to improve an understanding and recognition of environmental problems and their solutions.
6. Support improvement of operations and processes to control activities that have caused greenhouse gas.
7. Raise awareness of environmental issues to all employees to save energy and water consumption, including other office supplies i.e. switching off air conditioners, lights, computer screens during lunch time etc.
8. Under this Policy, the Human Resource and Administration Department will be responsible for regularly monitoring and evaluating this Policy after implementation.

Thus, this Policy has been prepared for the Management, all employees as well as related parties to acknowledge and follow strictly effective from 5th August 2021 onwards.


(.....)
Mr. Tan Ley Yen
CEO