



krungsri

Capital
Securities

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Policy for Whistleblowing

Krungsri Capital Securities Public Company Limited (KCS) (the "Company") formulates the policy for whistleblowing to serve as a basic framework for whistleblowing to manage the reporting of any employee's conduct that may deem to be in violation of laws, internal Policies, Procedures, and business ethics. It is also to ensure that the whistleblower and all stakeholders would be treated fairly.

Scope of this Policy

This Policy, which is based on the Policy for Whistleblowing of Bank of Ayudhya Public Company Limited ("the Bank") as a guideline. In this regard, all business units must strictly comply with this policy.

General principles

1. The whistleblower shall report any incident(s) to any whistleblowing recipient/channel as laid out by the Company.
2. The identity of a whistleblower and those involved in any subsequent investigation would not be disclosed and any information therein shall be considered as confidential, which would only be disclosed on a need-to-know basis to relevant parties unless required by law.
3. All investigations into a whistleblowing case shall be conducted fairly, with due consideration, and proceed without delay. A whistleblowing case on any employees shall be reported to the Audit Committee and the BoED for acknowledgement. In the event of a complaint on the BoED members, the matter shall be reported to the BoD for acknowledgement.
4. The whistleblower and those who cooperate in the whistleblowing investigation shall be protected against any retaliation, persecution, and intimidation. Whereas those, not cooperating or obstructing the investigation may be subject to severe disciplinary action, including termination.
5. The false reporting of any whistleblowing cases or compliants, fabrication, falsifying, or destruction of evidence, suppressing of investigation related information/facts and obstructing of the investigation by the authorized person is a violation of the Company's rules and may deem to be illegal.
6. Based on the findings in the investigation, the decision of the BoD and/or its Committees relating to the whistleblowing cases or compliants per this Policy shall be deemed to be conclusive.

Requirements

1. The Company encourages the employees to whistle blow should they become aware of any conduct that may be deemed to be in violation of laws, regulations, Policies, Procedures, and good business ethics.
2. All whistleblowing cases or complaints shall be handled with utmost care and confidentiality including gathered from the whistleblower. Those who are involved with the investigation must not disclose the identity of the whistleblower unless permitted by the whistleblower or as required by law. Should the case not consider to be a Whistleblowing case, the matter shall be forwarded to relevant Departments for further handling.
3. Summary of the final investigation result or investigation progress shall be conveyed to the whistleblower if whistleblower identity is known. In the event that the whistleblower still has issues/concern/information that may be deemed to be relevant for further investigation, that additional issues/concern/information should be considered for further investigation.
4. Measures in protecting whistleblowers and those cooperating in the investigation:
 - 4.1 The identity of a whistleblower and those who cooperate or worked with the investigation must not be disclosed, unless permitted by the whistleblower or as required by law.
 - 4.2 Remedy may be provided to those who have been impacted as deem appropriate.
5. Channel for reporting whistleblowing case:

Employees can report whistleblowing cases or complaints to the following personnel and department.

 - 5.1 The Company's Whistleblowing Recipients/Channels
 - 5.1.1 Supervisor or upper management (at any level entrusted by the whistleblower)
 - 5.1.2 KCS's Compliance Department
 - (1) E-mail: compliance.kcs@krungsricapital.com
 - (2) Mail:
 - Attn: Head of Compliance – Krungsri Capital Securities
 - Address: Krungsri Capital Securities Public Company Limited
25 Bangkok Insurance Building, 15th – 17th Floor,
South Sathorn Road, Thungmahamek, Sathorn,
Bangkok 10120
 - (3) Telephone: 66 (0) 2081 2860-5, 2858-9, 2878-9
66 (0) 2638 5860-5, 5858-9, 5878-9
 - 5.1.3 KCS's Audit Committee
 - (1) Mail:
 - Attn: Chairman of Audit Committee – Krungsri Capital Securities
 - Address: Krungsri Capital Securities Public Company Limited
25 Bangkok Insurance Building, 15th – 17th Floor,
South Sathorn Road, Thungmahamek, Sathorn,
Bangkok 10120

5.2 The Bank's Whistleblowing Recipients/Channels

5.2.1 Bank's Compliance Group (Head of Corporate Compliance Department)

5.2.2 Bank's Ombudsperson who has been appointed by the President and CEO are as follows:

(1) Telephone

(1.1) Ombudsperson for Head Office: Tel. 85588

(1.2) Ombudsperson for Branch: Tel. 02 296 5588

(2) Mail: P.O. Box 169 Yan Nawa Bangkok 10120

(3) Krungsri Portal -> Compliance -> Ombuds Corner

5.2.3 Bank's Branch Compliance: Tel. 83456 press 1 and then press 2

5.2.4 Bank's HR Group: HR Hotline Tel. 85577

5.2.5 Bank's Audit Committee

(1) E-mail: audit.committee@krungsri.com

(2) Mail: 1222 Rama III Road, Bang Phongphang, Yan Nawa, Bangkok 10120

5.2.6 MUFG Channel (English or Japanese language only)

(1) Nishimura & Asahi Law Firm

Otemon Tower, 1-1-2 Otemachi, Chiyoda-ku, Tokyo 100-8124, Japan

E-mail: mufgwhistleblow@nishimura.com

(2) MUFG Audit Committee

JP-Tower, 2-7-2 Marunouchi, Chiyoda-ku, Tokyo 100-0005, Japan

E-mail: mufg-group-helpline_kansaiinkai_PF@mufg.jp

6. For collection, use, or disclosure of Whistleblower's, Whistleblowing Recipient's/ Channel's and relevant person's personal data, the following documents must be followed (1) the Company's Policy for Personal Data Protection and its amendments, and (2) PDPC Notification: Security Measure of Data Controllers, B.E. 2565 (2022) and its amendments.