



Human Rights Guidelines



TISCO Group commits to caring for customers, employees, communities, and business partners to promote sustainable growth through a thorough Human Rights Due Diligence process, including an assessment of impacts that TISCO Group may contribute to. Hence, TISCO Group has established human rights guidelines to demonstrate responsible and transparent business operations, as well as actively managing human rights impacts that might occur along the TISCO Group's value chain and ensuring that everyone is treated fairly and equally.

To adhere to authoritative intergovernmental instruments, TISCO Group has adopted the UN Guiding Principles on Business and Human Rights (UNGP) and the UN "Protect Respect and Remedy" (Ruggie Framework) as a guideline on human rights management to ensure a uniform standard across the entire organization.

1. Purpose of Guidelines

The Human Rights Guidelines were established as a framework and guidelines for TISCO Group's business operations following its intention to conduct business with Environment, Social, and Governance (ESG) in mind and support sustainable development under sustainable banking guidelines.

2. Definition

Term	Definition
UN Guiding Principles on Business and Human Rights: UNGP	A set of principles endorsed by the United Nations to address the adverse impacts of business on human rights, stipulating that the government has an obligation to protect people's rights from business-related abuses and that the business sector has a responsibility to respect human rights and provide remedies when people's rights are violated.
Sustainable Banking	Banking business practices that focus on the sustainable, long-term growth of both the business and the society in which it operates by conducting business with environmental and social responsibility under good governance

3. Scope

This guideline applies to TISCO Financial Group, its subsidiaries, and all directors, executives, and employees.

4. Guidelines

4.1. Roles and Responsibilities

Head of business functions

- Integrate human rights practices requirements into its department's operational processes according to their respective roles and responsibilities.
- Ensure adherence to human rights guidelines and practices efficiently and effectively.

Head of Human Resources and Operational Risk Management

- Collect and analyze feedback from stakeholders and conduct regular assessments to improve service quality and operational processes to prevent any human rights violations.

All employees of TISCO Group

- Follow the human rights guidelines and report through designated channels or submit evidence when encountering violations or actions against the Code of Conduct or Human Rights Guidelines.

4.2. Guidelines

TISCO Group's human rights management process covers four fundamental areas: Customers, Employees, Business Operations, and Supply Chain as follows:

Rights of Customers

- Protect the privacy of customers or any parties who engage in transactions with the group and ensure the highest level of security for their personal data in compliance with the applicable laws. Treat customers equally and fairly without discrimination.
- Establish a systematic channel for receiving complaints and service suggestions for customers with appropriate complaint management processes.

Rights of Employees

TISCO Group has set up a human resources policy, guidelines, and conducts for workplace safety and well-being, which align with international standards on labor rights, human rights, and good labor practices. For instance:

- Conduct business with integrity by strictly prohibiting the labor of children under the legal age. Restrictions on hiring are placed on only those who have reached the age of majority, except employees with special status, such as projects with academic institutions or internships. Conduct business with social responsibility and consider all stakeholders under good governance principles and the TISCO code of conduct.
- Promote diversity and equal labor practices. To assure no discrimination, the recruitment process, employee welfare, employee retention, and development opportunities are based on equality and respect for diversity in gender, age, education, nationality, race, color, religion, sexual orientation, and disability. This will promote inclusivity and foster open communications in the workplace.
- Promote professional advancement within the organization. Whenever there are vacancies, focus on promotion or transfer from internal personnel before considering recruiting personnel from outside the organization unless such a position requires a new area of expertise to fit the ever-changing business landscape.
- Maintain a safe work environment that enables employees to have a good quality of life and to perform work without compromising their physical and mental well-being.
- Put zero tolerance to all types of harassment, including undesirable behaviors, exclusion, intimidation, and hostility that disrupt work and affect workplace safety, as well as sexually suggestive behaviors that could affect the victim physically and mentally. Workplace harassment is considered a violation of the employee code of conduct and may be punishable by dismissal or termination of employment.
- TISCO Group has provided channels for receiving complaints and suggestions from employees, along with appropriate mechanisms to handle and remediate any concerns, through TISCO Group's complaint center or HR Help Line, which is operated according to the complaint management practice guideline of TISCO Group.

Human Rights Related to Business Operation

TISCO Group regularly reviews and improves the loan approval policy and responsible lending guidelines according to the Sustainable Banking principles. The loan approval process incorporates consideration of Environmental, Social, and Governance (ESG) topics, including human rights. The issuance of loans for large projects is also monitored and assessed to determine whether there is a potential association with human rights issues.

Human Rights Across the Supply Chain

TISCO Group emphasizes fair treatment of business partners on the condition that both parties agree when establishing a business relationship. The Supplier Code of Conduct was also created to ensure compliance with laws and regulations, TISCO Group's Code of Conduct, and related industry standards and to be used as guidelines for business partners conducting business with TISCO Group. The key contents in the code are as follows:

- Operate business with good governance based on the principles of accuracy, integrity, honesty, and transparency while strictly adhering to laws and international standards on labor rights and labor protection.
- Comply with the legal requirements for safety and occupational health standards.
- Adhere to relevant environmental laws and regulations and properly address impacts that could arise from their business operations.

5. Appendix

5.1 Promulgation and Communication

1. Send an email informing employees of the implementation of these guidelines throughout the organization.
2. Publish this document on myTISCO under Policy & Guidelines.

5.2 Related Documents

1. Sustainable Development Policy
2. Human Resources Policy
3. Social for Sustainable Development Policy
4. Procurement Process Guidelines
5. Supplier Code of Conduct

5.3 Document Revision and Period

The Human Rights Guidelines are subject to revision every 3 years or whenever there are developments that require modifications to TISCO human right practice.