

## Policy on Market Conduct and Responsible Lending

### Hire Purchase and Leasing Business

#### Toyota Leasing Thailand Company Limited

##### Purposes and objectives

Toyota Leasing Thailand Company Limited and Toyota Insurance Broker Company Limited ("the Company") is a company providing financing services, including hire purchase and lease, for vehicles to individual and business customers and Insurance Broker service (life and general insurance) in Thailand. The Company aims to provide accessible and affordable access to vehicles and offer insurance services to Customers based on Customer's requirement and risk level, thereby enhancing the quality of life for customers, and supporting their business operations.

The Company recognizes the vital importance of regulations on market conduct and responsible lending and commits to establishing a customer-centric environment that protects Customers' interests and meets their expectations regarding the Company's Products and Services.

In accordance with the Company's fundamental principles of Customer first, mutual growth based on mutual trust, and fair market competition, the Company's objective is to integrate regulations on market conduct and responsible lending into its hire purchase, leasing, and insurance broker services. This integration is to prioritize Customers' needs and interests, foster open and transparent communication and information sharing, and uphold business integrity and accountability, thereby ensuring an equitable sales environment for its Products and Services that benefits both Customers and stakeholders.

To fulfill this commitment, the Company implements regulations on market conduct and responsible lending through the enforcement of this Policy on Market Conduct and Responsible Lending for Hire Purchase and Leasing Business ("the Policy") as well as relevant policies, procedures, and guidelines in alignment with the Bank of Thailand's guidelines on market conduct and responsible lending framework which included others relevant Regulators. These regulations are strictly enforced and mandatory for all employees and dealers of the Company and serve as a minimum standard to establish comprehensive frameworks that strengthen Customers protection, build trust, and strengthen the foundation for sustainable business growth within the industry.

## Scope

This Policy is applicable to all employees, outsourcer, agent and/or subcontractor of the Company and shall adhere to this Policy as well as relevant policies, procedures, and guidelines concerning the regulations on market conduct and responsible lending in order to protect and assist Customers in accessing transparent and sufficient information, and appropriate and accountable Products provided by the Company.

## Definitions

In this Policy, the following definitions apply:

Terms	Definition
Board of Directors	The Board of Directors of the Company, including outside directors.
Company	Toyota Leasing Thailand Company Limited and Toyota Insurance Broker Company limited, including its employees, as a developer, offeror, and provider of the Products and Services to dealers and Customers.
Customers	Individuals and juridical persons who are currently using Product, including those who inquire about the Product's information, acknowledge the Product's information through media, and are offered or recommended the Product and Services by the Company.
Policy	This Policy on Market Conduct and Responsible Lending for Hire Purchase and Leasing Business.
Products and Services	<ol style="list-style-type: none"> <li>Hire purchase and lease products and services, whether directly or indirectly, provided, recommended, sold, or advised by the Company or the Company's dealer, regardless of the sales channels (offline/online), and</li> <li>Insurance broker service (life and general insurance) which the Company acted as broker regardless of the sales channels (offline/online).</li> </ol>

## Market Conduct and Responsible Lending

This Policy outlines the fundamental guidelines and principles that the Company shall adhere to and serves as a minimum standard to ensure ethical and responsible business practices. Overall, this Policy is in relation to the development, offering, or recommendation of Products to Customers, internal communication and staff training, data privacy, complaint handling, internal control and supervision, and measurement for operational continuity.

In line with the guidelines given by the Bank of Thailand, the Policy covers 8 frameworks detailed as follows:

### Framework 1: Organizational Culture

- The Board of Directors or Management is expected to demonstrate commitment and take responsibility for promoting and overseeing the delivery of fair Products and Services, embedding fairness as a core organizational value.

### Framework 2: Product Development

- The Company is committed to designing and offering Products and Services that are appropriate to Customers' needs and repayment capabilities, with pricing and conditions that are fair, transparent, and responsible.

### Framework 3: Advertisement

- The Company shall ensure that all advertising materials are accurate, complete, and clear. Advertisements are expected to enable Customers to compare terms, interest rates, and fees, and must avoid encouraging excessive borrowing. Customers should be provided with sufficient information to make informed decisions.

### Framework 4: Sales Process

- The Company is expected to ensure that Products and Services offerings respect customer privacy and are based on complete, accurate, and non-misleading information. Sales practices should support Customers in making well-informed decisions that align with their financial objectives and needs.

### Framework 5: Providing Assistance to Debtors

- The Company proactively offers appropriate debt restructuring solutions that reflect the Customer's repayment ability, beginning at the earliest signs of financial distress and continuing through to default. Such support will be provided prior to initiating legal actions, debt sales, or asset seizures.

### Framework 6: Legal Proceedings

- The Company is expected to ensure that Customers are fully informed of their rights and relevant information when legal actions are undertaken. Customers should be given the opportunity to engage in debt negotiation or mediation upon request.

### Framework 7: Customer Data Protection

- The Company is committed to maintaining robust data security measures to protect Customers personal data, uphold privacy, and prevent unauthorized access, alteration, or disclosure of personal data.

### Framework 8: Complaint Handling and Remediation

- The Company establishes a clear, timely, independent, and fair process for resolving Customers complaints and disputes. Mechanisms for remediation and compensation are expected to be in place to ensure Customers satisfaction and trust.

## Policy review and updates

- This Policy is based on the 8 frameworks on market conduct and responsible lending provided by the Bank of Thailand and relevant authorities, as applicable, in order to maintain accountable and transparent business operations and ensure fair treatment in the offering of Products to Customers.
- The Company shall conduct an annual review of this Policy and necessary and appropriate modifications shall be made to ensure that this Policy remains up-to-date and in compliance with the current laws provided by the Bank of Thailand and relevant authorities, as applicable.
- In the event of significant changes in the Company's internal policies or business practices, or changes in regulations on market conduct and responsible lending provided by the Bank of Thailand and relevant authorities that could potentially impact the fair treatment of Customers, the Company shall update this Policy in response to such changes in timely manner.