





Our Sustainability Mission

OPPORTUNITIES FOR EVERYONE, POSSIBILITIES EVERYDAY

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SCBX Group Corporate Social Responsibility Policy

1. PRINCIPLES AND RATIONALE

SCBX Group is a financial technology business group rooted in the legacy of Siam Commercial Bank (SCB), which has stood alongside Thai society for over a century. Guided by strong ethical principles and a deep commitment to its stakeholders—customers, shareholders, and employees—SCBX strives to enhance the quality of life across communities, laying the foundation for a resilient and sustainable society.

SCBX Group Corporate Social Responsibility (Group CSR) initiatives are overseen by the Group CSR Committee, established by the SCBX Board of Directors. This committee serves as the central driver of all corporate social responsibility efforts across SCBX Group companies, ensuring a unified direction aligned with the group's values of integrity, accountability, and social responsibility.

SCBX places particular emphasis on promoting healthcare and public health, supporting youth education, and promoting children's rights—all essential to improving well-being and fostering happiness in society. The group also supports religious preservation and environmental protection, reinforcing its commitment to long-term sustainability.

Recognizing that building a strong and sustainable society requires collaboration, SCBX not only initiates its own CSR programs but also partners with organizations and networks to expand its reach and impact. At the same time, it nurtures a culture of volunteerism among employees, encouraging them to engage in public service activities without deducting from their leave days—instilling a spirit of civic responsibility throughout the organization.

2. SCOPE

This SCBX Group Corporate Social Responsibility (Group CSR) Policy applies to all business operations within the SCBX Group, including SCBX PCL and its subsidiaries under the group's control (SCBX Group companies), while all the SCBX Group companies have a duty to support and implement activities in line with the principles and commitment outlined in this policy, ensuring consistency and integrity across the group's CSR initiatives.

3. DEFINITIONS

SCBX Group encompasses three core business segments: 1) Banking Business, 2) Consumer and Digital Finance Business, which includes digital financial services and lending for retail customers, and 3) Platform and Technology Business, which also extends to Climate Technology.

Group CSR refers to the organization's central unit responsible for driving and coordinating the group-wide CSR policy across all business segments within the SCBX Group.

4. MANAGEMENT APPROACH

The Group CSR Committee has outlined three strategic approaches for managing the group's CSR efforts, with the aim of becoming the Most Admired Responsible Corporate Citizen.

These approaches include:

4.1 CSR in Process

SCBX conducts its business with transparency and in accordance with principles of good governance, while carefully considering the impact on all stakeholders—including employees, shareholders, customers, and local communities. The group supports environmentally responsible financial and investment initiatives, promotes innovative and sustainable work processes, and fosters a corporate culture rooted in social responsibility. It also instills a spirit of volunteerism—the "CSR DNA"—among executives, employees, and personnel of the SCBX Group companies.

4.2 CSR after Process

SCBX oversees and coordinates the social responsibility activities carried out by the SCBX Group companies, ensuring alignment with five core missions and a unified strategic direction. These initiatives are designed to support, assist, or provide relief to individuals and communities, with a focus on delivering short- to medium-term outcomes that respond effectively to situations, emergencies, or crises in a timely manner.

SCBX Group's CSR efforts are guided by five key missions:

Honoring the Monarchy

Initiating, managing, and supporting activities that pay tribute to the monarchy, including projects based on royal initiatives.

Social Development, Relief, Well-being, Environmental Conservation, and Religious Support

Collaborating with public, private, and community networks to develop society, provide relief, and enhance well-being. These efforts aim to address urgent needs effectively and responsively, while also promoting environmental awareness. Additionally, the group supports religious preservation as a source of spiritual guidance and a foundation for moral and ethical values that foster peaceful coexistence.

• Promoting Healthcare and Public Health

Providing financial support, management resources, and volunteer efforts to enhance medical and public health services—improving the happiness and quality of life for individuals and communities.

Supporting Youth Education

Offering financial, managerial, and knowledge-based support for youth education initiatives, with a focus on preparing young people for the digital age and fostering lifelong learning.

Supporting the Siam Commercial Foundation

Funding the operations of the Siam Commercial Foundation to develop and implement long-term CSR projects, with measurable short- and medium-term outcomes.

As part of its commitment to driving CSR efforts across its core missions, SCBX Group encourages employees to volunteer their time in public service activities and community projects. This aims to instill values and a culture of compassion, foster unity and goodwill, promote positive attitudes, and cultivate a strong sense of responsibility toward the community and society. Participation in these volunteer efforts is not counted as leave.

4.3 CSR as Process

SCBX carries out mission-aligned CSR projects and activities through the Siam Commercial Foundation*, with a focus on deep, long-term development. These initiatives aim to cultivate social awareness, generate knowledge, and develop capable individuals—ultimately driving sustainable impact over time.

*Note: The Siam Commercial Foundation was established by Siam Commercial Bank in 1995 to play a vital role in youth development. It is dedicated to nurturing young people's potential in age-appropriate ways, instilling positive values, and promoting experiential learning beyond the classroom. The foundation operates on the belief that youth are the cornerstone of sustainable growth for society and the nation.

5. COMMITMENT

SCBX Group places great importance on honoring the monarchy and is committed to conducting CSR activities that foster happiness and well-being across society. The group actively works to improve the quality of life in key areas such as public health, education, and environmental sustainability. These efforts aim to build a strong and enduring foundation for a resilient and sustainable society, in pursuit of becoming the Most Admired Responsible Corporate Citizen.

6. GOVERNANCE

The Group CSR Committee is responsible for setting policies, establishing operational frameworks, allocating resources and budgets, defining success metrics, and monitoring the progress of the group's social responsibility initiatives. These findings and recommendations are then presented to the SCBX Board of Directors for acknowledgment and further action.

7. POLICY REVIEW

This SCBX Group Social Responsibility Policy has been endorsed by the SCBX Board of Directors, following endorsement by the Group CSR Committee. The company will regularly review the policy, and in cases where revisions are deemed necessary, Changes will be proposed to the SCBX Board of Directors for consideration and endorsement.



