



SCB^X Group

Corporate Social Responsibility Policy



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 established with a strong commitment to building a business group capable of sustainable growth, driven toward the future by the power of technology and innovation across diverse industries, with steadfast adherence to business ethics and consideration for stakeholders—customers, shareholders, and employees. The aim is to enhance and improve the quality of life in society, 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 good governance, accountability, and social responsibility.

SCBX Group CSR places particular emphasis on promoting healthcare and public health, supporting youth development, 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.

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2. SCOPE

This SCBX Group Corporate Social Responsibility (Group CSR) Policy applies to all CSR efforts and mission 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 refers to SCBX Financial Business Group led by SCBX Public Company Limited as its parent company, operating across three core business segments: (1) Banking Business, (2) Consumer and Digital Finance Business, which covers digital financial services and retail lending, and (3) Platform and Technology Business

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. ROLES AND RESPONSIBILITIES

4.1 The SCBX Board of Directors

In overseeing the Group's CSR activities, the SCBX Board of Directors has the following roles and responsibilities:

- Approve policies, operational frameworks, and overall budgets for CSR activities across SCBX Group companies.
- Approve the allocation of budgets and resources for CSR of SCBX PCL and Siam Commercial Bank PCL.
- Approve amendments to this policy in cases of significant updates.

4.2 The Group CSR Committee

- Establish policies and define operational frameworks for SCBX Group's CSR activities.
- Allocate budgets and resources and set key success indicators for CSR activities of SCBX PCL and Siam Commercial Bank PCL.
- Supervise and monitor the implementation of CSR activities across SCBX Group companies to ensure alignment with this policy, related policies, and SCBX Group's anti-corruption and anti-bribery guidelines.

4.3 The Board of Directors of SCBX Group Companies (except Siam Commercial Bank PCL)

- Approve the allocation of budgets and resources for each company's CSR activities, within the overall budget framework specified in Section 4.1.
- Provide advice and guidance on the implementation of CSR activities, ensuring consistency with SCBX Group's CSR policy.

4.4 Senior Executives of SCBX Group Companies

- Propose this policy for approval to each company's Board of Directors and adopt it as a guideline for implementing CSR activities.
- Promote, support, instill, and communicate the importance of volunteerism to employees, fostering a culture of volunteerism within the company. Encourage employees to regularly participate in SCBX Group's CSR activities, without counting such participation as leave.
- Report summaries of CSR activities to SCBX Group for acknowledgment, contributing to the Group's overall reputation and image.
- Designate at least one to two responsible persons (contact persons) in each company, or as appropriate, to coordinate with the Secretariat Team of the Group CSR Committee.

5. COMMITMENT

SCBX Group places great importance on honoring the monarchy and is committed to conducting CSR initiatives that foster happiness and well-being throughout society. The Group actively strives to enhance 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, reinforcing SCBX's aspiration to be recognized as the Most Admired Responsible Corporate Citizen.

6. MANAGEMENT APPROACH

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 drive social development, provide relief, and enhance overall well-being. These efforts aim to address urgent needs effectively and responsively, while also promoting environmental awareness. In addition, the Group supports the preservation of religious traditions as a source of spiritual guidance and a foundation for moral and ethical values that promote harmony and 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 sound financial discipline, cultivating moral values, and encouraging ethical conduct—so that young people grow to be both good and capable individuals.

- **Supporting the Siam Commercial Foundation**

Funding the operations of the Siam Commercial Foundation^[1] 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.

[1] The Siam Commercial Foundation was established by Siam Commercial Bank in 1995 to play a vital role in continuous 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.

7. POLICY REVIEW

The SCBX Group Social Responsibility Policy will be reviewed at least once every two years. The Group CSR Committee shall consider and endorse the annual policy review and any minor updates, before submitting them to the SCBX Board of Directors for acknowledgement.



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