

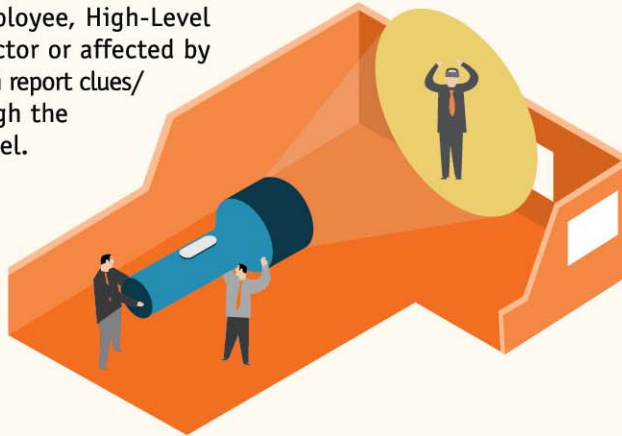
Whistleblowing/ Complaints about malpractice and corruption



Guidelines of **“Whistleblowing, complaints regarding to corruption and fraud”** including providing protection to whistleblower and those who reject bribes and corruption.

Scope and guidelines

- The person who found clues of the corruption of Employee, High-Level Executive or Director or affected by denial of bribes can report clues/ complaints through the designated channel.



- When facing or realizing the contradiction or suspected of corruption, employee shall not neglect or ignore, and shall notify or report the incident through the designated channel.

Received clue and complaint regarding to corruption and fraud

- The wrongfully use of authority to seek own benefits by giving or receiving bribe or benefits, conflict of interest, fraud, violation of regulation and corporate policy.



- The destruction of documents, evidence, for the distortions or concealment of information for corruption.

- The incidents suspect of fraud or corruption.

- Affected by providing information or clues for corruption investigation or affected by the refusal corruption.

Channel for reporting clues and complaints of corruption

The person who witnesses the suspected incidents of fraud or corruption; or have been affected by the refusal of corruption, can report the sufficient and clear evidence through the following channels:

- Website : www.thanachart.co.th
www.thanachartbank.co.th
(Topic for reporting corruption incidents)



- Notify supervisor, in case the incident involving High-Level Executives or Directors, inform directly to the Chairman of the Audit Committee.

- Notify directly to the Chief of Audit.



- Notify directly to the CEO and President.

Whistleblower protection and the refusal of corruption

- Thanachart Group provides protection for those who cooperate in Anti-Corruption, including the refusal of corruption to ensure that those who cooperate shall not receive any damage, including concealing the information of the whistleblower by limiting the access of the information to only those who responsible.



Those who intentionally commit any acts, including behaviors that can be implied in bullying, intimidation, discrimination by wrongful means due to whistleblower report, shall be deemed to breach of discipline and shall be responsible for the damage that occurred.