

TGroup Code of Conduct



Business Code of Conduct

1 Business operation

Thanachart Group shall closely supervise personnel to ensure that they comply with the Business Code of Conduct as follows:

1.1 Performing duties with professionalism

Have knowledge, abilities, expertise and awareness with honesty, virtues and responsibilities for the optimal benefits to the organizations.



1.2 Performing duties prescribed by law

According to regulations of government agencies, Corporate Governance Policy, Anti-Corruption Policy and other policies, including related bank rules and regulations.



1.3 Operating in accordance with the resolution of shareholders meetings

For the overall optimal benefits of shareholder, not to participate or support any act detrimental to society, and the national security.

1.4 Not causing conflict

Prevent and discourage any conduct that may cause conflict of interest to all stakeholders.



1.5 Keeping confidentiality

Not to exploit inside or confidential information to seek benefits of their own or others.

1.6 Behaving morally

Take responsibility and without any conduct contrary to good custom, tradition, morality or society.

1.7 Public interest

Designate constructive guidelines for promoting social activities and public benefits and encourage environmental sustainability through effectively used of resources.



1.8 Complying with contract

Respect and comply with agreement and contract of business partners and creditors.

1.9 Do not support lawbreaker

Not involve or support or conduct business with whom offense the law, committing any act detrimental to society, and the national security.



2 Standards for providing services

Thanachart Group shall build confidence in customers and stakeholders by providing standards for services and products as follows:

2.1 Efficient administration

Excellent services with qualities that suitable for the needs and abilities of customers.

2.2 Supervision system

Provide good supervision system for services and sales process to comply with the relevant regulations.

2.3 Internal control system

Manage and internal control responsively.

2.4 Risk management

Provide risk management system corresponding with businesses or services.

2.5 Not providing false hope

Not give commitments or promises to customers and stakeholders in any matters beyond their authorities.

2.6 Maintaining and preserving benefits

Maintain and preserve benefits of all customers and stakeholders appropriately and fairly.



3 Personnel and Working Environment

Thanachart Group has provided facilities so that the operations of every personnel can be implemented efficiently as follows:

3.1 Providing sanitarian workplace

Create good environment and pay attention to well-being, safety of life and property of every personnel.

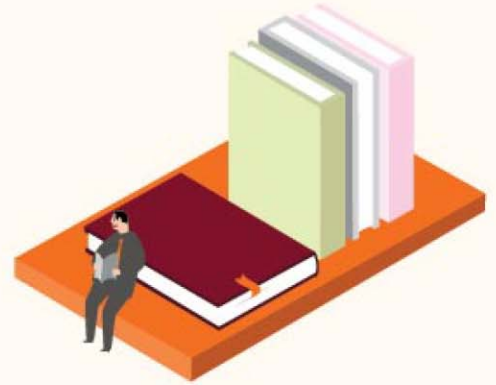
3.2 Fairness

Treat every personnel fairly.



3.3 Knowledge development

Promote and support personnel regarding knowledge development.



3.4 Remuneration

Based on fair performance assessment.

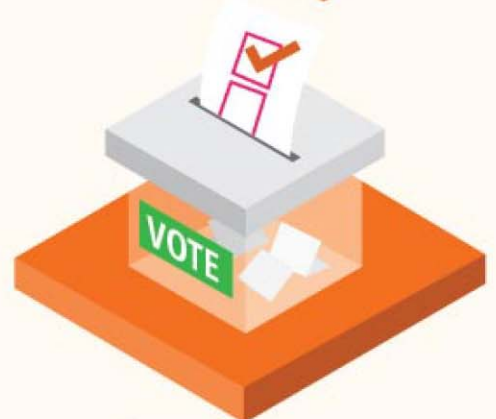
3.5 Confidentiality

Not disclose confidential information of personnel to third parties.



3.6 Cooperation with the supervising agency

Cooperation with the supervising agency and conducting internal and external audit.



3.7 Exercising political rights

Provide opportunity for personnel to participate in exercising political rights under the provision of constitutional law, but shall not be conflicting with their duties and responsibilities in Thanachart Group.

3.8 Honor and dignity

Prevent the threat to honor and dignity of others.



3.9 Channels for complaint or whistle-blower

Provide channels for complaint or whistle-blower wherein every personnel are responsible to monitor the operation.

3.10 Public interest

Support and encourage all employee to consider the interests of organization or public above their own interests.



4 Responsibility to Client

Thanachart Group respects and treats clients responsibly as follows:

4.1 Customer needs

Provide products and services suitable to the needs and abilities of customers by designating policies and practice guidelines for employee to comply with the principle of Market Conduct.



4.2 The disclosure of product information

Provide product information and service of the Bank covering relevant conditions and risks, including accurate service fees and interests rates.



4.3 Confidentiality

Maintain customers data confidentiality.

4.4 Complaint handling process

Provide suitable procedure for handling complaints.



4.5 Not accepting bribes

Not take any bribes and/or receiving other benefits such as gift, property and any forms of entertaining party.

5 Conflicts of Interest

Thanachart Group has measurement to manage the Conflicts of Interest in the operation of businesses as follows:

5.1 Not conducting any operation to cause conflict of interest

Not conduct any operation to cause Conflict of Interest, however, in case Conflicts of Interest has occurred, it shall be managed fairly and swiftly.



5.2 Conducting business transactions

Control, supervise and protect of transactions, including related items and the use of any information of Thanachart Group that has not been disclosed to public to prevent conflicts of interest.



5.3 Prevent information leakage

Separate workplaces for business operation to prevent information leakage among divisions.

5.4 Procurement, outsourcing, and purchasing

Not receive for either direct or indirect benefits from trading partners, if any close relationships which may influence decision making, the decision shall be made according to defined policy.

5.5 Reporting relationships

Directors, Executives and Employees and relevant persons whom are trading partners with Thanachart Group shall report the relationships to the Compliance and the superior in advance.



5.6 Business transaction approval

Directors, Executives or Employees with Conflict of Interest shall not be participated in the decision-making process.

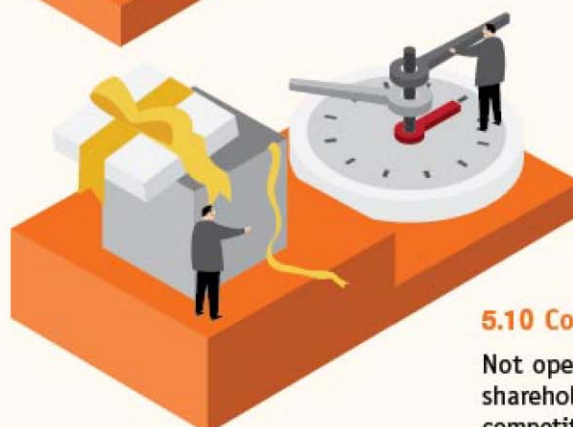


5.7 Resource usage

Not use any resources of Thanachart Group for their own personal benefits.

5.8 Giving and accepting gifts

Provide the regulations for taking and accepting gifts, souvenirs, receptions or other benefits including having no intentions to receive or take bribes.



5.9 Working time

Be cautious regarding spending working time performing other duties for personal benefits apart from performing assigned duties under Thanachart Group.

5.10 Competing business

Not operate any business or being shareholder in companies doing the competitive business with companies in Thanachart Group.

6 Information Management

Thanachart Group has managed information properly as follows:

6.1 Customer information

Maintain, protect, store customers information and including Thanachart Group.

6.2 Information technology security

Keep record, store and maintain information and property of customers accurately, securely, appropriately with the effective information technology security system.

6.3 Disclosure

Cooperate to provide certain information that can be disclosed to prevent damages that can inflict on the economic system.

6.4 Information disclosure

Disclose corporate data/information accurately and completely in timely manner.

6.5 Public disclosure

Provide information, media or public interview, is only done by the designated person.



7 Overall Supervision

Thanachart Group operates under the legal framework, related regulations, policies as well as procedures of Thanachart Group. This includes the following principles of good governance:

7.1 Promoting learning

Encourage personnel to understand and have knowledge about law, rules, and regulation.

7.2 Promoting law compliance

Provide Compliance for governing and complying with the law, rules and regulations.



7.3 Regulation compliance

Ensure compliance with the law, relevant rules of government agencies, policies and regulations of Thanachart Group.

7.4 Disciplinary action

Take disciplinary action against the person who does not comply with the related regulations of Thanachart Group.

7.5 Supporting official policies

Provide support for official policies.

7.6 Suspicion notification channel

Provide available channels for whistle blower or reporting suspicions of dishonesty or unlawful conduct.



8 Commercial Competition and Settlement of Disputes

Thanachart Group shall provide system to conduct the business efficiently and sustainably as follows:

8.1 Conducting business fairly

Conduct the business freely under fair and ethical market competition condition.

8.2 Not obstructing customers

The suitable products and services shall be offered to customers which are useful and worthwhile and shall not obstruct customers in switching services to other.

8.3 Not attacking competitors

Not take any action in monopolistic manner or restrict competition in the market.

8.4 Dispute resolution

Appropriate procedures in settling or reconciling disputes or complaints.

8.5 Intellectual property

Respect and not violate intellectual property of other parties.



Code of Conduct for Directors, Executives, Employees and Investor Relations

1 Directors and Executives

1.1 Be ethical

Be honest, fair, responsible, as well as virtues ethics and responsibility in conducting the business.



1.2 Creating good governance

Have an important role in creating good governance, which will build confidence among stakeholders.



1.3 Complying with the principle of Corporate Governance

Comply with the principle of Corporate Governance.



1.4 Conducting business under the law

Define policies to ensure that Thanachart Group shall conduct business under the law, rules, regulations, standards, guidelines for practice of the government agencies.

1.5 Main target and strategy

Ensure Executives of Thanachart Group implement main target and strategy.



1.6 Risk management

Ensure Thanachart Group to have effective risk management policies and systems.

1.7 Conducting business transaction

Conduct any transaction with Thanachart Group shall be in the form of normal customs same as any given individual.

1.8 Subordinates administration

Supervise with kindness and fairness.

1.9 Independent

Perform duties independently.

1.10 Meeting

Dedicate their time to attend Board meetings and shareholders meetings.



2 Employees

2.1 Performing duties with honesty

Perform duties with abilities and knowledge efficiently with standardization.

2.2 Compliance with the law

Perform duties correctly under the law, objectives, rules, regulations and notification by Thanachart Group.



2.3 Having good attitude

Have good attitude towards Thanachart Group, colleagues and superiors.

2.4 Promoting good image of Thanachart group

Behave properly as the representative of the organization to the third party, including to promote good image of Thanachart Group.

2.5 Honor and dignity

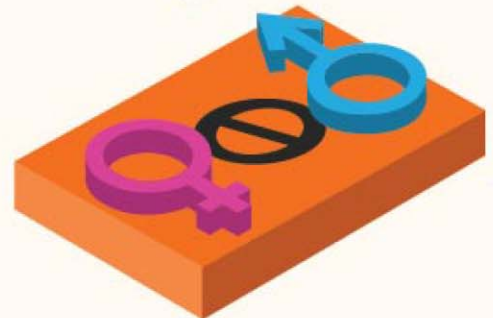
Not engage in any form of threatening to honor or dignity of others.

2.6 Do not organizing sexual activity

Not engage in any activity that procuring or providing sexual activities to acquire business or to support the work.

2.7 Reporting problem

In case of problems during the operations or problems with customers, employees shall report or consult respective supervisor.



3 Investor Relations

3.1 Building confidence

Build confidence, images and good attitudes towards the organization to shareholders, investors, analysts and stakeholders.



3.2 Information disclosure

Disclosure of the necessary information of Thanachart Group in transparent, complete, not to disclose the information that may impact the price of securities of Thanachart Group.



3.3 Reporting information

Report key information affecting confidence, images or good attitudes towards the organization to the superior promptly.



3.4 Assessing information

Provide opportunity for stakeholders of every group to access and make inquiry about the information.



3.5 Building good relations

Build good relations with shareholders, investors, analysts and stakeholders.

3.6 Perform duties

Perform duties based on the interests of shareholders and stakeholders.



3.7 Complying with the guideline

Not have appointment near the announcing period of financial statement and the guideline of stock trading as designated by Thanachart Group.