

Chailease Holding Company Limited

Financial Inclusion Policy

Confidential document

Enacted and approved by Board of Directors on May 22, 2024

Article 1 Purpose

The Company is committed to creating a more diverse and inclusive society through inclusive finance based on the Inclusive Finance Strategy by the World Bank and the Principles for Investors in Inclusive Finance (PIIF) by UN PRI to launch tailor-made financial products and services that meet the needs of all sectors of society or different ethnic groups, and maximizing our financial influence, whereby all social classes and groups can enjoy fair and reasonable financial services or resources. This Policy has been enacted to carry out financial inclusion.

Article 2 Applicability

This Policy shall apply to the Company and its subsidiaries.

Article 3 Commitment

1. Provide disadvantaged groups and people in remote areas with financial services. Streamlined the credit review process and established a risk model to improve the efficiency of credit review and lending to support venture capital and working capital.
2. Provide convenient and attentive non-financial support services to disadvantaged groups to improve their financial knowledge and financial statuses.
3. Provide customized services for economically vulnerable and targeted groups to provide more convenient, more rapid and higher quality financial services.

4. Protect the underserved groups' rights, implement complaint mechanisms easily accessible to them, actively listen to their voices, and keep improving customer rights and experience.
5. Regularly hold employee training on customer service, enable employees to provide appropriate financial services, and complete the handling of customer complaints within the required time frame to establish a good two-way communication channel.
6. Based on market demand and feedback from customers, actively innovates and expands the accessibility and usability of financial services.
7. Develop a procedure for preventing customers from being subject to over-indebtedness. Promote the credit scoring mechanism, and to mark over-indebted customers as high-risk groups and not take them on.
8. Cooperate with external organizations to promote the development of financial inclusion.

Article 4 The Board of Directors is the highest supervisory and decision-making unit of this Policy.

Article 5 This Policy shall become effective after being approved by the Board of Directors. Any amendments to this Policy shall follow the same procedure.