

(Translation)

Notice of the 2025 Annual General Meeting of Shareholders

Monday, April 28, 2025

Hybrid meeting

(Physical Meeting and via Electronic Media))

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No. CSO 004/2025

March 27, 2025

Subject: Invitation to the Annual General Meeting of Shareholders for the year 2025

To: The Shareholders,

- Enclosures:
1. Annual Report 2024(Form 56-1 One Report) attached in QR Code
  2. Profiles and work experience of candidates nominated for re-election as directors to replace those who are due to retire by rotation, long with the definition of an independent director
  3. Director remuneration information
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  6. Proxy Form A Form B and Form C
  7. Guidelines for attending the AGM and appointment of proxies
  8. Guidelines for vote casting, vote counting, and announcement of voting results
  9. Manual of shareholders' meetings via electronic media
  10. The Bank's Articles of Association concerning shareholders' meeting
  11. Privacy Notice regarding Personal Data Protection for Shareholders/Bond holders/Warrant Holders of Thai Credit Bank Public Company Limited
  12. Map of the meeting venue

The Board of Directors of Thai Credit Public Company Limited (the "Bank") at the meeting held on February 25, 2025, resolved to approve the convening of the 2025 Annual General Meeting of Shareholders to be held on Monday, April 28, 2025, at 10:00 AM. The meeting will be held in a hybrid meeting at the Ibis Styles Bangkok Ratchada Hotel, Apex Room, 3rd Floor, Ratchadapisek Road, Huai Khwang District, Huai Khwang, Bangkok 10310 (Physical Meeting) and through electronic media (E-AGM) to consider the following agenda items.

**Agenda No. 1** Acknowledgement of the Board of Directors' report on the Bank's operations for the year 2024

**Objective and Reason:** According the Article 43(1) of the Bank's Article of Association require that the annual general meeting "Acknowledge the report of the Board of Directors regarding the Bank's operations in the past one year." The Bank has provided details about the Bank's operating results and important changes that occurred in the year 2024. Details appear in the one report annual report, Form 56-1, per details, as in Enclosure 1

**Board of Directors' Opinion:** It is considered appropriate to report the Bank's operations of year 2024 to the meeting of shareholders for acknowledgment.

**Required Votes for Resolution:** This agenda does not require voting as it is to inform the meeting for acknowledgement

**Agenda No. 2** To consider and approve the audited statement of financial position and statements of comprehensive income for the fiscal year ended 31 December 2024

**Objective and Reason:** The Bank shall arrange for preparation of the statement of financial position and the statement of comprehensive income for the year ended December 31, 2023 as shown in the Annual Report 2023 and 56-1 One Report and the Summary of the Financial Information, have been considered by the Audit Committee and audited by the Certified Public Accountant. Details are shown in the One Report, Form 56-1, per details, as in Enclosure 1

**Board of Directors' Opinion:** It is considered appropriate for the general meeting of shareholders to consider and approve the Financial Statements for the year ended December 31, 2023, which have been considered by the Audit Committee and audited by the Certified Public Accountant.

**Required Votes for Resolution:** The resolution for this agenda requires the majority votes of shareholders who attend the meeting and cast their votes

**Agenda No. 3** To consider and approve the allocation of profits from the Bank's operations for the year ending December 31, 2024, for legal reserves and dividend payments

**Objective and Reason:** According to Section 115 of the Public Limited Companies Act B.E. 2535(1992) (including amendments), and Article 48 of the Bank's Article of Association, which state that the payment of dividends from any type of money other than profit cannot be made. In the case that the company still has accumulated losses, dividends must not be paid.

The section 116 of the Public Limited Companies Act B.E. 2535 (1992) (as amended) together with the Company's Articles of Association article no. 50

Section 116 of the Public Limited Companies Act B.E. 2535(1992) (including amendments) and Article 50 of the Bank's Article of Association, the Bank shall allocate not less than 5 percent of the annual profits as reserved funds, less the accumulated losses brought forward (if any), until the reserved fund reaches the amount not less than 10 percent of the registered capital

Additionally, the bank has a dividend policy for shareholders, where dividend payments are made with consideration of the bank's performance and long-term shareholder returns, including factors such as economic conditions, operational results, financial position, cash flow, investment plans, and business expansion. The bank's board of directors has resolved

to pay dividends from the results of operations for the years 2024 to 2027 at a rate of approximately 5% to 20% of net profit each year.

In 2024, the bank reported a net profit of 3,624.0 million baht and has no accumulated losses, per details, as in Enclosure 1. Therefore, the bank considers the payment of dividends to shareholders.

**Board of Directors' Opinion:**

It is considered appropriate for the general meeting of shareholders for consideration and approval of the allocation of net profit for the year 2024 as a legal reserve and the payment of dividends as follows:

- The net profit for the year 2024 as a legal reserve in the amount of 48,021,297.88 Baht, which is 1.31% of the net profit for 2024. As of December 31, 2024, the total legal reserve amounted to 617,419,611 Baht, which represents 10% of the bank's registered capital, in full compliance with the legal requirements.
- The dividend payment for the Bank's operating performance of the year 2024 is based on the bank's net profit of 3,656,090,254 Baht according to the separate financial statements and 3,624,033,196 Baht according to the consolidated financial statements. It is proposed that a dividend be paid to shareholders at a rate of 0.60 Baht per share, based on a total of 1,234,839,222 shares, amounting to 740,903,533.20 Baht. This represents 20.13% of the net profit according to the separate financial statements and 20.34% of the net profit according to the consolidated financial statements for 2024. The record date for determining the list of shareholders entitled to receive dividends will be May 15, 2025, and the dividend payment will be made on May 28, 2025.

This dividend payment will be made from the retained earnings subject to the Corporate Income Tax rates of 20 % for which individual shareholders are eligible to claim tax by multiplying dividend amount with 20/80 pursuant to Section 47 Bis of the Revenue Code.

**Required Votes for Resolution:** The resolution for this agenda requires majority votes of the shareholders attending the meeting and casting their votes.

**Agenda No. 4**

**To consider and approve the election of directors to replace those retiring by rotation**

**Objective and Reason:**

The Bank's Article of Associate, Article 21, in every Annual General Meeting of Shareholder, 1/3 (one-Third) directors of the number of directors at that time shall vacate the office. If the number of directors who shall vacate the office cannot be divided into exactly three parts, they shall vacate in the number nearest to the 1/3 (one-third) portion

The drawing method shall be used for the directors who must vacate the office in the first year and the second year after registering the company. In the following years, the directors who are in the office for the longest term shall vacate the office.

The director who retires with such reason may be elected for resumption. If, at any time, several directors are in the office for an equally long term in the number more than the number of directors who must retire at that time, the said directors shall retire using the drawing method

Currently, the bank has a total of 9 directors. In 2024, three directors will retire by rotation, as follows:

1. Prof. Kitipong Urapeepatanapong, Independent Director
2. Mr. Chamnong Watanagase, Independent Director
3. Mr. Stephen Tirador Briones, Non-Executive Director.

During September 1, 2024 to November 30, 2024, the Bank had granted rights to the shareholders to nominate persons to be elected as the Bank Directors in advance in accordance with the rules as disseminated on the Bank's website (<https://www.thaicreditbank.com>), but no shareholder made such nomination. The Nomination and Remuneration Committee considering the qualification of the directors under regulations and procedure of the nomination with cautious consideration on the appropriation of directors' qualification, experience, and profession in various careers including the qualification specified by the law, it is found that the 3 directors who had to retire from office at the end of their term will return to hold their position for another term, per details, as in Enclosure 2

**Board of Directors' Opinion:**

The Board of Directors, excluding the nominated directors, prudently screened and concurred with the proposal of the Nomination and Remuneration Committee. It was deemed appropriate for the general meeting of shareholders for consideration and approval the re-election of Prof. Kitipong Urapeepatanapong, Mr. Chamnong Watanagase, and Mr. Stephen Tirador Briones, who are retiring by rotation, as directors of the Bank for another term. The Board was of the view that these three directors have a complete and appropriate qualifications, experience, knowledge, and expertise (Board Skill Matrix) that are well-suited to the Bank's business. They have made positive contributions to the Bank's activities, having no prohibited characteristics for appointment as directors of financial institution in accordance with applicable law. In addition, they have performed their duties with the full responsibility, due care and integrity in compliance with the regulatory requirement, the Bank's objectives, regulations, Board resolutions, and shareholder meeting resolutions. As independent directors, they have

consistently demonstrated the ability to express their opinions impartially and autonomously, in full alignment with the definition and criteria for independent directors, as well as all relevant legal and regulatory requirements. All the proposed directors received concurrence from the Bank of Thailand

**Required Votes for Resolution:** The resolution for this agenda requires the majority votes of shareholders who attend the meeting and cast their votes

**Agenda No. 5**

**To consider and approve the directors' remuneration for year 2025 and special remuneration**

**Objective and Reason:**

According to the section 90 of the Public Limited Companies Act B.E. 2535 (1992) (as amended) together with the Company's Articles of Association article no. 33 The director is entitled to receive remuneration from the Bank in the form of gratuity, meeting allowance, pension bonus, or benefit return in the other natures under the Articles of Association or as considered by the Shareholders' Meeting. The Shareholder's Meeting may determine a certain amount or formulate the rules and will periodically determine or will always take effect until there is a change or entrust the Board of Directors to determine remuneration according to the formulated rules. In addition, the director shall receive allowance and welfare according to the Bank's rules. The remuneration for directors and special remuneration for directors for the year 2024 have been considered by the Nomination and Remuneration Committee and presented to the Board of Directors for consideration, per details, as in Enclosure 3

**Board of Directors' Opinion:**

It is considered appropriate for the general shareholders' meeting to consider and approve the directors' remuneration, as carefully reviewed by the Nomination and Remuneration Committee. The committee has considered the appropriateness of the business size, business outlook, and the bank's potential for business expansion. Additionally, the committee has taken into account the remuneration rates and the components of directors' compensation, ensuring that it reflects the value placed on the directors' knowledge, expertise, and their contributions to the Bank's success and sustainable operations. Therefore, it is proposed that the shareholders' meeting consider approving the directors' remuneration for the year 2025, as summarized below.

(1) Monthly remuneration

Position	Monthly Remuneration (Baht)		
	Current (2024Y)	Proposed	change (+/-)
<b>Board of Directors</b>			
Chairman of the Board	200,000	200,000	0
Vice Chairman of the Board	190,000	190,000	0
Director	100,000	100,000	0

Position	Monthly Remuneration (Baht)		
	Current (2024Y)	Proposed	change (+/-)
<b>Sub Committee</b>			
(1) Audit Committee			
Chairman	60,000	60,000	0
Member	None	30,000	+30,000
(2) Executive Committee			
Chairman	500,000	500,000	0
Member	None	None	0

- (2) Meeting allowances remain at the same rate as the remuneration rate approved by shareholders in 2024.
- (3) Other remuneration includes (group) medical expenses and annual health examinations at the same rates and conditions as senior executives.
- (4) The special remuneration of the directors will remain at the same rate as approved by the shareholders for the year 2024, totaling 9,450,000 baht. This amount will be allocated to the positions based on the duration of their tenure in 2024 (with no new appointments or resignations during the year), as follows: one Chairman, three Independent Directors, and two Non-Executive Directors

The directors shall not receive any other benefits in addition to the above-mentioned remuneration.

In this regard, directors or a member of a sub-committee who are executive director or executives or bank employees who work full time and receive regular monthly compensation will not receive monthly compensation, meeting allowances, and special compensation based on the Bank's performance as directors or members of committees as proposed in Items (1) (2) (4) above for all committees.

**Required Votes for Resolution:** This agenda item requires votes of not less than two-thirds (2/3) of the total number of votes of shareholders attending the meeting

**Agenda No. 6**

**To consider approving the appointment and the fee of auditor for the year 2025**

**Objective and Reason:**

According to the section 120 and 121 of the Public Limited Companies Act B.E. 2535 (1992) (as amended) together with the Company's Articles of Association article no. 53 The Annual General Meeting of Shareholder shall yearly appoint the auditor and determine the Bank's audit amount. In appointing the auditor, the former auditor can be reappointed. The Bank's Board of Directors, through consideration and recommendations of the Audit Committee, deems it appropriate to propose to the shareholders' meeting to consider appointing KPMG Phoomchai Audit Company Limited as the Bank's auditor for the year 2025. Ms. Thitima Pongchaiyong and/or Ms. Pantip Gulsantihamrong and/or Ms. Orrawan Choteviriyakul and/or Mr. Chokechai Ngamwutikul and/or Mr. Jedsada Leelawatanasuk, all five auditors have no relationship with and no interest in the Bank, executives, major shareholders or any person connected with any of them, and are therefore independent in the audit and in



expressing an opinion on the financial statements of the Bank. Also to consider and approve the audit fee for the year 2025 in the amount of Baht 6,200,000, not including VAT, other taxes and other expenses that may be additionally incurred in the normal of audit work, per details, as in Enclosure 4

**Board of Directors' Opinion:** It is considered appropriate for the general meeting of shareholders to consider and approve the appointment and fixing of the remuneration of the auditor for the year 2025 as proposed by the Audit committee for the appointment Ms. Thitima Pongchaiyong (public accountant registration no. 10728), and/or Ms. Pantip Gulsantithamrong (public accountant registration no. 4208), and/or Ms. Orrawan Choteviriyakul (public accountant registration no. 10566), and/or Mr. Chokechai Ngamwutikul (public accountant registration no. 9728), and/or Mr. Jedsada Leelawatanasuk (public accountant registration no. 11225) of KPMG Phoomchai Audit Limited, all 5 auditors, have no relationship or interest with the bank, the executive, the major shareholder, or any other person involved and independent in auditing and expressing an opinion on the company's financial statements, to obtain a favorable opinion from the Bank of Thailand, and to fix the remuneration of the bank's auditors for the year 2025 at the amount of 6,200,000 baht, excluding VAT, other audit fees that may additionally incur under regulatory requirements as part of the audit process. The said audit fee compared to 2024, which was 6,020,000 baht, increased by 2.99 percent. This increase in audit fees is attributed to the assessment of additional working hours required to audit the bank's transactions and the increased details of the bank's operations, considering that the remuneration of auditor is suitable with audit scope

**Required Votes for Resolution:** The resolution for this agenda requires the majority votes of shareholders who attend the meeting and cast their votes

**Agenda No. 7** Other businesses (if any)

#### **Information for Shareholders**

The Bank has determined the record date for the determination of the shareholders who have the right to attend the 2025 Annual General Meeting of the Shareholders on 11 March 2025 (Record Date)

The bank has published the invitation for the Annual General Meeting of Shareholders for the year 2025 along with supporting documents, which can be downloaded from the bank's website starting from March 27, 2025.

In order to facilitate shareholders' attendance at the 2025 Annual General Meeting of Shareholders, the Bank has provided a map of the meeting's venue and directions, which is included with this invitation, as shown in Enclosure 12. To protect shareholders' rights, we kindly ask shareholders to follow the guidelines for attending the shareholders' meeting and

appointing a proxy, as outlined in Enclosure 7. Furthermore, for this Annual General Meeting, the bank will comply with the Personal Data Protection Announcement in accordance with the policy, as detailed in Enclosure 11.

Shareholders who are unable to attend the meeting in person, please appoint a proxy to attend the meeting and vote on your behalf by using Proxy Form B, which has been sent along with the notice, or any other proxy form as outlined in Enclosure 6. Shareholders can also download the proxy form from the bank's website at [www.thaicreditbank.com](http://www.thaicreditbank.com). Furthermore, shareholders may appoint one of the bank's independent directors, as a proxy to attend the meeting and vote on your behalf in Enclosure 5. The bank recommends using Proxy Form B.

The bank shall conduct the meeting in accordance with the bank's articles of association regarding shareholders' meetings, details of which appear in Enclosure 10.

To maximize the benefits of the meeting and protect the rights of shareholders, if any shareholder has questions they would like the bank to address regarding the items on the agenda, they may submit their questions in advance using the question form. The details can be found at [www.thaicreditbank.com](http://www.thaicreditbank.com) under the "For shareholder >> Investor Relations>> Shareholder info. The questions may be sent via email to [Corpsec@thaicreditbank.com](mailto:Corpsec@thaicreditbank.com) or by registered mail to the Corporate Secretary at Thai Credit Bank Public Company Limited, 121/42-45 RS Tower, 10<sup>th</sup> Floor, Ratchadapisek Road, Din Daeng, Din Daeng District, Bangkok 10400.

Please be informed accordingly

Your Faithfully



( Mr. Pornthep Permpornpipat )

Corporate Secretary

By order of the Board of Directors of

Thai Credit Bank Public Company Limited

- Remarks:
1. All shareholders can view the Annual Report / Form 56- 1 One Report by scanning QR Code, as shown in the Notice of Meeting.
  2. All shareholders can find the Notice of the Annual General Meeting of Shareholders and related documents on the Bank's website.
  3. All shareholders can contact ordinary shares registrar at the Thailand Securities Depository Company Limited (TSD), Tel. 02-0099999.

Annual Report 2024(Form 56-1 One Report) Attached in QR Code

The shareholders can consider the Company's Annual Report 2024 (Form 56-1 One Report) through the following channels:

QR Code



Website

<https://investor.thaicreditbank.com/en/document/annual-reports>

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 For consideration of Agenda 4: To consider the election of directors to replace those retiring by rotation
 

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Name	Prof. Kitipong Urapeepatanapong	
Age	69 years	
Director Type	Independent director	
Date of Appointment as Director	16 July 2021	
Years of Directorship	3 years 5 months	
Present Positions	Chairman of the Board Chairman of the Corporate Governance and Sustainability Development Committee	
Nationality	Thai	
Education	<ul style="list-style-type: none"> <li>● Honorary Doctorate of Laws, Jurisprudence Academic Category, Hat Yai University</li> <li>● Master of Laws, the University of British Columbia, Canada</li> <li>● Master of Laws, Chulalongkorn University</li> <li>● Bachelor of Laws, Chulalongkorn University</li> </ul>	
Training from the Thai Institute of Directors Association (IOD).	<ul style="list-style-type: none"> <li>● ESG in the Boardroom - A Practical Guide for Board (ESG) 0/2023</li> <li>● Board Nomination and Compensation Program (BNCP) 16/2023</li> <li>● Director Leadership Certification Program (DLCP) รุ่นที่ 0/2021</li> <li>● IT Governance and Cyber Resilience Program (ITG) 15/2020</li> <li>● Director Certification Program (DCP) 0/2000</li> <li>● Role of the Chairman Program (RCP) รุ่นที่ 21/2009</li> </ul>	
Other training programs.	<ul style="list-style-type: none"> <li>● The Thai Barrister at Law, the Thai Bar Association</li> <li>● Diploma in Top Executive Program in Commerce and Trade (TEPCoT), Class 1, Commerce Academy</li> <li>● Diploma in Director Executive Program, Class 4, Capital Market Academy</li> <li>● Certificate in Corporate Governance Program, Director Executive Program, School of Management, Yale University</li> <li>● Certificate of Completion on Company Directors, Australian Institute of Directors</li> <li>● Certificate in Executive Program, J.L. Kellogg School of Management, Northwestern University</li> </ul>	

CREDIT Shareholdings as of December 31, 2024. 34,400 Shares

% of total shares with voting rights 0.003%

Legal dispute in criminal cases (other than criminal cases with petty offences) None

Meeting Attendance in 2024

The number of meetings attended in 2024 / The total number of meetings in 2024.		
Board of Directors	Corporate Governance and Sustainability Committee	Annual General meeting of Shareholder
12/12	4/4	1/1

The position of director / executive in other listed companies.

Name of company	Type of business	Position
Pruksa Holding Public Company Limited	A holding company	Independent director, and member of the Risk Oversight Committee
SCG Packaging Public Company Limited	A holding company	Independent director, and Chairman of the Corporate Governance and Nomination Committee
Chotiwat Manufacturing Public Company Limited	Carrying on the business of trading and manufacturing fresh food, ready-to-eat food, frozen food, canned food, seasonings, drinks, or other groceries	Chairman

The position of director / executive in non- listed companies.

Name of company	Type of business	Position
VNB Holding Company Limited	A Holding Company	Chairman (Independent director)
CJ More Company Limited	A Holding Company	Independent director, Chairman of Sustainability Committee and member of The Nomination & Remuneration Committee
Committee supporting economic and investment stimulus measures by attracting high-potential foreigners to Thailand		Director

Name of company	Type of business	Position
Thainamthip Corporation Limited	conducting business of retail non-alcoholic drinks	Independent director, member of audit and risk management committee
Thai Institute of Directors	-	Honorary Chairman
SCG Chemicals Public Company Limited	A Holding Company	Independent director, and member of the Environment, Social and Governance (ESG) Committee
Office of National Higher Education Science Research and Innovation Policy Council	a state agency	Qualified director of the Steering Committee
Cheevamitr Social Enterprise Company Limited	conducting health-related activities	Chairman (Authorized)
Board of Trade of Thailand		Chairman of the Legal, Tax Committee
Siam Piwat Company Limited	A holding company	Executive director (No authorized) (work consideration)
Siam Piwat Holding Company Limited	conducting activities of a holding company that does not invest mainly in financial businesses	Director
Business Strategic Holding Limited	carrying on the business of leasing and managing its own immovable property or leased property for residential purposes	Director
The Stock Exchange of Thailand		Chairman of the Legal Subcommittee
Ramathibodi Nursing Home)		Director
Stock Exchange of Thailand SET Foundation Thailand Capital Market Development Fund (CMDf) Thailand Futures Exchange (TFEX)		Chairman

## Experiences

<u>Name of Company</u>	<u>Type of Business</u>	<u>Position</u>
The Stock Exchange of Thailand	-	Vice Chairman of the Sub-Committee of the Securities Investor Protection Fund (SIPF)
The Stock Exchange of Thailand	-	Member of the sub-committee of the Derivatives Investor Protection Fund (DIPF)
The Stock Exchange of Thailand	-	Director
The Stock Exchange of Thailand	-	Chairman of the Disciplinary Sub-Committee
The Stock Exchange of Thailand	-	Vice Chairman of the Legal Subcommittee
Rachakarn Asset Management Company Limited	Conducting funding activities, in addition to lending	Director
The Hub 99 Company Limited	carrying on the business of buying and selling its own immovable property for residential purposes	Director (Authorized)
Baker & McKenzie Limited	providing legal advisory services	Chairman
National Reform Council	-	Member

Positions in rival companies/ connected business that may cause conflicts of interest

-None-



Name	Mr. Chamnong Watanagase
Age	72 years
Director Type	Independent director
Date of Appointment as Director	17 March 2017
Years of Directorship	7 years 9 months
Present Positions	Independent director Chairman of the Audit Committee
Nationality	Thai
Education	<ul style="list-style-type: none"> <li>● M.B.A., University of Central Missouri, USA</li> <li>● Bachelor of Laws, Thammasat University</li> <li>● Bachelor of Accounting, Chulalongkorn University</li> </ul>
Training from the Thai Institute of Directors Association (IOD).	<ul style="list-style-type: none"> <li>● Board Nomination and Compensation Program (BNCP), Class 8/2019</li> <li>● Board that Makes a Difference (BMD), Class of 2017</li> <li>● Chartered Director, Class of 2007</li> <li>● Director Certification Program Refresher Course, Class of 2006</li> <li>● Audit Committee Refreshers' Course, Class of 2005</li> <li>● Audit Committee Program (ACP), Class 1/2002</li> <li>● Director Certification Program (DCP), Class 5/2001</li> </ul>
Other training programs.	<ul style="list-style-type: none"> <li>● Advanced Certificate of Proficiency in English, National Institute of Development Administration</li> <li>● Doctor of Political Science (Mandatory Program), Class 1, Thammasat University Certificate of Director Executive Program, Class 6, Capital Market Academy</li> <li>● Tactical Hostage Rescues, US Marshal Service, Department of Justice, (for USIA officers), Baton Rouge, Louisiana, USA, 1990 (one month)</li> <li>● Marketing &amp; Sale Training Course Development, Tack Training International, London, UK, 1991 (five weeks)</li> </ul>
CREDIT Shareholdings as of December 31, 2024.	103,400 shares
% of total shares with voting rights	0.008%
Legal dispute in criminal cases (other than criminal cases with petty offences)	None



## Meeting Attendance in 2024

The number of meetings attended in 2024 / The total number of meetings in 2024.		
Board of Directors	Audit Committee	Annual General Meeting of Shareholder
12/12	12/12	1/1

The position of director / executive in other listed companies –None-

The position of director / executive in non- listed companies

<u>Name of company</u>	<u>Type of business</u>	<u>Position</u>
VNB Holding Company Limited	A holding company	Independent director and Chairman of the Audit Committee


## Experiences

<u>Name of company</u>	<u>Type of business</u>	<u>Position</u>
Pranda Jewelry Public Company Limited	carrying on the business of manufacturing and selling jewelry	Independent director, Chairman of the Audit Committee
LDC Dental Public Company Limited	provider of medical services	Independent director, and chairman of the Audit Committee
Thai Investors Association	An association	Vice president
KWI Life Insurance Public Company Limited (Previous Name: Interlife Assurance Company Limited)	conducting business of sale of life insurance products	Manager of the Academic Centre
Prince of Songkhla University	-	Insurance professor at the Faculty of Management Sciences
United States Department of State, Washington	-	USIA officer
Ramkhamhaeng University	-	Professor of a graduate program at the Faculty of Humanities, Ramkhamhaeng University
KWILife Insurance Public Company Limited (Previous Name: Interlife John Hancock Assurance Public Company Limited)	conducting business of sale of life insurance products	Member of the Audit Committee

Name of company	Type of business	Position
Mahidol University	-	Advisor to the Academic Service Office
Science Park, the National Science and Technology Development Agency	-	Executive director
Thai CLA Public Company Limited (Previous Name: Thai Cardif Life Assurance Public Company Limited)	conducting business of sale of life insurance products	Chairman of the Audit Committee
Indara Insurance Public Company Limited	conducting business of sale of non-life insurance products	Chairman of the Audit Committee
Business Advisory Centre for SMEs / Kenan Institute Asia Foundation, sponsored by USAID	-	Founding manager
Siam Commercial Link, Science Commercial Link, SCB Technology	-	Managing director

Positions in rival companies/ connected business that may cause conflicts of interest

-None-

Name	Mr. Stephen Tirador Briones	
Age	57 years	
Director Type	Non-Executive Directors	
Date of Appointment as Director	1 October 2014	
Years of Directorship	10 years 2 months	
Present Positions	Director Member of the Nomination and Remuneration Committee Chairman of the Risk Oversight Committee	
Nationality	American	
Education	<ul style="list-style-type: none"> <li>● M.B.A. in Finance and International Business, Columbia Business School, USA</li> <li>● Bachelor of Arts (East Asian, Focus: Southeast Asia and Japan), Columbia College, USA</li> </ul>	
Training from the Thai Institute of Directors Association (IOD).	<ul style="list-style-type: none"> <li>● Director Certification Program (DCP), Class 326/2022</li> <li>● Director Accreditation Program (DAP), Class 108/2014</li> </ul>	
Other training programs.	-	

CREDIT Shareholdings as of December 31, 2024. There are related people holding 10,300 shares

% of total shares with voting rights 0.001%

Legal dispute in criminal cases (other than criminal cases with petty offences) None

#### Meeting Attendance in 2024

The number of meetings attended in 2024 / The total number of meetings in 2024.			
Board of Directors	Risk oversight committee	Nomination and remuneration committee	Annual General Meeting of Shareholder
12/12	12/12	3/3	1/1

The position of director / executive in other listed companies –None

The position of director / executive in non- listed companies

<u>Name of Company</u>	<u>Type of Business</u>	<u>Position</u>
VNB Holding Company Limited	A holding company	Director and Chairman of the Risk Oversight Committee
Natixis Corporate & Investment Banking (Thailand) (under group BPCE)	Representative office	Chief Country Representative

## Experiences

<u>Name of Company</u>	<u>Type of Business</u>	<u>Position</u>
Fenway Ventures Company Limited	giving advice and consultancy on management	Authorized Director
ING Bank, N.V.	a financial institution	Managing Director and Country Manager

Positions in rival companies/ connected business that may cause conflicts of interest

-None-

### Definition of independent director

Thai Credit Bank Public Company Limited (Bank) has defined the qualifications of “Independent directors” according to the criteria set by the Thai Capital Market Supervisory Board and in line with the Bank of Thailand's criteria as follows:

1. Holding not more than 1 percent of the Bank's shares with voting rights, or that of any subsidiary company, associated company, major shareholder or controlling person of the Bank, which shall be inclusive of the shares held by any related person of such an independent director
2. Not to be or have been a non-independent director, an executive director, a manager, an employee, an associate, an adviser who receives a regular salary, or a controlling person of the Bank, a subsidiary company, an associated company, a subsidiary company at the same level, a major shareholder or a controlling person of the Bank, unless the aforementioned status has been terminated for more than two years. However, the prohibited characteristics do not include cases where the independent director was previously a government official or advisor to a government that is a major shareholder or controlling person of the bank.
3. An individual who is not related by blood or legal registration, in the form of a parent, mother, spouse, sibling, child, or the spouse of another director, executive, major shareholder, controlling person, or person nominated to be a director, executive, or controlling person of the Bank or its subsidiary companies
4. Neither holding nor having held a business relationship with the Bank, subsidiary company, associated company, major shareholder or controlling person in a manner which may interfere with his/her independent judgment, and neither being nor having been a substantial shareholder or a controlling person of any person having a business relationship with the Bank, subsidiary company, associated company, major shareholder or controlling person unless the foregoing relationship has ended for more than 2 years

The aforementioned “business relationship” includes any normal business transaction, rental or lease of immovable property, transaction relating to assets or services, or grant or receipt of financial assistance through receiving or extending loans, guarantee, providing assets as collateral, including any other similar actions, which result in the Bank or counterparty being liable to indebtedness payable to the other party in the amount of 3 percent or more of the net tangible assets of the Bank or Baht 20 million or more, whichever is lower. The amount of such indebtedness shall be calculated according to the calculation method for value of connected transactions under the Notification of the Capital Market Supervisory Board concerning regulations in respect of an entering into connected transaction *mutatis mutandis*. The combination of such indebtedness shall include indebtedness taking place during the course of 1 year prior to the date on which such a business relationship with the person commences

5. Neither being nor having been an auditor of the Bank, subsidiary company, associated company, major shareholder or controlling person and not being a substantial shareholder, controlling person or partner of

an audit firm which employs auditors of the Bank, subsidiary company, associated company, major shareholder or controlling person unless the foregoing relationship has ended for more than 2 years

6. Neither being nor having been any professional adviser including legal adviser or financial adviser who receives an annual service fee exceeding Baht 2 million from the Bank, subsidiary company, associated company, major shareholder or controlling person, and not being a substantial shareholder, controlling person or partner of the professional adviser, unless the foregoing relationship has ended for more than 2 years
7. Not being a director who has been appointed as a representative of the Bank's director, major shareholder, or shareholder related to the major shareholder
8. Not undertaking any business the nature of which is the same as that of the Bank or subsidiary company and which, in any material respect, is competitive with business of the Bank or subsidiary company or not being a substantial partner in the partnership, a director who is involved in management, an employee, a staff member, an adviser who receives a regular salary, or a shareholder holding more than 1 percent of shares with voting rights of a company undertaking any business the nature of which is the same as that of the Bank or subsidiary company and which, in any material respect, is competitive with business of the Bank or subsidiary company
9. Not being an independent director who holds the position for more than 9 consecutive years, including the period during which he/she serves as an independent director of the Bank, company in Thai credit Bank Financial Conglomerate, subsidiary company, associated company, and subsidiary company at the same level. If an independent director has held the position for 9 years and wishes to be re-appointed as an independent director, he/she shall vacate from the position of director, manager, employee, staff member, adviser who receives a regular salary, or controlling person of the Bank, company in Thai credit Bank Financial Conglomerate, subsidiary company, associated company, subsidiary company at the same level, major shareholder or controlling person of the Bank for not less than 2 years.

In addition, for an independent director who has held the position for less than 9 years, if he/she has vacated from the position for less than 2 years and while over that period, he/she has not been appointed as a director, a manager, an employee, a staff member, an adviser who receives a regular salary, or a controlling person of the Bank, company in Thai credit Bank Financial Conglomerate, subsidiary company, associated company, subsidiary company at the same level, major shareholder or controlling person of the Bank, he/she may be re-appointed as an independent director but the period, which he/she serves as an independent director must all be counted

10. Does not have any other characteristics which may restrict such person from offering independent comment or opinion on the Company's operations.

For the retrospective period in considering the qualifications of independent directors, the above criteria shall be followed unless a waiver has been granted according to the announcement of the Capital Market Supervisory Board.

After being appointed as an independent director with the above-mentioned qualities, an independent director may be assigned by the Board of Directors to make a decision on the business operations of the Bank, a subsidiary, an associated company, subsidiary company at the same level, a major shareholder or controlling person of the Bank in the form of collective decision.

In case where the appointed independent director has or used to have a business relationship at a value exceeding the specified amount under item 4, the Bank shall obtain an opinion of the Board of Directors indicating that after a consideration in accordance with the principle in Section 89/7 of the Securities and Exchange Act B.E. 2535 (1992), the appointment of such person does not affect the discharge of duties and the giving of independent opinions, and relevant information has also been disclosed in the notice calling the shareholders' meeting under the agenda for the election of independent director.

For consideration of Agenda 5: To consider and approve the directors' remuneration for year 2025 and special remuneration

The Bank's Board of Directors has considered the compensation based on the recommendations of the Nomination and Compensation Committee and has agreed to adjust the monthly compensation for directors to align with their responsibilities as follows:

(1) Monthly remuneration

Position	Monthly Remuneration (Baht)		
	Current (2024)	Proposed	change (+/-)
<b>Board of Directors</b>			
Chairman of the Board	200,000	200,000	0
Vice Chairman of the Board	190,000	190,000	0
Director	100,000	100,000	0
<b>Sub Committee</b>			
(1) Audit Committee			
Chairman	60,000	60,000	0
Member	None	30,000	+30,000
(2) Executive Committee			
Chairman	500,000	500,000	0
Member	None	None	0

(2) The meeting attendance fees will remain at the same rate as the remuneration approved by the shareholders in 2024. The details are as follows:

Position	Meeting allowance per meeting (Baht)		
	Current (2024Y)	Proposed	change (+/-)
<b>Board of Directors</b>			
Chairman of the Board	70,000	70,000	0
Vice Chairman of the Board*	60,000	60,000	0
Director	40,000	40,000	0
<b>Sub Committee</b>			
(1) Audit Committee			
Chairman	50,000	50,000	0
Member	30,000	30,000	0
(2) Nomination and Remuneration Committee			
Chairman	50,000	50,000	0
Member	30,000	30,000	0



Position	Meeting allowance per meeting (Baht)		
	Current (2024Y)	Proposed	change (+/-)
(3) Risk Oversight Committee			
Chairman	50,000	50,000	0
Member	30,000	30,000	0
(4) Corporate Governance and Sustainability Committee			
Chairman	50,000	50,000	0
Member	30,000	30,000	0
(5) Executive Committee			
Chairman	100,000	100,000	0
Member	None	None	0

- (3) Other remuneration includes (group) medical expenses and annual health examinations at the same rates and conditions as senior executives
- (4) The special remuneration shall not exceed 1% of the bank's annual performance. The payment of the bonus each year (actual payment) must comply with the proposal of the Nomination and Compensation Committee and be approved by the shareholders' meeting. The Chairman of the Board will receive twice the amount of other directors (however, each director will receive a maximum bonus of 5 million baht per person)
- (5) The special remuneration for the directors will remain at the same rate as approved by the shareholders for the year 2024, totaling 9,450,000 baht. This amount will be allocated to the positions based on the duration of their tenure during the year 2024 (no new directors appointed or resignations during the year) as follows: Chairman of the Board – 2,700,000 baht, Independent Directors – 3 persons, and Non-Executive Directors – 2 persons, each receiving 1,350,000 baht.

Directors do not receive any other benefits apart from the compensation mentioned above.

In this regard, bank directors or a member of a sub-committee who is an executive director or executives or bank employees who work full time and receive regular monthly compensation will not receive monthly compensation, meeting allowances, and special compensation based on the Bank's performance as directors or members of committees as proposed in Items (1) (2) (4) above for all committees.

For consideration of Agenda 6: To consider approving the appointment and the fixing of remuneration of auditor for the year 2025

1. Consider approving the appointment of auditors for the year 2025 by proposing the appointment of auditors from KPMG Phoomchai Audit Ltd., with consideration of qualifications in various areas such as experience, expertise, reliability, adequacy of resources, appropriateness of audit fees and independence of the auditors, which received concurrence from the Bank of Thailand. The proposed auditors are namely:

1. Ms. Thitima Pongchaiyong

Date of registration as auditor	5 April 2011
CPA Registration Number	10728
Education Background	Bachelor of Accountancy
Years of auditing for the Bank	Signed on the auditor's reports for – 2024 and 2023 (2 years in total) Year of auditing work: 2024 and 2023 (2 years in total)
Auditors of related companies and subsidiaries.	VNB Holding Company Limited Thai Micro Digital Solutions Company Limited

2. Ms. Pantip Gulsantithamrong

Date of registration as auditor	1 April 1993
CPA Registration Number	4208
Education Background	Master of Accountancy
Years of auditing for the Bank	Signed on the auditor's reports for-2023 and 2018 (2 years in total) Years of auditing work: 2022 and 2018 (2 years in total)
Auditors of related companies and subsidiaries.	None

3. Ms. Orrawan Choteviriyakul

Date of registration as auditor	10 January 2011
CPA Registration Number	10566
Education Background	Master of Accountancy
Years of auditing for the Bank	-
Auditors of related companies and subsidiaries.	None

## 4. Mr. Chokechai Ngamwutikul

Date of registration as auditor	1 October 2008
CPA Registration Number	9728
Education Background	Master of Business Administration
Years of auditing for the Bank	-
Auditors of related companies and subsidiaries.	None

## 5. Mr. Jedsada Leelawatanasuk

Date of registration as auditor	9 August 2012
CPA Registration Number	11225
Education Background	Bachelor of Accountancy
Years of auditing for the Bank	-
Auditors of related companies and subsidiaries.	None

The auditors proposed as auditor of the Bank and its subsidiary company are under the same audit firm having no relationship or any interest with the Bank or its subsidiary company, executives, major shareholders, or related persons, in a way that may impact their performing task independently.

2. To consider approving the audit fees for 2025 at the total amount of Baht 6,200,000 which consists of:

Audit Fee – Baht	2024	2025
● Thai Credit Bank)		
- Audit FS – 30 Jun and 31 Dec	4,470,000	4,604,000
- Review FS – 31 Mar and 30 Sep	1,550,000	1,596,000
<b>Total fee</b>	<b>6,020,000</b>	<b>6,200,000</b>
(% increase of total fee from previous year)		2.99

The audit fees exclude VAT, other taxes and other out-of-pocket expense which may occur from normal cause of the audit.

In addition, to propose to shareholder to acknowledge the audit fee of the subsidiary, Thai Micro Digital Solutions Company Limited, for the year 2025, in the total amount of Baht 432,000

For the compensation in the past year, in addition to the audit fees, the bank has paid other service fees (Non-Audit Fee) to KPMG Phoomchai Business Advisory Ltd. ("KPMG Advisory"), which is a company within the same group as KPMG, totaling 34,300 baht excluding VAT. This service fee is related to the training for external courses.

Furthermore, the individuals or companies related to the auditors and the auditing firm to which the auditors are affiliated, as mentioned above, are not individuals or companies related to the bank according to the accounting standards concerning the disclosure of information about related individuals or companies.

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Profiles of Independent Directors for Shareholders to Appoint as Proxy

1. **Miss Ada Ingawanij**

Independent director

Member of the Audit Committee

Member of the Corporate Governance and Sustainability Development Committee

Age 56

Located at No. Head quarter 123 Thai Life Insurance Building, Ratchadaphisek road, Din Daeng  
Sub-district, Din Daeng District, Bangkok 10400

CREDIT Shareholding as of 31 December 2024: 0.007%

Conflicts of interest in any agenda: None



2. **Mr. Supachai Sukhanindr**

Independent director

Chairman of the Nomination and Remuneration Committee

Member of the Audit Committee

Member of the Risk Oversight Committee

Age 52

Located at No. Head quarter 123 Thai Life Insurance Building, Ratchadaphisek road, Din Daeng  
Sub-district, Din Daeng District, Bangkok 10400

CREDIT Shareholding as of 31 December 2024: 0.001%

Conflicts of interest in any agenda: None



แบบหนังสือมอบฉันทะ แบบ ก.

Form of Proxy, Form A.

เขียนที่.....

Written at

เลขทะเบียนผู้ถือหุ้น.....

Shareholders' Registration No.

วันที่.....เดือน.....พ.ศ.....

Date Month Year

(1) ข้าพเจ้า..... สัญชาติ.....

I/We

Nationality

อยู่บ้านเลขที่..... ถนน..... ตำบล/แขวง.....

Residing/located at No. Road Sub-District

อำเภอ/เขต..... จังหวัด..... รหัสไปรษณีย์.....

District Province Postal Code

(2) เป็นผู้ถือหุ้นของ **ธนาคารไทยเครดิต จำกัด (มหาชน)**

Being a shareholder of **Thai Credit Bank Public Company Limited**

โดยถือหุ้นจำนวนทั้งสิ้นรวม..... หุ้น และออกเสียงลงคะแนนได้เท่ากับ..... เสียง ดังนี้

Holding a total amount of share(s) and have the right to vote equal to Votes as

follows:

หุ้นสามัญ..... หุ้น และออกเสียงลงคะแนนได้เท่ากับ..... เสียง  
Ordinary share share(s) and have the right to vote equal to vote(s)

หุ้นบุริมสิทธิ..... หุ้น และออกเสียงลงคะแนนได้เท่ากับ..... เสียง  
Preferential share share(s) and have the right to vote equal to vote(s)

(3) ขอมอบฉันทะให้

Hereby appoint

1. ชื่อ..... อายุ..... ปี  
Name Age Year

อยู่บ้านเลขที่..... ถนน..... ตำบล/แขวง.....

Residing/located at No. Road Sub-District

อำเภอ/เขต..... จังหวัด..... รหัสไปรษณีย์..... หรือ

District Province Postal Code or

2. ชื่อ..... นางสาวอาดา อิงคะวณิช..... อายุ..... 56..... ปี  
Name Miss Ada Ingawanij Age 56 Year

อยู่บ้านเลขที่..... ถนน..... ตำบล/แขวง.....

Located at No. Head quarter 123 Thai Life Insurance Building Road Ratchadaphisek Sub-District Din Daeng

อำเภอ/เขต..... จังหวัด..... รหัสไปรษณีย์..... หรือ

District Din Daeng Province Bangkok Postal Code 10400 or

3. ชื่อ..... นายศุภชัย สุชนะรินทร์..... อายุ..... 52..... ปี

Name Mr.Supachai Sukhanindr Age 52 Year  
 อยู่บ้านเลขที่..... ถนน..... ตำบล/แขวง.....  
 Located at No. Head quarter 123 Thai Life Insurance Building Road Ratchadaphisek Sub-District Din Daeng  
 อำเภอ/เขต..... จังหวัด..... รหัสไปรษณีย์..... หรือ  
 District Din Daeng Province Bangkok Postal Code 10400 or

4. ชื่อ..... อายุ..... ปี  
 Name Age Year  
 อยู่บ้านเลขที่..... ถนน..... ตำบล/แขวง.....  
 Residing/located at No. Road Sub-District  
 อำเภอ/เขต..... จังหวัด..... รหัสไปรษณีย์.....  
 District Province Postal Code

คนหนึ่งคนใดเพียงคนเดียวเป็นผู้แทนของข้าพเจ้า เพื่อเข้าประชุมและออกเสียงลงคะแนนแทนข้าพเจ้าในการประชุมสามัญผู้ถือหุ้นประจำปี 2568 ในวันจันทร์ที่ 28 เมษายน 2568 เวลา 10.00 น. โดยจะจัดการประชุมผู้ถือหุ้นรูปแบบผสม (Hybrid Meeting) ณ โรงแรมไอบิส สไตล์ กรุงเทพ รัชดา ห้อง Apex ชั้น 3 ถนนรัชดาภิเษก แขวงห้วยขวาง เขตห้วยขวาง กรุงเทพมหานคร 10310 (Physical Meeting) และผ่านสื่ออิเล็กทรอนิกส์ (E-AGM) หรือที่จะพึงเลื่อนไปในวัน เวลา และสถานที่อื่นด้วย

Anyone of the above as my/our proxy holder to attend and vote on my behalf at the Shareholders' Annual General Meeting 2024, which will be held on Monday April 28, 2025 at 10:00 AM. The meeting will be held in a hybrid format (Physical Meeting) at the Ibis Styles Bangkok Ratchada Hotel, Apex Room, 3rd Floor, Ratchadapisek Road, Huai Khwang District, Bangkok 10310, and also via electronic media (E-AGM), or on any date time and at any postponement thereof.

กิจการใดที่ผู้รับมอบฉันทะได้กระทำไปในการประชุมนั้น ให้ถือเสมือนว่าข้าพเจ้าได้กระทำเองทุกประการ

Any business carried on by the proxy in the said meeting, shall be deemed as having been carried out by myself/ourselves in all respects.

ลงชื่อ..... ผู้มอบฉันทะ  
 Signed (.....) Grantor

ลงชื่อ..... ผู้รับมอบฉันทะ  
 Signed (.....) Proxy

ลงชื่อ..... ผู้รับมอบฉันทะ  
 Signed (.....) Proxy

ลงชื่อ..... ผู้รับมอบฉันทะ  
 Signed (.....) Proxy

**หมายเหตุ**

1. ผู้ถือหุ้นที่มอบฉันทะจะต้องมอบฉันทะให้ผู้รับมอบฉันทะเพียงรายเดียวเป็นผู้เข้าประชุมและออกเสียงลงคะแนน ไม่สามารถแบ่งแยกจำนวนหุ้นให้ผู้รับมอบฉันทะหลายคนเพื่อแยกการลงคะแนนเสียงได้

A shareholder shall appoint only one proxy holder to attend and vote at the meeting. A shareholder may not split shares and appoint more than one proxy holder in order to split votes.

2. กรุณาติดอากรแสตมป์ 20 บาท

Please affix duty stamp of Baht 20



แบบหนังสือมอบฉันทะ แบบ ข.

Form of Proxy, Form B.

เขียนที่.....

Written at

เลขทะเบียนผู้ถือหุ้น.....

Shareholders' Registration No.

วันที่.....เดือน.....พ.ศ.....

Date Month Year

(1) ข้าพเจ้า..... สัญชาติ.....

I/We

Nationality

อยู่บ้านเลขที่..... ถนน..... ตำบล/แขวง.....

Residing/located at No. Road Sub-District

อำเภอ/เขต..... จังหวัด..... รหัสไปรษณีย์.....

District Province Postal Code

(2) เป็นผู้ถือหุ้นของ **ธนาคารไทยเครดิต จำกัด (มหาชน)**

Being a shareholder of **Thai Credit Bank Public Company Limited**

โดยถือหุ้นจำนวนทั้งสิ้นรวม..... หุ้น และออกเสียงลงคะแนนได้เท่ากับ..... เสียง ดังนี้

Holding a total amount of share(s) and have the right to vote equal to Votes as follows:

หุ้นสามัญ..... หุ้น และออกเสียงลงคะแนนได้เท่ากับ..... เสียง

Ordinary share share(s) and have the right to vote equal to vote(s)

หุ้นบุริมสิทธิ..... หุ้น และออกเสียงลงคะแนนได้เท่ากับ..... เสียง

Preferential share share(s) and have the right to vote equal to vote(s)

(3) ขอมอบฉันทะให้

Hereby appoint

1. ชื่อ..... อายุ..... ปี  
Name Age Year

อยู่บ้านเลขที่..... ถนน..... ตำบล/แขวง.....

Residing/located at No. Road Sub-District

อำเภอ/เขต..... จังหวัด..... รหัสไปรษณีย์..... หรือ

District Province Postal Code or

2. ชื่อ นางสาวอาดา อิงคะวณิช..... อายุ 56 ปี

Name Miss Ada Ingawanij Age 56 Year

อยู่บ้านเลขที่..... ถนน..... ตำบล/แขวง.....

Located at No. Head quarter 123 Thai Life Insurance Building Road Ratchadaphisek Sub-District Din Daeng

อำเภอ/เขต..... จังหวัด..... รหัสไปรษณีย์..... หรือ

District Din Daeng Province Bangkok Postal Code 10400 or

3. ชื่อ นายศุภชัย สุขะนินทร์..... อายุ 52 ปี

Name Mr. Supachai Sukhanindr Age 52 Year

อยู่บ้านเลขที่..... ถนน..... ตำบล/แขวง.....

Located at No. Head quarter 123 Thai Life Insurance Building Road Ratchadaphisek Sub-District Din Daeng

อำเภอ/เขต ..... ดินแดง ..... จังหวัด กรุงเทพมหานคร ..... รหัสไปรษณีย์ 10400 ..... หรือ  
 District Din Daeng Province Bangkok Postal Code 10400 or  
 4. ชื่อ ..... อายุ ..... ปี  
 Name Age Year  
 อยู่บ้านเลขที่ ..... ถนน ..... ตำบล/แขวง .....  
 Residing/located at No. Road Sub-District  
 อำเภอ/เขต ..... จังหวัด ..... รหัสไปรษณีย์ .....  
 District Province Postal Code

คนหนึ่งคนใดเพียงคนเดียวเป็นผู้แทนของข้าพเจ้า เพื่อเข้าประชุมและออกเสียงลงคะแนนแทนข้าพเจ้าในการประชุมสามัญผู้ถือหุ้น ประจำปี 2568 ในวันจันทร์ที่ 28 เมษายน 2568 เวลา 10.00 น. โดยจะจัดการประชุมผู้ถือหุ้นรูปแบบผสม (Hybrid Meeting) ณ โรงแรม ไอบิส สไตล์ กรุงเทพ รัชดา ห้อง Apex ชั้น 3 ถนนรัชดาภิเษก แขวงห้วยขวาง เขตห้วยขวาง กรุงเทพมหานคร 10310 (Physical Meeting) และผ่านสื่ออิเล็กทรอนิกส์ (E-AGM) หรือที่จะพึงเลื่อนไปในวัน เวลา และสถานที่อื่นด้วย

Anyone of the above as my/our proxy holder to attend and vote on my behalf at the Shareholders' Annual General Meeting 2024, which will be held on Monday April 28, 2025 at 10:00 AM. The meeting will be held in a hybrid format (Physical Meeting) at the Ibis Styles Bangkok Ratchada Hotel, Apex Room, 3rd Floor, Ratchadapisek Road, Huai Khwang District, Bangkok 10310, and also via electronic media (E-AGM), or on any date time and at any postponement thereof.

(4) ข้าพเจ้าขอมอบฉันทะให้ผู้รับมอบฉันทะออกเสียงลงคะแนนแทนข้าพเจ้าในการประชุมครั้งนี้ ดังนี้

I/We hereby authorize the proxy holder to vote on my/our behalf at the meeting as follows:

- วาระที่ 1 เรื่อง รับทราบรายงานของคณะกรรมการเกี่ยวกับกิจการของธนาคารประจำปี 2567  
 Agenda 1 Acknowledgement of the Board of Directors' report on the Bank's operations for the year 2024
- วาระที่ 2 เรื่อง พิจารณานุมัติงบแสดงฐานะการเงินและงบกำไรขาดทุนเบ็ดเสร็จสำหรับปีสิ้นสุดวันที่ 31 ธันวาคม 2567  
 Agenda 2 To consider and approve the audited statement of financial position and statements of comprehensive income for the fiscal year ended 31 December 2024
- (ก) ให้ผู้รับมอบฉันทะมีสิทธิพิจารณาและลงมติแทนข้าพเจ้าได้ทุกประการตามที่เห็นสมควร  
 (a) To grant my/our proxy to consider and vote on my/our behalf as appropriate in all respects.
- (ข) ให้ผู้รับมอบฉันทะออกเสียงลงคะแนนตามความประสงค์ของข้าพเจ้า ดังนี้  
 (b) To grant my/our proxy to vote at my/our desire as follows:
  - เห็นด้วย       ไม่เห็นด้วย       งดออกเสียง  
 Approve      Disapprove      Abstain
- วาระที่ 3 เรื่อง พิจารณานุมัติพิจารณาอนุมัติจัดสรรเงินกำไรจากการดำเนินงานของธนาคารสำหรับปีสิ้นสุด 31 ธันวาคม 2567 เป็นเงินสำรองตามกฎหมาย และการจ่ายเงินปันผล  
 Agenda 3 To consider and approve the allocation of profits from the Bank's operations for the year ending December 31, 2024, for legal reserves and dividend payments.
- (ก) ให้ผู้รับมอบฉันทะมีสิทธิพิจารณาและลงมติแทนข้าพเจ้าได้ทุกประการตามที่เห็นสมควร  
 (a) To grant my/our proxy to consider and vote on my/our behalf as appropriate in all respects.
- (ข) ให้ผู้รับมอบฉันทะออกเสียงลงคะแนนตามความประสงค์ของข้าพเจ้า ดังนี้  
 (b) To grant my/our proxy to vote at my/our desire as follows:

เห็นด้วย       ไม่เห็นด้วย      งดออกเสียง

Approve                  Disapprove                  Abstain

วาระที่ 4 เรื่อง พิจารณาเลือกตั้งกรรมการแทนกรรมการที่ออกตามวาระ

Agenda 4 To consider and approve the election of directors to replace those retiring by rotation

(ก) ให้ผู้รับมอบฉันทะมีสิทธิพิจารณาและลงมติแทนข้าพเจ้าได้ทุกประการตามที่เห็นสมควร

(a) To grant my/our proxy to consider and vote on my/our behalf as appropriate in all respects.

(ข) ให้ผู้รับมอบฉันทะออกเสียงลงคะแนนตามความประสงค์ของข้าพเจ้า ดังนี้

(b) To grant my/our proxy to vote at my/our desire as follows:

การเลือกตั้งกรรมการทั้งหมด / Election of the entire board of directors

เห็นด้วย       ไม่เห็นด้วย      งดออกเสียง

Approve                  Disapprove                  Abstain

การเลือกตั้งกรรมการเป็นรายบุคคล / Election of the following directors

4.1 ศาสตราจารย์พิเศษกิติพงษ์ อูร์พีพัฒนพงศ์ (Prof. Kitipong Urapeepatanapong)

เห็นด้วย       ไม่เห็นด้วย      งดออกเสียง

Approve                  Disapprove                  Abstain

4.2 นายจำนงค์ วัฒนเกษ (Mr. Chamnong Watanagase)

เห็นด้วย       ไม่เห็นด้วย      งดออกเสียง

Approve                  Disapprove                  Abstain

4.3 นายสตีเฟน ทีราดอร์ บริโเนส (Mr. Stephen Tirador Briones)

เห็นด้วย       ไม่เห็นด้วย      งดออกเสียง

Approve                  Disapprove                  Abstain

วาระที่ 5 เรื่อง พิจารณานอุมติค่าตอบแทนกรรมการประจำปี 2568 และผลตอบแทนพิเศษกรรมการ

Agenda 5 To consider and approve the directors' remuneration for year 2025 and special remuneration

(ก) ให้ผู้รับมอบฉันทะมีสิทธิพิจารณาและลงมติแทนข้าพเจ้าได้ทุกประการตามที่เห็นสมควร

(a) To grant my/our proxy to consider and vote on my/our behalf as appropriate in all respects.

(ข) ให้ผู้รับมอบฉันทะออกเสียงลงคะแนนตามความประสงค์ของข้าพเจ้า ดังนี้

(b) To grant my/our proxy to vote at my/our desire as follows:

เห็นด้วย       ไม่เห็นด้วย      งดออกเสียง

Approve                  Disapprove                  Abstain

วาระที่ 6 เรื่อง พิจารณาแต่งตั้งผู้สอบบัญชีและกำหนดค่าสอบบัญชีประจำปี 2568 ของธนาคาร

Agenda 6 To consider approving the appointment and the fixing of remuneration of auditor for the year 2025

(ก) ให้ผู้รับมอบฉันทะมีสิทธิพิจารณาและลงมติแทนข้าพเจ้าได้ทุกประการตามที่เห็นสมควร

(a) To grant my/our proxy to consider and vote on my/our behalf as appropriate in all respects.

(ข) ให้ผู้รับมอบฉันทะออกเสียงลงคะแนนตามความประสงค์ของข้าพเจ้า ดังนี้

(b) To grant my/our proxy to vote at my/our desire as follows:

เห็นด้วย       ไม่เห็นด้วย      งดออกเสียง

Approve                  Disapprove                  Abstain

วาระที่ 7 เรื่อง พิจารณาเรื่องอื่น ๆ (ถ้ามี)

Agenda 7 Other businesses (if any)

(5) การลงคะแนนเสียงของผู้รับมอบฉันทะในวาระใดที่ไม่เป็นไปตามที่ระบุไว้ในหนังสือมอบฉันทะนี้ ให้ถือว่าการลงคะแนนเสียงนั้นไม่ถูกต้องและไม่ถือเป็นการลงคะแนนเสียงของผู้ถือหุ้น

Where any vote taken by the proxy does not conform to those specified herein, it shall be deemed that such vote is mistaken and not on my behalf as the shareholder

(6) ในกรณีที่ข้าพเจ้าไม่ได้ระบุความประสงค์ในการออกเสียงลงคะแนนในวาระใดไว้หรือระบุไว้ไม่ชัดเจนหรือในกรณีที่ประชุมมีการพิจารณาหรือลงมติในเรื่องใดนอกเหนือจากเรื่องที่จะระบุไว้ข้างต้น รวมถึงกรณีที่มีการแก้ไขเปลี่ยนแปลงหรือเพิ่มเติมข้อเท็จจริงประการใดให้ผู้รับมอบฉันทะมีสิทธิพิจารณาและลงมติแทนข้าพเจ้าได้ทุกประการตามที่เห็นสมควร

In case I/we have not specified my/our voting intention in any agenda or not clearly specified or in case the meeting considers or passes resolutions in any matters other than those specified above, including in case there is any amendment or addition of any fact, the proxy shall have the right to consider and vote on my/our behalf as he/she may deem appropriate in all respects.

กิจการใดที่ผู้รับมอบฉันทะได้กระทำไปในการประชุม เว้นแต่กรณีที่ผู้รับมอบฉันทะไม่ออกเสียงตามที่ข้าพเจ้าระบุในหนังสือมอบฉันทะให้ถือเสมือนว่าข้าพเจ้าได้กระทำเองทุกประการ

Any actions performed by the proxy in the meeting, except where the proxy does not cast the vote as specified by me/us in the proxy form, shall have an effect as if such actions have been performed by me/us in all respects

ลงชื่อ ..... ผู้มอบฉันทะ

Signed ( ..... ) Grantor

ลงชื่อ ..... ผู้รับมอบฉันทะ

Signed ( ..... ) Proxy

ลงชื่อ ..... ผู้รับมอบฉันทะ

Signed ( ..... ) Proxy

ลงชื่อ ..... ผู้รับมอบฉันทะ

Signed ( ..... ) Proxy

**หมายเหตุ**

1. ผู้ถือหุ้นที่มอบฉันทะจะต้องมอบฉันทะให้ผู้รับมอบฉันทะเพียงรายเดียวเป็นผู้เข้าประชุมและออกเสียงลงคะแนน ไม่สามารถแบ่งแยกจำนวนหุ้นให้ผู้รับมอบฉันทะหลายคนเพื่อแยกการลงคะแนนเสียงได้

A shareholder shall appoint only one proxy holder to attend and vote at the meeting. A shareholder may not split shares and appoint more than one proxy holder in order to split votes.

2. วาระเลือกตั้งกรรมการสามารถเลือกตั้งกรรมการทั้งชุดหรือเลือกตั้งกรรมการเป็นรายบุคคล

Regarding the election of directors, the proxy can either elect the whole set of the nominated directors or by individual.

3. กรุณาติดอากรแสตมป์ 20 บาท

Please affix duty stamp of Baht 20.

## แบบหนังสือมอบฉันทะ แบบ ค.

(แบบที่ใช้เฉพาะกรณีผู้ถือหุ้นเป็นผู้ลงหุ้นต่างประเทศและแต่งตั้งให้คัสโตเดียน (Custodian)  
ในประเทศไทยเป็นผู้รับฝากและดูแลหุ้น)

Form of Proxy, Form C. (For foreign shareholders who have custodians in Thailand only)

เขียนที่.....

Written at

เลขทะเบียนผู้ถือหุ้น.....

Shareholders' Registration No.

วันที่.....เดือน.....พ.ศ.....

Date Month Year

(1) ข้าพเจ้า..... สัญชาติ.....

I/We

Nationality

อยู่บ้านเลขที่..... ถนน..... ตำบล/แขวง.....

Residing/located at No. Road Sub-District

อำเภอ/เขต..... จังหวัด..... รหัสไปรษณีย์.....

District Province Postal Code

ในฐานะผู้ประกอบธุรกิจเป็นผู้รับฝากและดูแลหุ้น (Custodian) ให้กับ.....

As a custodian for

ซึ่งเป็นผู้ถือหุ้นของ

ธนาคารไทยเครดิต จำกัด (มหาชน)

Being a shareholder of

Thai Credit Bank Public Company Limited

โดยถือหุ้นจำนวนทั้งสิ้นรวม..... หุ้น และออกเสียงลงคะแนนได้เท่ากับ..... เสียง ดังนี้

Holding a total amount of share(s) and have the right to vote equal to Votes as follows:

 หุ้นสามัญ..... หุ้น และออกเสียงลงคะแนนได้เท่ากับ..... เสียง

Ordinary share share(s) and have the right to vote equal to vote(s)

 หุ้นบุริมสิทธิ..... หุ้น และออกเสียงลงคะแนนได้เท่ากับ..... เสียง

Preferential share share(s) and have the right to vote equal to vote(s)

(2) ขอมอบฉันทะให้

Hereby appoint

 1. ชื่อ..... อายุ..... ปี

Name Age Year

อยู่บ้านเลขที่..... ถนน..... ตำบล/แขวง.....

Residing/located at No. Road Sub-District

อำเภอ/เขต..... จังหวัด..... รหัสไปรษณีย์..... หรือ

District Province Postal Code or

 2. ชื่อ..... นางสาวอาดา อิงคะวณิช..... อายุ..... 56..... ปี

Name Miss Ada Ingawaniij Age 56 Year

อยู่บ้านเลขที่..... ถนน..... ตำบล/แขวง.....

Located at No. Head quarter 123 Thai Life Insurance Building Road Ratchadaphisek Sub-District Din Daeng

อำเภอ/เขต.....ดินแดง.....จังหวัด กรุงเทพมหานคร.....รหัสไปรษณีย์.....10400.....หรือ  
District Din Daeng Province Bangkok Postal Code 10400 or  
 3. ชื่อ.....นายศุภชัย สุชนะนรินทร์.....อายุ.....52.....ปี  
Name Mr.Supachai Sukhanindr Age 52 Year อยู่  
บ้านเลขที่.....สนงใหญ่ 123 อาคารไทยประกันชีวิต ถนน รัชดาภิเษก.....ตำบล/แขวง.....ดินแดง.....  
Located at No. Head quarter 123 Thai Life Insurance Building Road Ratchadaphisek Sub-District Din Daeng  
อำเภอ/เขต.....ดินแดง.....จังหวัด กรุงเทพมหานคร.....รหัสไปรษณีย์.....10400.....หรือ  
District Din Daeng Province Bangkok Postal Code 10400 or  
 4. ชื่อ.....อายุ.....ปี  
Name Age Year อยู่  
อยู่บ้านเลขที่.....ถนน.....ตำบล/แขวง.....  
Residing/located at No. Road Sub-District  
อำเภอ/เขต.....จังหวัด.....รหัสไปรษณีย์.....  
District Province Postal Code

คนหนึ่งคนใดเพียงคนเดียวเป็นผู้แทนของข้าพเจ้า เพื่อเข้าประชุมและออกเสียงลงคะแนนแทนข้าพเจ้าในการประชุมสามัญผู้ถือหุ้น ประจำปี 2568 ในวันจันทร์ที่ 28 เมษายน 2568 เวลา 10.00 น. โดยจะจัดการประชุมผู้ถือหุ้นรูปแบบผสม (Hybrid Meeting) ณ โรงแรม ไอบิส สไตล์ กรุงเทพ รัชดา ห้อง Apex ชั้น 3 ถนนรัชดาภิเษก แขวงห้วยขวาง เขตห้วยขวาง กรุงเทพมหานคร 10310 (Physical Meeting) และผ่านสื่ออิเล็กทรอนิกส์ (E-AGM) (E-AGM) หรือที่จะพึงเลื่อนไปในวัน เวลา และสถานที่อื่นด้วย

Anyone of the above as my/our proxy holder to attend and vote on my behalf at the Shareholders' Annual General Meeting 2024, which will be held on Monday April 28, 2025 at 10:00 AM. The meeting will be held in a hybrid format (Physical Meeting) at the Ibis Styles Bangkok Ratchada Hotel, Apex Room, 3rd Floor, Ratchadapisek Road, Huai Khwang District, Bangkok 10310, and also via electronic media (E-AGM), or on any date time and at any postponement thereof.

(3) ข้าพเจ้าขอมอบฉันทะให้ผู้รับมอบฉันทะในการประชุมและออกเสียงลงคะแนนในครั้งนี้ ดังนี้

I/We have granted to my/our proxy to attend this meeting and vote there in will be as follow:

มอบฉันทะตามจำนวนหุ้นทั้งหมดที่ถือและมีสิทธิออกเสียงลงคะแนนได้  
Grant proxy to all of the number of shares held by me/us and has the right to vote.  
 มอบฉันทะบางส่วน คือ  
 หุ้นสามัญ.....หุ้น.....และมีสิทธิออกเสียงลงคะแนนได้.....เสียง  
Ordinary share share(s) and have the right to vote vote(s)  
 หุ้นบุริมสิทธิ.....หุ้น.....และมีสิทธิออกเสียงลงคะแนนได้.....เสียง  
Preferential share share(s) and have the right to vote vote(s)  
รวมสิทธิออกเสียงลงคะแนนทั้งหมด.....เสียง  
Totaling votes vote(s)

(4) ข้าพเจ้าขอมอบฉันทะให้ผู้รับมอบฉันทะออกเสียงลงคะแนนแทนข้าพเจ้าในการประชุมครั้งนี้ ดังนี้

In this meeting, I/We authorize my/our proxy to vote on my/our behalf as follow:

- วาระที่ 1 เรื่อง รับทราบรายงานของคณะกรรมการเกี่ยวกับกิจการของธนาคารประจำปี 2567  
Agenda 1 Acknowledgement of the Board of Directors' report on the Bank's operations for the year 2024
- วาระที่ 2 เรื่อง พิจารณานุมัติงบแสดงฐานะการเงินและงบกำไรขาดทุนเบ็ดเสร็จสำหรับปีสิ้นสุดวันที่ 31 ธันวาคม 2567  
Agenda 2 To consider and approve the audited statement of financial position and statements of comprehensive income for the fiscal year ended 31 December 2024
- (ก) ให้ผู้รับมอบฉันทะมีสิทธิพิจารณาและลงมติแทนข้าพเจ้าได้ทุกประการตามที่เห็นสมควร  
(a) To grant my/our proxy to consider and vote on my/our behalf as appropriate in all respects.
- (ข) ให้ผู้รับมอบฉันทะออกเสียงลงคะแนนตามความประสงค์ของข้าพเจ้า ดังนี้  
(b) To grant my/our proxy to vote at my/our desire as follows:
- เห็นด้วย \_\_\_\_\_ เสียง  ไม่เห็นด้วย \_\_\_\_\_ เสียง  งดออกเสียง \_\_\_\_\_ เสียง  
Approve Votes Disapprove Votes Abstain Votes
- วาระที่ 3 เรื่อง พิจารณานุมัติพิจารณานุมัติจัดสรรเงินกำไรจากการดำเนินงานของธนาคารสำหรับปีสิ้นสุด 31 ธันวาคม 2567 เป็นเงินสำรองตามกฎหมาย และการจ่ายเงินปันผล  
Agenda 3 To consider and approve the allocation of profits from the Bank's operations for the year ending December 31, 2024, for legal reserves and dividend payments.
- (ก) ให้ผู้รับมอบฉันทะมีสิทธิพิจารณาและลงมติแทนข้าพเจ้าได้ทุกประการตามที่เห็นสมควร  
(a) To grant my/our proxy to consider and vote on my/our behalf as appropriate in all respects.
- (ข) ให้ผู้รับมอบฉันทะออกเสียงลงคะแนนตามความประสงค์ของข้าพเจ้า ดังนี้  
(b) To grant my/our proxy to vote at my/our desire as follows:
- เห็นด้วย \_\_\_\_\_ เสียง  ไม่เห็นด้วย \_\_\_\_\_ เสียง  งดออกเสียง \_\_\_\_\_ เสียง  
Approve Votes Disapprove Votes Abstain Votes
- วาระที่ 4 เรื่อง พิจารณาเลือกตั้งกรรมการแทนกรรมการที่ออกตามวาระ  
Agenda 4 To consider and approve the election of directors to replace those retiring by rotation
- (ก) ให้ผู้รับมอบฉันทะมีสิทธิพิจารณาและลงมติแทนข้าพเจ้าได้ทุกประการตามที่เห็นสมควร  
(a) To grant my/our proxy to consider and vote on my/our behalf as appropriate in all respects.
- (ข) ให้ผู้รับมอบฉันทะออกเสียงลงคะแนนตามความประสงค์ของข้าพเจ้า ดังนี้  
(b) To grant my/our proxy to vote at my/our desire as follows:
- การเลือกตั้งกรรมการทั้งหมด / Election of the entire board of directors
- เห็นด้วย \_\_\_\_\_ เสียง  ไม่เห็นด้วย \_\_\_\_\_ เสียง  งดออกเสียง \_\_\_\_\_ เสียง  
Approve Votes Disapprove Votes Abstain Votes
- การเลือกตั้งกรรมการเป็นรายบุคคล / Election of the following directors
- 4.1 ศาสตราจารย์พิเศษกิติพงษ์ อุรพีพัฒนพงศ์ (Prof. Kitipong Urapeepatanapong)
- เห็นด้วย \_\_\_\_\_ เสียง  ไม่เห็นด้วย \_\_\_\_\_ เสียง  งดออกเสียง \_\_\_\_\_ เสียง  
Approve Votes Disapprove Votes Abstain Votes
- 4.2 นายจำนงค์ วัฒนเกส (Mr. Chamnong Watanagase)
- เห็นด้วย \_\_\_\_\_ เสียง  ไม่เห็นด้วย \_\_\_\_\_ เสียง  งดออกเสียง \_\_\_\_\_ เสียง

Approve Votes Disapprove Votes Abstain Votes  
4.3 นายสตีเฟน ทีราดอร์ บริโอเนส (Mr. Stephen Tirador Briones)

เห็นด้วย \_\_\_\_\_ เสียง  ไม่เห็นด้วย \_\_\_\_\_ เสียง งดออกเสียง \_\_\_\_\_ เสียง

Approve Votes Disapprove Votes Abstain Votes



วาระที่ 5 เรื่อง พิจารณานอมนัดค่าตอบแทนกรรมการประจำปี 2568 และผลตอบแทนพิเศษกรรมการ

Agenda5 To consider and approve the directors' remuneration for year 2025 and special remuneration

(ก) ให้ผู้รับมอบฉันทะมีสิทธิพิจารณาและลงมติแทนข้าพเจ้าได้ทุกประการตามที่เห็นสมควร

(a) To grant my/our proxy to consider and vote on my/our behalf as appropriate in all respects.

(ข) ให้ผู้รับมอบฉันทะออกเสียงลงคะแนนตามความประสงค์ของข้าพเจ้า ดังนี้

(b) To grant my/our proxy to vote at my/our desire as follows:

เห็นด้วย \_\_\_\_\_ เสียง  ไม่เห็นด้วย \_\_\_\_\_ เสียง งดออกเสียง \_\_\_\_\_ เสียง

Approve Votes Disapprove Votes Abstain Votes



วาระที่ 6 เรื่อง พิจารณาแต่งตั้งผู้สอบบัญชีและกำหนดค่าสอบบัญชีประจำปี 2568 ของธนาคาร

Agenda6 To consider approving the appointment and the fixing of remuneration of auditor for the year 2025

(ก) ให้ผู้รับมอบฉันทะมีสิทธิพิจารณาและลงมติแทนข้าพเจ้าได้ทุกประการตามที่เห็นสมควร

(a) To grant my/our proxy to consider and vote on my/our behalf as appropriate in all respects.

(ข) ให้ผู้รับมอบฉันทะออกเสียงลงคะแนนตามความประสงค์ของข้าพเจ้า ดังนี้

(b) To grant my/our proxy to vote at my/our desire as follows:

เห็นด้วย \_\_\_\_\_ เสียง  ไม่เห็นด้วย \_\_\_\_\_ เสียง งดออกเสียง \_\_\_\_\_ เสียง

Approve Votes Disapprove Votes Abstain Votes



วาระที่ 7 เรื่อง พิจารณาเรื่องอื่น ๆ (ถ้ามี)

Agenda7 Other businesses (if any)

(5) การลงคะแนนเสียงของผู้รับมอบฉันทะในวาระใดที่ไม่เป็นไปตามที่ระบุไว้ในหนังสือมอบฉันทะนี้ ให้ถือว่าการลงคะแนนเสียงนั้นไม่ถูกต้องและไม่ถือเป็นการลงคะแนนเสียงของผู้ถือหุ้น

Where any vote taken by the proxy does not conform to those specified herein, it shall be deemed that such vote is mistaken and not on my behalf as the shareholder

(6) ในกรณีที่ข้าพเจ้าไม่ได้ระบุความประสงค์ในการออกเสียงลงคะแนนในวาระใดไว้หรือระบุไว้ไม่ชัดเจนหรือในกรณีที่ที่ประชุมมีการพิจารณาหรือลงมติในเรื่องใดนอกเหนือจากเรื่องที่ระบุไว้ข้างต้น รวมถึงกรณีที่มีการแก้ไขเปลี่ยนแปลงหรือเพิ่มเติมข้อเท็จจริงประการใดให้ผู้รับมอบฉันทะมีสิทธิพิจารณาและลงมติแทนข้าพเจ้าได้ทุกประการตามที่เห็นสมควร

In case I/we have not specified my/our voting intention in any agenda or not clearly specified or in case the meeting considers or passes resolutions in any matters other than those specified above, including in case there is any amendment or addition of any fact, the proxy shall have the right to consider and vote on my/our behalf as he/she may deem appropriate in all respects.

กิจการใดที่ผู้รับมอบฉันทะได้กระทำไปในการประชุม เว้นแต่กรณีที่ผู้รับมอบฉันทะไม่ออกเสียงตามที่ข้าพเจ้าระบุในหนังสือมอบฉันทะให้ถือเสมือนว่า ข้าพเจ้าได้กระทำเองทุกประการ



Any actions performed by the proxy in the meeting, except where the proxy does not cast the vote as specified by me/us in the proxy form, shall have an effect as if such actions have been performed by me/us in all respects

ลงชื่อ ..... ผู้มอบฉันทะ  
Signed ( ) Grantor

ลงชื่อ ..... ผู้รับมอบฉันทะ  
Signed ( ) Proxy

ลงชื่อ ..... ผู้รับมอบฉันทะ  
Signed ( ) Proxy

ลงชื่อ ..... ผู้รับมอบฉันทะ  
Signed ( ) Proxy

#### **หมายเหตุ**

1. ผู้ถือหุ้นที่มอบฉันทะ แบบ ค. นี้ ใช้เฉพาะกรณีที่ผู้ถือหุ้นที่ปรากฏในทะเบียนเป็นผู้ลงทุนต่างประเทศ และแต่งตั้งให้คัสโตเดียน (Custodian) ในประเทศไทยเป็นผู้ฝากและดูแลหุ้นเท่านั้น
2. ผู้ถือหุ้นที่มอบฉันทะจะต้องมอบฉันทะให้ผู้รับมอบฉันทะเพียงรายเดียวเป็นผู้เข้าประชุมและออกเสียงลงคะแนน ไม่สามารถแบ่งแยกจำนวนหุ้นให้ผู้รับมอบฉันทะหลายคนเพื่อแยกการลงคะแนนเสียงได้

A shareholder shall appoint only one proxy holder to attend and vote at the meeting. A shareholder may not split shares and appoint more than one proxy holder in order to split votes.

3. วาระเลือกตั้งกรรมการสามารถเลือกตั้งกรรมการทั้งชุดหรือเลือกตั้งกรรมการเป็นรายบุคคล

Regarding the election of directors, the proxy can either elect the whole set of the nominated directors or by individual.

4. กรุณาติดอากรแสตมป์ 20 บาท

Please affix duty stamp of Baht 20.

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### Guidelines for Attending the AGM and Appointment of Proxies

#### 1. In case of attending the meeting at the venue (Physical Meeting)

##### Registration

The Bank shall start the registration process for shareholders and proxies from 9:00 AM on April 28, 2025, at the Ibis Styles Bangkok Ratchada Hotel, Apex Room, 3rd Floor, Ratchadapisek Road, Huai Khwang District, Bangkok 10310 (Physical Meeting), as shown in the map of the meeting's venue and directions in enclosure 12.

##### Appointment of proxy

In the event that shareholders are unable to attend the Meeting on their own, the shareholders can appoint other persons as their proxies to attend the Meeting and vote on their behalves. The bank has provided 3 Proxy Forms in accordance with the forms specified by the Department of Business Development, the Ministry of Commerce (Enclosure 5), which are:

Form A: A general proxy form, which is simple and uncomplicated.

Form B: A proxy form that specifies detailed items to be assigned, with clear and definite instructions.

Form C: A proxy form to be used specifically by shareholders who are foreign investors and have appointed a custodian in Thailand to be their share depository

Shareholders may use Form B, which was provided along with the invitation letter, or can download Form A, Form B, and Form C from the Bank's website at <https://www.thaicreditbank.com>

##### **Procedures for the appointment of proxies are as follows:**

- (1) General shareholders may choose to use either Form A or Form B the Bank recommends using Proxy Form B and clearly indicating the voting instructions for each agenda item.
- (2) Foreign shareholders who appoint a custodian in Thailand to be a share depository and keeper are recommended to use Proxy Form C.
- (3) The Shareholders, who appoint a proxy shall appoint only one proxy to attend the meeting and vote on their behalf. The shareholder cannot split the number of shares to different proxies for separate voting purposes.
- (4) The Shareholders may appoint an independent director of the Bank as their proxy. The details of the independent directors can be found in enclosure 5. If the shareholders choose to appoint the Bank independent director to be their proxies, the Bank recommends the shareholders use Proxy Form B. and specify the voting for each agenda item. In this respect, for the convenience in reviewing the documents, the shareholders can submit the proxy form together with the supporting documents for the appointment of proxies to the Bank in advance by 21 April 20245 to:

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Email: [Corpsec@thaicreditbank.com](mailto:Corpsec@thaicreditbank.com)

Postal Mail: Corporate Secretary Department, Thai Credit Public Company Limited,  
121/42-45 RS Tower Building, 10th Floor, Ratchadapisek Road, Din Daeng  
District, Bangkok 10400

- (5) The proxy form must be filled out correctly and clearly, signed by both the grantor and the proxy as well as affixed with a Baht 20 stamp duty bearing the crossed-out mark and specifying the date such proxy is made.
- (6) The proxy must present the proxy form and supporting documents, as required under “Documents and evidence to be presented at the meeting” at the registration desk for proxies on the meeting day.

#### Documents and evidence to be presented at the meeting

##### Individual shareholders

1. The shareholders attend the meeting in person

- (a) Notification of the meeting (with QR Code) signed by the shareholder;
- (b) Documents issued by government authorities that have not expired, which display the shareholder's photograph: Identification card, government officer card, driver's license, or passport (for foreign nationals), including evidence of name or surname change (if any) of the shareholder.

2. Appointment of proxy

- (a) Notification of the meeting (with QR Code) signed by the proxy;
- (b) The proxy form, correctly and completely filled in, signed by the grantor and the proxy with the stamp duty affixed in full;
- (c) A copy of the document issued by a government authority for the proxy, which has not expired: Identification card, government officer card, driver's license, or passport (for foreign nationals) of the grantor, certified as true and correct copy.
- (d) A document issued by a government authority for the proxy, which has not expired: Identification card, government officer card, driver's license, or passport (for foreign nationals).

##### Juristic persons

1. The authorised person of the juristic person attends the Meeting in person

- (a) Notification of the Meeting (with QR Code) signed by the authorised person of the juristic person attending the Meeting;
- (b) A valid government-issued document of the authorized signatory attending the meeting in person: Identification card, government officer card, driver's license, or passport (for foreign nationals).
- (c) A certified copy of the affidavit of the juristic person, issued by the Ministry of Commerce of the shareholder, certified as true and correct copy by the authorised person attending in person (issued

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within the last 6 months), with an company seal (if applicable), with the statement showing that such authorised person is empowered to act on behalf of such juristic person as the shareholder.

2. Appointment of proxy

- (a) Notification of the Meeting (with QR Code) signed by the proxy;
- (b) The proxy form, correctly and completely filled in, signed by the grantor and the proxy with the stamp duty affixed in full;
- (c) A copy of the document issued by a government authority for the proxy, which has not expired: Identification card, government officer card, driver's license, or passport (for foreign nationals) of the authorised person (as the grantor), certified as true and correct copy.
- (d) A valid government-issued document of the proxy: Identification card, government officer card, driver's license, or passport (for foreign nationals).
- (e) A certified copy of the affidavit of the juristic person, issued by the Ministry of Commerce of the shareholder, certified as true and correct copy by the authorised person attending in person (issued within the last 6 months), with an company seal (if applicable), with the statement showing that such authorised person is empowered to act on behalf of such juristic person as the shareholder.

3. Appointment of proxy in the case of shareholders who are foreign investors and have appointed a custodian in Thailand to be a share depository and keeper

3.1 Documents of custodian

- (a) The Proxy Form, correctly and completely filled in, signed by the authorised representative of the custodian, who is the grantor, and signed by the proxy with the stamp duty validly affixed;
- (b) Document confirming that the person who signed the proxy form is permitted to operate the custodian business;
- (c) A copy of an affidavit for the registration of the custodian (issued within the last 6 months), certified as a true and correct copy by the authorized representative of the custodian, with a statement showing that such authorized representative, who signed the proxy form as the grantor, is empowered to act on behalf of the custodian.
- (d) A copy of a valid government-issued document of the authorized representative of the custodian: Identification card, government officer card, driver's license, or passport (for foreign nationals), with the signature certifying the copy as true.

3.2 Documents of the shareholder who is a foreign investor

- (a) A power of attorney from the shareholder who appoints the custodian to sign the proxy form on their behalf.

- (b) A copy of an affidavit for registration of the shareholder as a juristic person (issued within the last 6 months) certified as true copy by the juristic person's representative, with a statement showing that the showing that such juristic person's representative, who signed the power of attorney is empowered to act on behalf of such juristic person shareholder.
- (c) A copy of a valid government-issued document of the juristic person's representative: Identification card, government officer card, driver's license, or passport (for foreign nationals), with the signature certifying the copy as true.

### 3.3 Documents of proxy

- (a) Notification of the Meeting (with QR Code) signed by the proxy;
- (b) A copy of a valid government-issued document of the proxy: Identification card, government officer card, driver's license, or passport (for foreign nationals), with the signature certifying the copy as true.

*Remark: For documents in foreign languages, if the original supporting documents are not in English, English translations of such documents are required and must be certified as a true translation by the shareholders or the authorised person of the juristic persons.*

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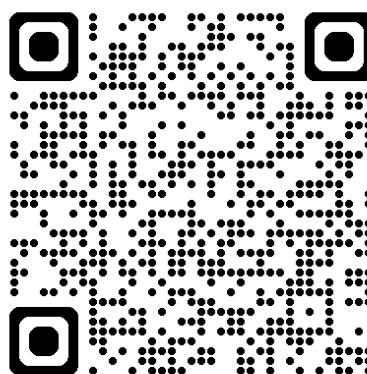
## 2. For shareholders who wish to attend the Meeting via electronic media (e-AGM)

The Bank has assigned Quidlab Co., Ltd. (“Quidlab”) to be a provider of electronic conferencing systems (“e-AGM”), which such meeting system been certified by the Electronic Transactions Development Agency and supports all devices, including computers, laptops, tablets and smartphones. Procedures for attending the shareholders’ meetings via electronic means and appointing a proxy are as follows:

### 2.1 A shareholder wishing to attend the e-AGM meeting in person via electronic media (e-AGM)

- Can register to attend the e-AGM via the website link (“Web Link”)

<https://credit.fokus.vc/registration/> or scan the QR Code.



From 11 April 2025 onwards.

- When you log into the registration system, please fill in the information as required by the system and attach the following identity verification documents:
  - (1) For individual shareholders: please attach a copy of the Identification card, government officer card, driver’s license, or passport (for foreign nationals), or a copy of another official document issued by a government agency that is still valid, along with a signed certification of the true copy.
  - (2) For juristic persons:
    - A copy of a valid government-issued document of the authorised person of the juristic person: Identification card, government officer card, driver’s license, or passport (for foreign nationals), with the signature certifying the copy as true.
    - A copy of an affidavit for registration of the shareholder as a juristic person (issued within the last 6 months) certified as true and correct copy by the authorised person attending the Meeting, with the statement showing that such authorised person is empowered to act on behalf of such juristic person as the shareholder.
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- After the bank has verified the correctness and completeness of your documents to confirm your right to attend the meeting, you will receive an email containing a Web Link for accessing the e-AGM system, along with your Username and Password, within 3 business days prior to the meeting date. Please review the manual for the e-AGM conference system, as detailed in Enclosure 9, and keep your username and password confidential and do not disclose to others.
- In case the document file is incomplete/incorrect, the system will email to inform you to submit the corrected document file and additional documents.
- If you have any questions regarding the registration process or how to use the e-AGM system, or if your Username and Password are lost or have not been received by you within the specified period (24 April 2025), please contact QUIDLAB via email at [info@quidlab.com](mailto:info@quidlab.com) or call the following numbers: 02 013 4322 or 080 008 7616.

## **2.2 For shareholders who wish to appoint a proxy to attend the Meeting via electronic media: (e-AGM)**

In the event that shareholders are unable to attend the Meeting on their own, the shareholders can appoint other persons as their proxies to attend the Meeting and vote on their behalves. The Bank has provided 3 Proxy Forms in accordance with the forms specified by the Department of Business Development, the Ministry of Commerce (Enclosure 6)

Form A: A general proxy form, which is simple and uncomplicated.

Form B: A proxy form that specifies detailed items to be assigned, with clear and definite instructions.

Form C: A proxy form to be used specifically by shareholders who are foreign investors and have appointed a custodian in Thailand to be their share depository

Shareholders may use Form B, which was provided along with the invitation letter, or can download Form A, Form B, and Form C from the Bank's website at <https://www.thaicreditbank.com>

### **Procedures for the appointment of proxy are as follows:**

- (1) Can register their intention to attend the e-AGM via the registration system as per Clause 2.1 (in case they have not granted a proxy to an independent director of the bank) starting from April 11, 2025.
- (2) General shareholders may choose to use either Proxy Form A. or Form B. The Bank recommends the shareholders use Proxy Form B. and specify the voting for each agenda item.
- (3) Shareholders who are foreign investors and have appointed a custodian in Thailand to be a share depository and keeper are recommended to use Proxy Form C.
- (4) The shareholders, who appoint the proxy, shall appoint only one proxy to attend the Meeting and cast a vote. The shareholder cannot split his/her number of shares to different proxies for separate voting.

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- (5) Shareholders who wish to appoint a proxy for one of the bank's independent directors, namely: (1) Miss Ada Ingawanij, Independent director, Member of the Audit Committee, Member of the Corporate Governance and Sustainability Development Committee or (2) Mr. Supachai Sukhanindr, Independent director, Chairman of the Nomination and Remuneration Committee, Member of the Audit Committee and Member of the Risk Oversight Committee, as specified in Enclosure 5, may do so to attend the meeting and vote on their behalf. Shareholders are requested to complete and sign Proxy Form B, which has been provided to them along with the notice of the meeting (or the form may be downloaded from the bank's website at <https://www.thaicreditbank.com>). In the case of granting a proxy to an independent director, the documents must be submitted by April 21, 2025, to:

Email: [Corpsec@thaicreditbank.com](mailto:Corpsec@thaicreditbank.com) or

Post: Corporate Secretary at Thai Credit Bank Public Company Limited, 121/42-45 RS Tower, 10th Floor, Ratchadapisek Road, Din Daeng, Din Daeng District, Bangkok 10400

- (6) The proxy form must be filled out correctly and clearly, signed by both the grantor and the proxy, and affixed with a Baht 20 stamp duty. The date on which the proxy is made should also be specified, with the crossed-out mark on the stamp duty. The completed and signed proxy form should be submitted together with the required documents for the appointment of the proxy, as specified below.

**Required documents for the appointment of proxies**

**Individual shareholders to appoint a proxy**

- (1) The proxy form must be correctly and completely filled out, signed by both the grantor and the proxy, with the stamp duty fully affixed
- (2) A copy of the government-issued document that is still valid of the grantor: Identification card, government officer card, driver's license, or passport (for foreign nationals), with a certified true copy signature.
- (3) A copy of the government-issued document that is still valid of the proxy: Identification card, government officer card, driver's license, or passport (for foreign nationals), with a certified true copy signature.

**Juristic person to appoint a proxy**

- (1) The proxy form must be correctly and completely filled out, signed by both the grantor and the proxy, with the stamp duty fully affixed
- (2) A copy of the government-issued document that is still valid of the authorized signatory representing the legal entity that is the grantor: Identification card, government officer card, driver's license, or passport (for foreign nationals), with a certified true copy signature.



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- (3) A copy of the government-issued document that is still valid of the proxy: Identification card, government officer card, driver's license, or passport (for foreign nationals), with a certified true copy signature.
  - (4) A copy of the an affidavit of the juristic person issued by the Ministry of Commerce (issued within the last 6 months) certified as true and correct copy by the authorized person as the grantor, with the statement showing that such authorised person is empowered to act on behalf of such juristic person as the shareholder.

**Appointment of proxy in the case of shareholders who are foreign investors and have appointed a custodian in Thailand to be a share depository and keeper**

**Documents of Custodian**

- (1) The proxy form must be correctly and completely filled out, signed by the authorised representative of the custodian (the grantor), and signed by the proxy, with the stamp duty properly affixed.
- (2) A document confirming that the person who signed the proxy form is authorized to operate the custodian business."
- (3) A copy of an affidavit for the registration of the custodian (issued within the last 6 months), certified as a true and correct copy by the authorized representative of the custodian, including a statement indicating that the authorized representative, who signed the proxy form as the grantor, is empowered to act on behalf of the custodian.
- (4) A copy of the government-issued document that is still valid for the authorized representative of the custodian: Identification card, government officer card, driver's license, or passport (for foreign nationals), with a certified true copy signature.

**Documents of the shareholder who is a foreign investor**

- (1) A power of attorney from the shareholder authorizing the custodian to sign the proxy form on their behalf
- (2) A copy of an affidavit for the registration of the shareholder as a juristic person (issued within the last 6 months), certified as a true and correct copy by the juristic person's representative, including a statement indicating that such juristic person's representative, who signed the proxy form as the grantor, is empowered to act on behalf of the juristic person shareholder.

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- (3) A copy of the government-issued document that is still valid for the juristic person's representative: Identification card, government officer card, driver's license, or passport (for foreign nationals), with a certified true copy signature

**Documents of proxy**

A copy of the government-issued document that is still valid for the proxy: Identification card, government officer card, driver's license, or passport (for foreign nationals), with a certified true copy signature

**3. In Case Shareholders Deceased**

In this case, the administrator of the deceased's estate attending the meeting by himself/herself or appointing a proxy to attend the meeting on his/her behalf must use a copy of the court order appointing him/her as administrator of the deceased's estate, signed by the authorized person

**4. In Case Shareholders are Minors**

Their parents or legal guardians attending the meeting by themselves or appointing a proxy to attend the meeting on their behalf must use a copy of identification card or house particular, or birth certificate of their minors.

**5. In Case Shareholders are Incompetent Persons or Quasi-Incompetent Persons**

The guardian or curator attending the meeting by himself/herself for appointing a proxy to attend the meeting on his/her behalf must use a copy of the court order appointing him/her as a guardian or curator, signed by the authorized person

*Remark: For documents in foreign languages, if the original supporting documents are not in English, English translations of such documents are required and must be certified as a true translation by the shareholders or the authorised person of the juristic persons.*

If any shareholder has questions they would like the bank to address regarding the items on the agenda, they may submit their questions in advance using the question form. The details can be found at [www.thaicreditbank.com](http://www.thaicreditbank.com) under the "For shareholder >> Investor Relations>> Shareholder info. The questions may be sent via email to [Corpsec@thaicreditbank.com](mailto:Corpsec@thaicreditbank.com) or by registered mail to the Corporate Secretary at Thai Credit Bank Public Company Limited, 121/42-45 RS Tower, 10th Floor, Ratchadapisek Road, Din Daeng, Din Daeng District, Bangkok 10400 by **April 21, 2025**

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**Guidelines for Vote Casting, Vote Counting and Announcement of Voting Results**

**Guidelines for vote casting**

General agenda:

1. One (1) share shall be entitled to one (1) vote. Shareholder or proxy shall cast only one vote for approval, disapproval or abstention, and cannot split votes in each agenda item (except voting of the Custodian). Shareholders with a special interest in any agenda item shall not be entitled to vote on that item, except for voting in the election of directors.
2. In case of proxy:
  - 2.1 The proxy shall vote in accordance with the determination given by the shareholder as specified in the Proxy Form. Any vote not in accordance with the Proxy Form is deemed to be invalid and shall not be counted as the vote of the shareholder.
  - 2.2 In case the shareholder does not specify the determination, or the determination is unclear, or the Meeting considers or resolves any agenda other than that specified in the Proxy Form, or there is any change or increment of fact, the proxy shall be authorized to consider and vote on such matter as he or she deems appropriate.

Agenda on the election of directors:

Pursuant to Section 19 of the Company's Articles of Association

For the election of directors as per the Bank's Articles of Association, Section 20, the voting procedure for shareholders or proxies is as follows:

1. Each shareholder is entitled to one (1) vote per share.
2. In the election of directors, each shareholder must use all their votes as described in item (1), and votes must be cast individually for each director. Votes cannot be split between candidates.
3. In the event of a tie, the individuals with the highest votes, in order, will be elected as directors, up to the number of directors to be elected. If necessary, the chairman of the meeting shall cast the deciding vote

**Voting procedures**

The Chairman of the meeting or the person appointed by the Chairman will explain the voting procedure to the meeting as follows:

1. The Chairman of the meeting or the person appointed by the Chairman will propose that shareholders consider casting votes for each agenda.
2. For each agenda, shareholders or proxies who disapprove or abstain from voting shall raise their hands (for attending physically) or press the “disapprove” or “abstain” buttons as shown on the screen (for attending via electronic means), while shareholders or proxies who approve are not required to raise their hands or press any buttons. The rest of the shareholders who do not vote “disapprove” or “abstain” shall be considered as votes of approval. Shareholder or proxies shall vote only in one manner, except for the vote of Custodian, who may split their votes as specified in the Proxy Form.

**The resolution of the shareholder meeting will be based on the following voting results:**

- In a normal case, the majority vote of the shareholders who are present and have cast their votes will be considered the resolution of the meeting.
- In other cases, where laws or the Bank's regulations specify otherwise, the resolution will be made according to the law or regulation, and the Chairman or the appointed person will notify the shareholders of this prior to the voting for each agenda item.
- In the event of a tie vote, the Chairman of the meeting shall have a casting vote.
- A shareholder who has any special interest in any agenda cannot vote on such agenda. A shareholder having special interest or proxy of such agenda, such shareholder may be invited by the Chairman to temporarily leave the meeting.

**Vote counting and announcement of results:**

The Chairman of the meeting or the appointed person will explain the vote counting procedure to the meeting before the start of each agenda item. The Bank will count the votes for each agenda item based on the votes cast by shareholders or proxies and will announce the results of the vote to the meeting before the meeting concludes.



**Quidlab E-Meeting & Voting System  
User's Manual  
Document Registration System**

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## Introduction

Quidlab E-meeting & Voting System does not require any special application to install. It is a very easy to use system and does not require any special skills. We value your privacy & time and make the document uploading system easy for you without asking for details which are not needed so you can quickly complete the process. You can use any latest updated version of browser e.g. Google Chrome, Microsoft Edge, Apple Safari, Firefox etc. You can also use a computer, laptop, tablet, or phone.

Please refer to E-meeting invitation for link or QR Code for document uploading which will be like <https://subdomain.quidlab.com/registration/>

## Login & Documents Uploading

1. Scan QR Code provided or type URL in browser to upload documents. You will be taken to the document registration system portal as shown below.



**ระบบนำส่งเอกสาร สำหรับการประชุมผ่านสื่ออิเล็กทรอนิกส์ E-Meeting**  
**Document Registration System for E-Meeting**

บริษัท ควิดแลบ จำกัด  
 Quidlab Co., Ltd.

การประชุมสามัญผู้ถือหุ้นประจำปี 2568  
 The 2024 Annual General Meeting of the Company's shareholders which will be held on Tuesday, 29th April 2025, at 16:00 hrs

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เลขทะเบียนผู้ถือหุ้นหลักทรัพย์  
 Shareholder's Registration No.

เลขประจำตัวประชาชน / ทะเบียนนิติบุคคลเลขที่ / หมายเลขพาสปอร์ต  
 ID Card Number / Legal entity registration number / Passport Number

Accept terms

หมายเหตุ : เอกสารลงทะเบียนที่ส่งมาต้องมีไฟล์ครบถ้วนตามที่แนบมา สามารถดูรายละเอียด ตามที่ระบุไว้ในหนังสือเชิญประชุม  
 Note: Please refer to invitation letter for meeting to get a list of document to be uploaded in case of coming in person or proxy

หมายเหตุ : หากต้องการความช่วยเหลือในการส่งเอกสาร กรุณาติดต่อ บริษัท ควิดแลบ จำกัด เบอร์โทร 02-0134322 อีเมล : info@quidlab.com  
 Note: If you need assistance submitting document please contact Quidlab at Phone: 02-013-4322 Email : info@quidlab.com

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[Quidlab Privacy Policy, Data Protection Policy & Terms of use](#)

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[Quidlab Information Security Management Policy](#)

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- Fill in your shareholder's registration number and ID Card Number. This information shall be exactly same which are provided to the company's shareholder registrar. In case you don't know these, please get in touch with the company or registrar.

**\*If you do not know the exact information, please contact the company organizing the meeting or the securities registrar directly.**

- After filling out the details, please click the check mark in the Accept Terms box, then click on Submit.
- If the information is correct, you will be allowed to upload documents, and a screen as below will be presented.



## ระบบนำเสนอเอกสาร สำหรับการประชุมผ่านสื่ออิเล็กทรอนิกส์ E-Meeting Document Registration System for E-Meeting

บริษัท ควิดแล็บ จำกัด  
Quidlab Co., Ltd.

การประชุมสามัญผู้ถือหุ้นประจำปี 2568

The 2024 Annual General Meeting of the Company's shareholders which will be held on Tuesday, 29th April 2025, at 16:00 hrs

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อีเมล (Email address)

name@example.com

หมายเลขโทรศัพท์ (Phone Number)

Phone Number

เข้าร่วมประชุม (Attend meeting):  มาด้วยตนเอง (Person)  รับมอบสิทธิ์ (Proxy)  มอบสิทธิ์ให้กรรมการอิสระ (Director Proxy)

### ผู้ถือหุ้นที่เป็นบุคคลธรรมดา

- สำเนาบัตรประจำตัวประชาชน หรือสำเนาเอกสารอื่นซึ่งออกโดยหน่วยงานราชการ ที่ยังไม่หมดอายุพร้อมลงนามรับรองสำเนาถูกต้อง

### ผู้ถือหุ้นที่เป็นนิติบุคคล

- หนังสือมอบอำนาจหรือหนังสือมอบฉันทะที่ลงลายมือชื่อ
- หนังสือรับรองการจดทะเบียนเป็นนิติบุคคลของผู้มอบฉันทะซึ่งลงลายมือชื่อรับรองสำเนาถูกต้อง

อัปโหลดไฟล์ (Upload files): สามารถแนบได้เฉพาะ jpg, png, gif, pdf เท่านั้น  
สามารถแนบได้สูงสุด 5 ไฟล์เท่านั้น (ขนาดไฟล์ไม่เกิน 5MB)

Choose files to upload

Browse files

Submit

หมายเหตุ : เอกสารลงทะเบียนที่ต้องทำการอัปโหลดไฟล์ กรณีมาด้วยตนเองหรือรับมอบสิทธิ์ สามารถดูรายละเอียด ตามที่ระบุไว้ในหนังสือเชิญประชุม

Note: Please refer to invitation letter for meeting to get a list of document to be uploaded in case of coming in person or proxy

หมายเหตุ : หากต้องการความช่วยเหลือในการส่งเอกสาร กรุณาติดต่อ บริษัท ควิดแล็บ จำกัด เบอร์โทร 02-0134322 อีเมล : info@quidlab.com

Note: If you need assistance submitting document please contact Quidlab at Phone: 02-013-4322 Email: info@quidlab.com

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Quidlab Information Security Management Policy](#)

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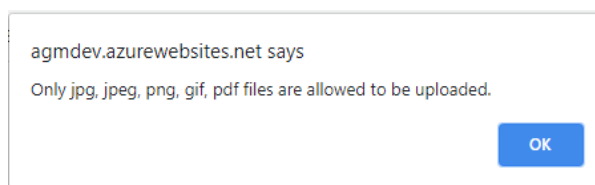
Logout



5. Fill the following details (all the below information is needed for successful registration):
  - a. Email address where you want to receive username & password for joining E-meeting.
  - b. Telephone number in case the company wants to get in touch with you.
  - c. Upload documents as specified by the company as indicated in the invitation letter.  
 \* Please note the required documents may differ from company to company and different documents may be required for joining in Person or Proxy or Director Proxy.
  - d. The system allows you to upload a maximum of 5 documents each time with each document not more than 5MB. Only jpg, png, gif & pdf files are allowed.
  - e. In case you choose a proxy, you must also enter proxy name, ID number of the proxy and type of proxy e.g. A, B or C.
6. Once you have added details you can submit documents by clicking on the Submit button, you will get an alert for successful submission as shown below:



Or with the error Message indicating reason in case, you get an error message which is not self-explanatory then get in touch with us.



7. After successful submission, the following screen will be presented. In case you need to add more documents, you can submit more at this time.



## ระบบนำส่งเอกสาร สำหรับการประชุมผ่านสื่ออิเล็กทรอนิกส์ E-Meeting Document Registration System for E-Meeting

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ส่งเอกสารเรียบร้อยแล้ว Data Registered.

ขณะนี้เอกสารของคุณอยู่ระหว่างการพิจารณา  
Your documents are under consideration. Please check again later.

คุณสามารถส่งเอกสารเพิ่มเติมได้หากต้องการ  
You have already submitted documents, you can add more documents if you wish.

อัปโหลดไฟล์ (Upload files): สามารถแนบได้เฉพาะ jpg, png, gif, pdf เท่านั้น  
สามารถแนบได้สูงสุด 5 ไฟล์เท่านั้น (ขนาดไฟล์ไม่เกิน 5MB)

Choose files to upload

Browse files

Submit Documents

หมายเหตุ : เอกสารลงทะเบียนที่ต้องทำการอัปโหลดไฟล์ กรณีมาด้วยตนเองหรือรับมอบอำนาจ สามารถดูรายละเอียด ตามที่ระบุไว้ในหนังสือเชิญประชุม  
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Logout

8. Once finished, click on the Logout button to exit. You will also receive an email confirming the successful submission.
9. In case your documents are approved you will receive a separate email with username and password.  
**\*Please only contact us or the company in case you do not receive username & password 24 hours before meeting time or as indicated in the invitation letter.**
10. In case the documents are not approved, you will receive an email with the reason from the company. You can login again to the document registration portal and upload the additional documents to rectify the cause.

## Technical Support

If you face any technical difficulties in accessing the E-AGM system you can get in touch with Quidlab via telephone on +66-2-013-4322 or +66-800-087-616 or via email at [info@quidlab.com](mailto:info@quidlab.com), before contacting technical support.

When contacting technical support please provide full details of the problems faced, any error message.

received, type of device used, browser name and version etc.

## Report a bug or security vulnerability

If you encounter problems send us an email to [info@quidlab.com](mailto:info@quidlab.com) with the details of vulnerabilities or bug report



# **Quidlab E-Meeting & Voting System User's Manual Conferencing Option**

Some options may not be visible

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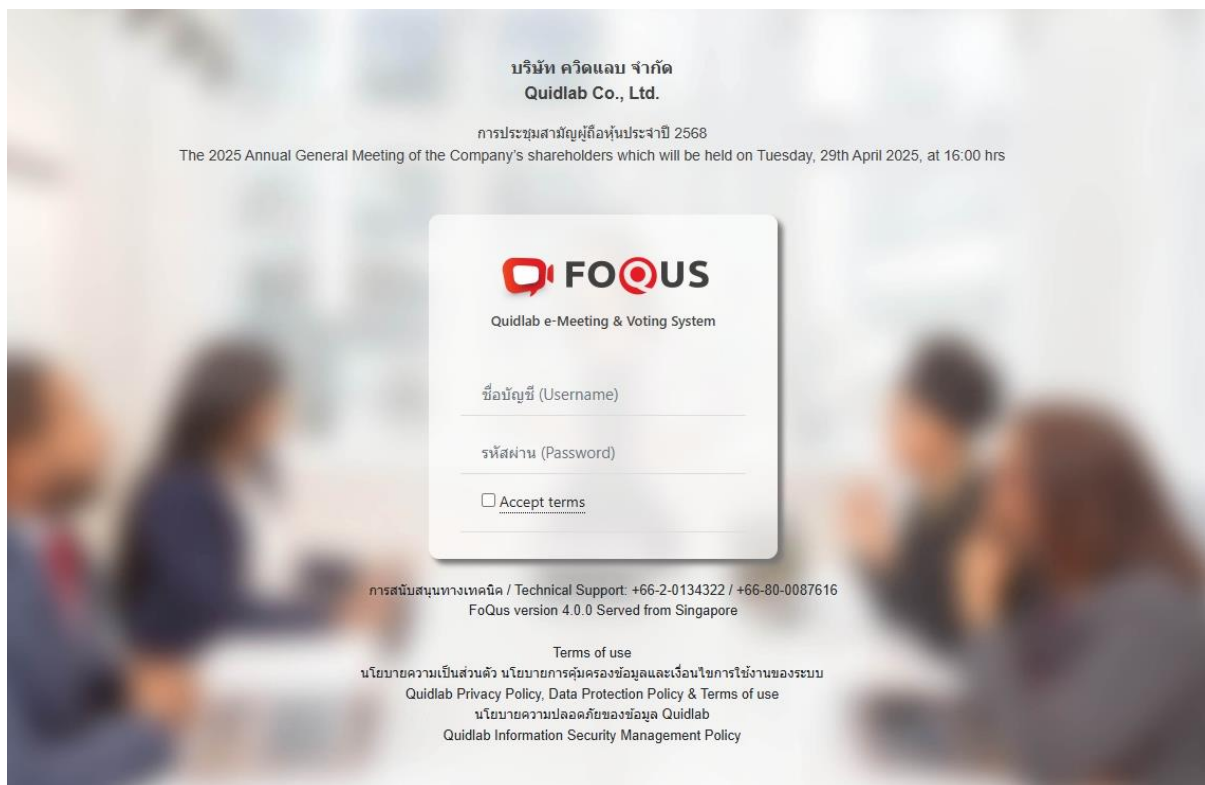
## Introduction

Quidlab E-meeting & Voting System does not require any special application to install. It is a very easy to use system and does not require any special skills. You can use any latest updated version of browser e.g. Google Chrome, Microsoft Edge, Apple Safari, Firefox etc. You can also use a computer, laptop, tablet or phone.

You will receive an email with username and password. This username and password are valid only for E-Meeting or E-Meeting of company stated in the email. Email also contains a link to join the meeting like <https://quidlab.foqus.vc> (Example Only)

## How to Login

1. Click on the link in email or type URL in browser. After clicking you will be taken to E-Meeting website
2. Enter your username & password
3. Click  Accept Terms, then click Login button to join the meeting



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Quidlab Co., Ltd.

การประชุมสามัญผู้ถือหุ้นประจำปี 2568  
The 2025 Annual General Meeting of the Company's shareholders which will be held on Tuesday, 29th April 2025, at 16:00 hrs

**FOQUS**  
Quidlab e-Meeting & Voting System

ชื่อผู้เข้าใช้ (Username)

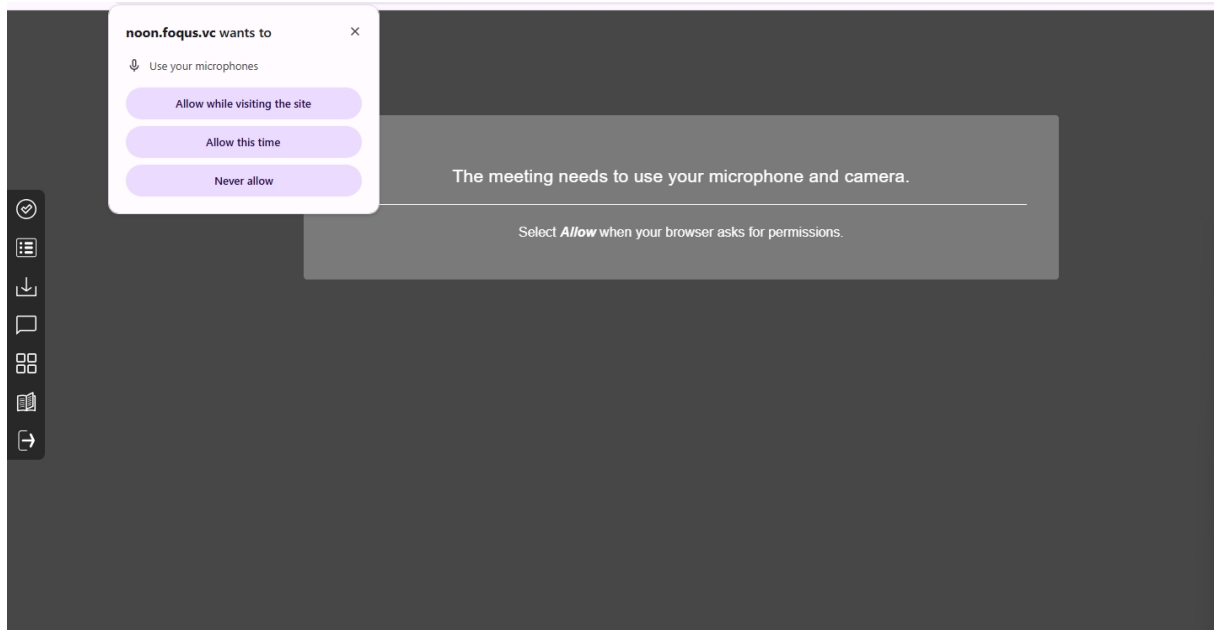
รหัสผ่าน (Password)

Accept terms

การสนับสนุนทางเทคนิค / Technical Support: +66-2-0134322 / +66-80-0087616  
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Quidlab Privacy Policy, Data Protection Policy & Terms of use  
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Quidlab Information Security Management Policy

4. If the username and password are correct you will be granted access, and a screen will be presented.
5. You may be asked to allow camera and microphone permissions when you join meeting or when you start the camera and microphone (if you do not grant permission, you can still join the meeting however you may not be heard or seen by other people in case you need to ask questions using microphone).

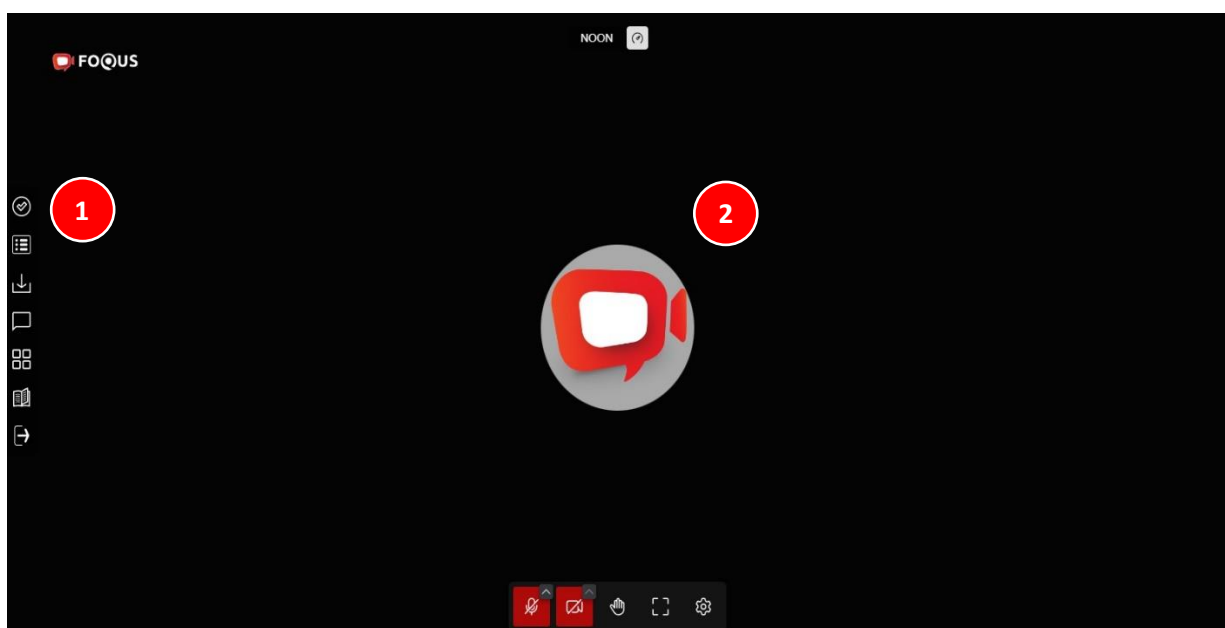


6. Once permission is granted you will be able to see other participants. Depending on meeting requirements you may be able to see all or only some of the participants who have their camera on.

## How to Navigate

The E-Meeting system has the following parts which can be navigated by menu located on the left side of the screen (1).

Other users of E-Meeting will be shown in this section (2).

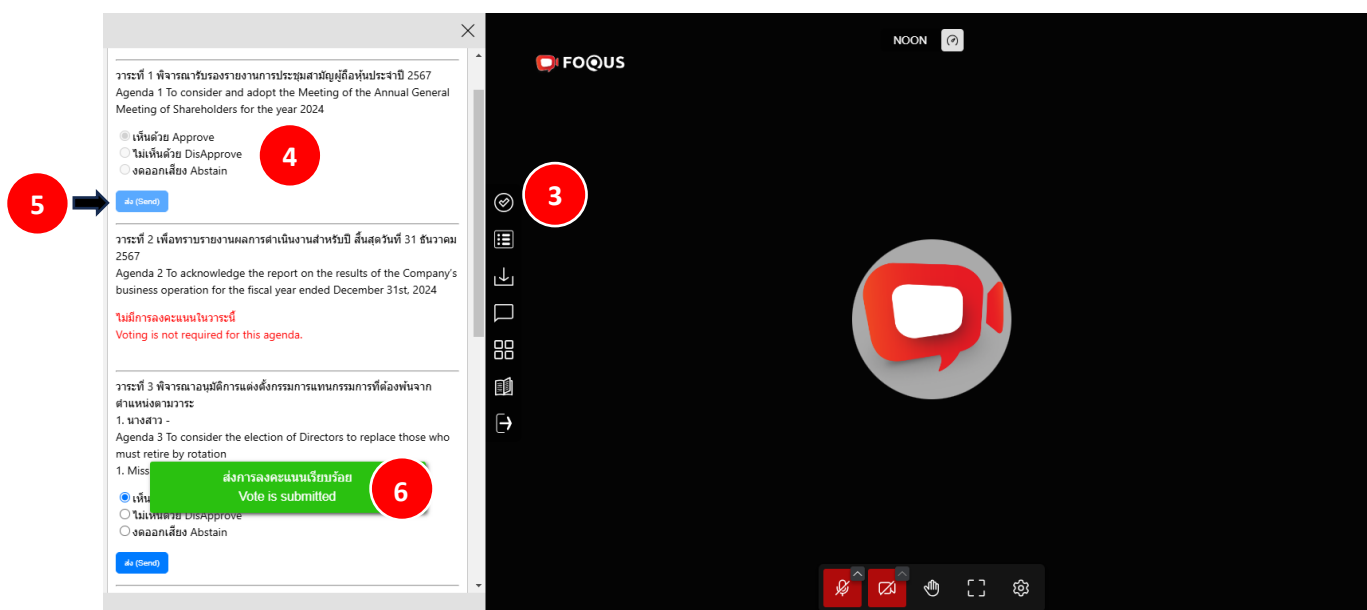


### Vote Menu

Once you click on Vote menu (3), you can navigate to the Voting section to cast your vote. You can see all agendas listed here and can cast your vote any time till the time if Agenda is not closed. Once Agenda has been discussed and closed you cannot change your vote. (This Agenda has been closed cannot vote)

There is a separate Send Button for each agenda. You must click on the radio button (4) to choose, "Approve", "Disapprove" or "Abstain" and then click Send (5).

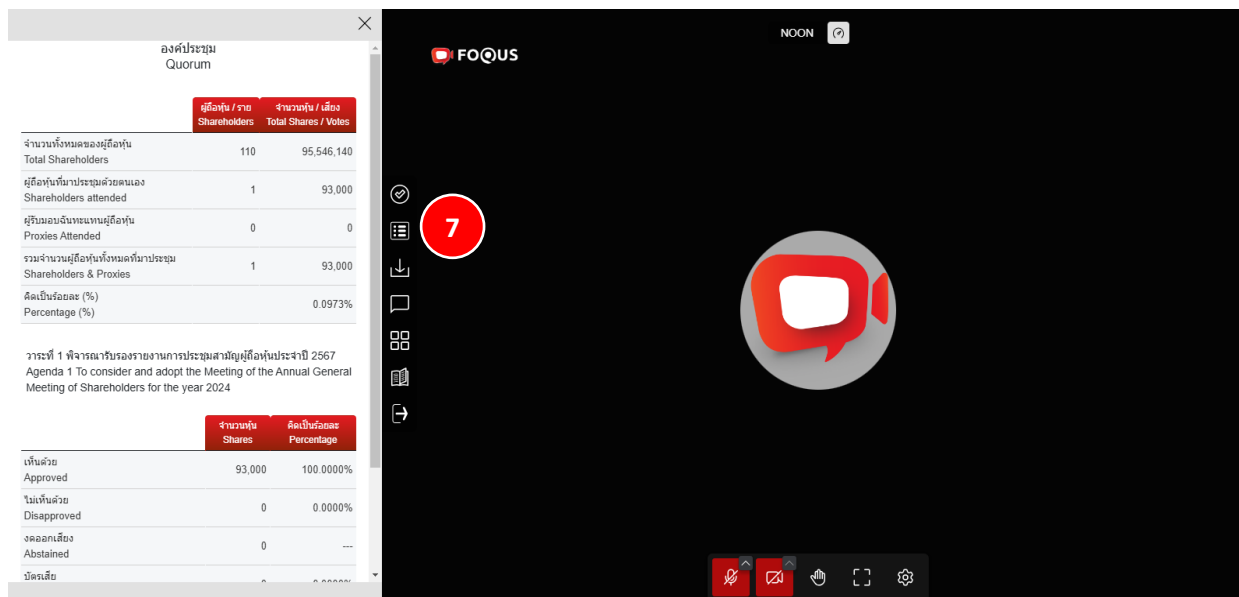
Once your vote is submitted you will be notified by a pop-up alert message. Voted is submitted (6).



### Quorum & Voting Results

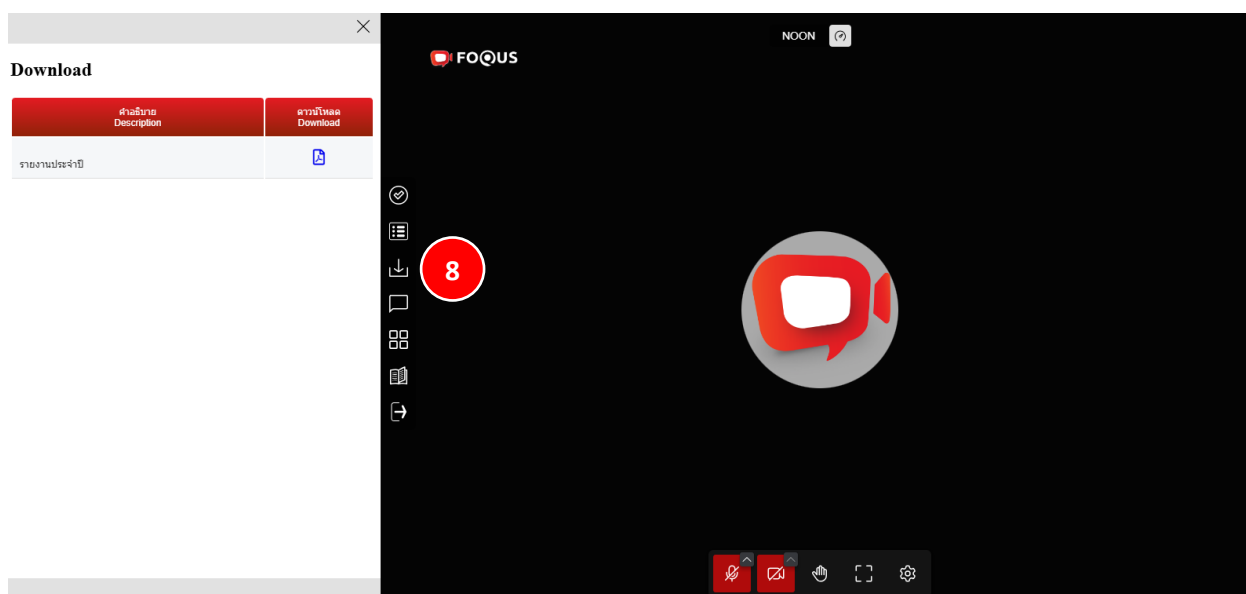
You can check quorum and results by clicking on Voting Results Button (7) any time, votes will be displayed only after agenda is closed.





### Download Documents

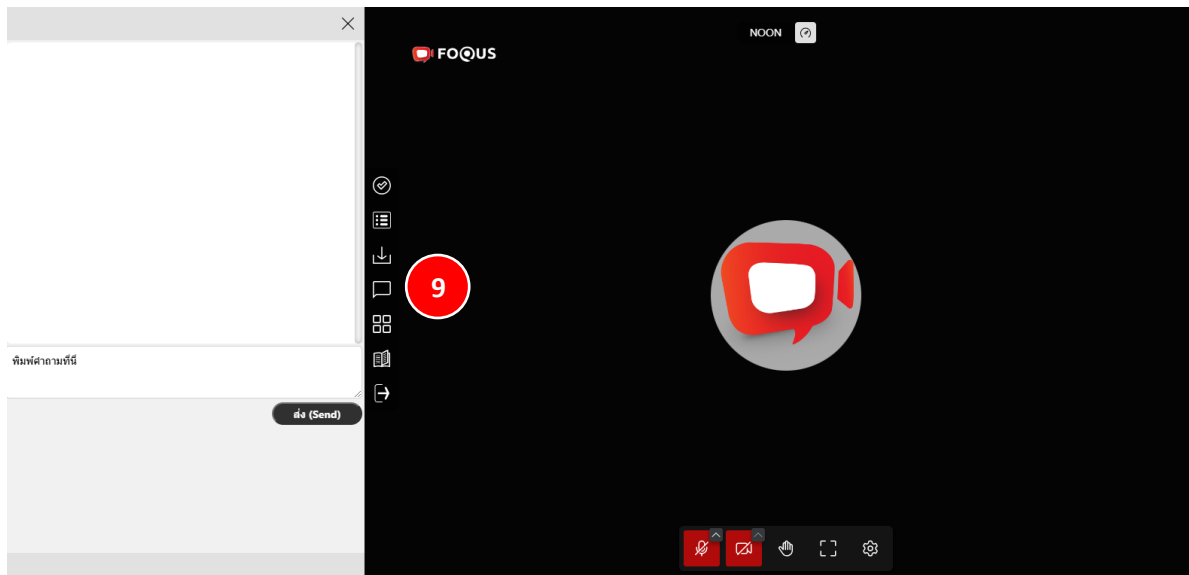
You can download company provided documents, if any e.g., Annual Report, Company presentation etc. by clicking on Download button (8).



### Asking Question

Asking Question - by Message

Click on the Ask Question button (9) to navigate to Ask Question chat screen. You can type your message in the textbox then click send to send question

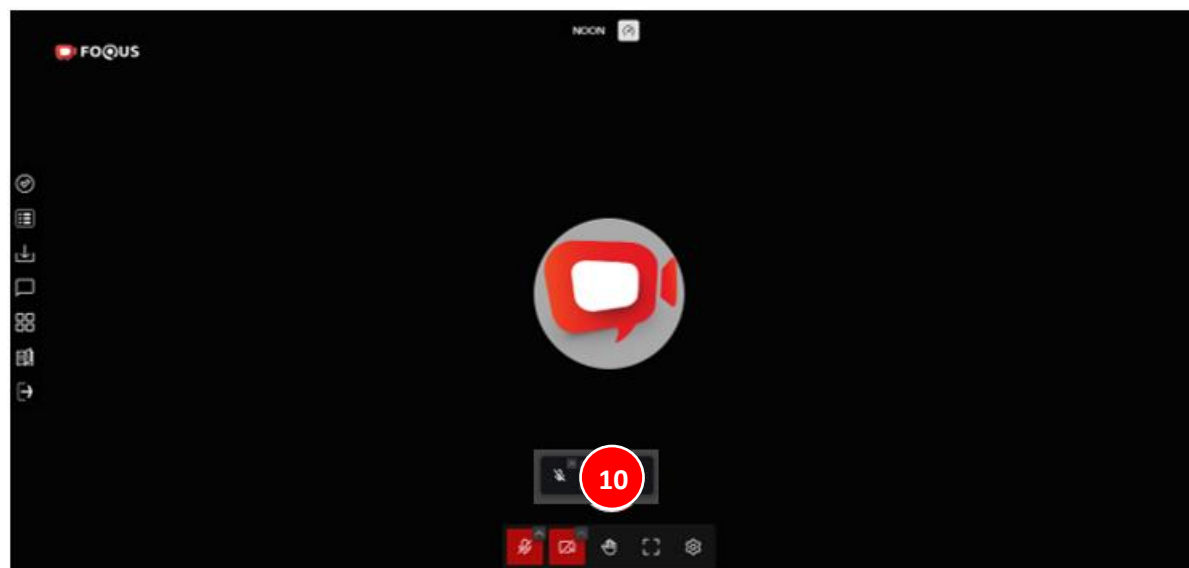


- The question will be sent directly to the company officers, they can see all questions, but you will only see your own question.
- The company cannot reply through chat box to the question. The questions must be answered through the voice only.

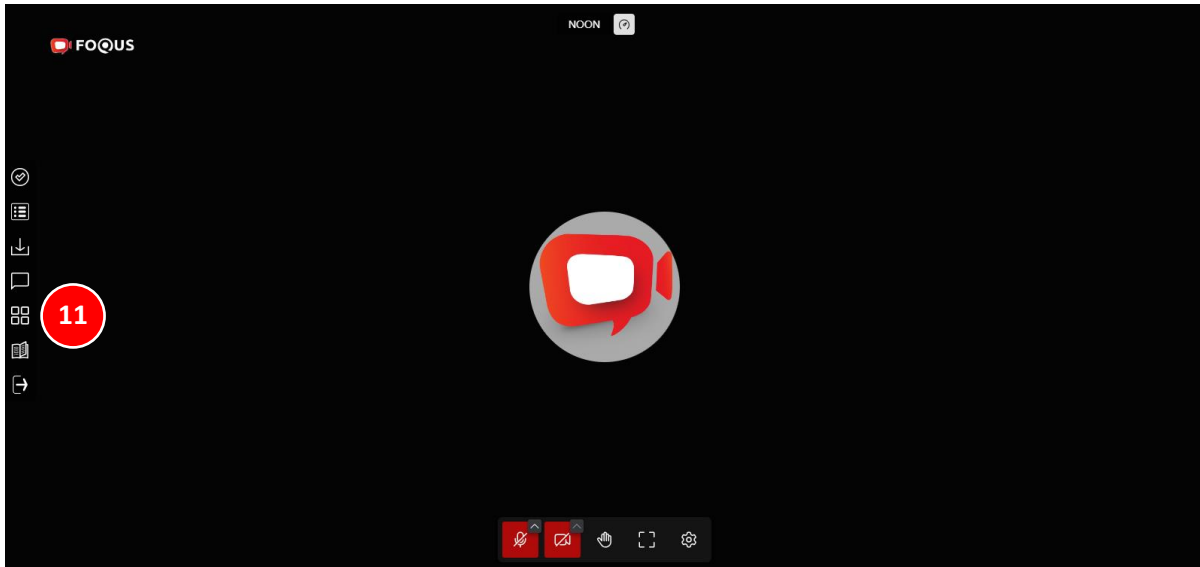
Asking Question - by Voice

Clicking on the Hand Button (10), and then waiting for the company approval. Once your request is approved, the director or company officer will ask you to unmute your microphone and ask your question. (You may also turn on your camera if required).

(This Option is available only in the meeting where the camera and microphone access are allowed for users.)

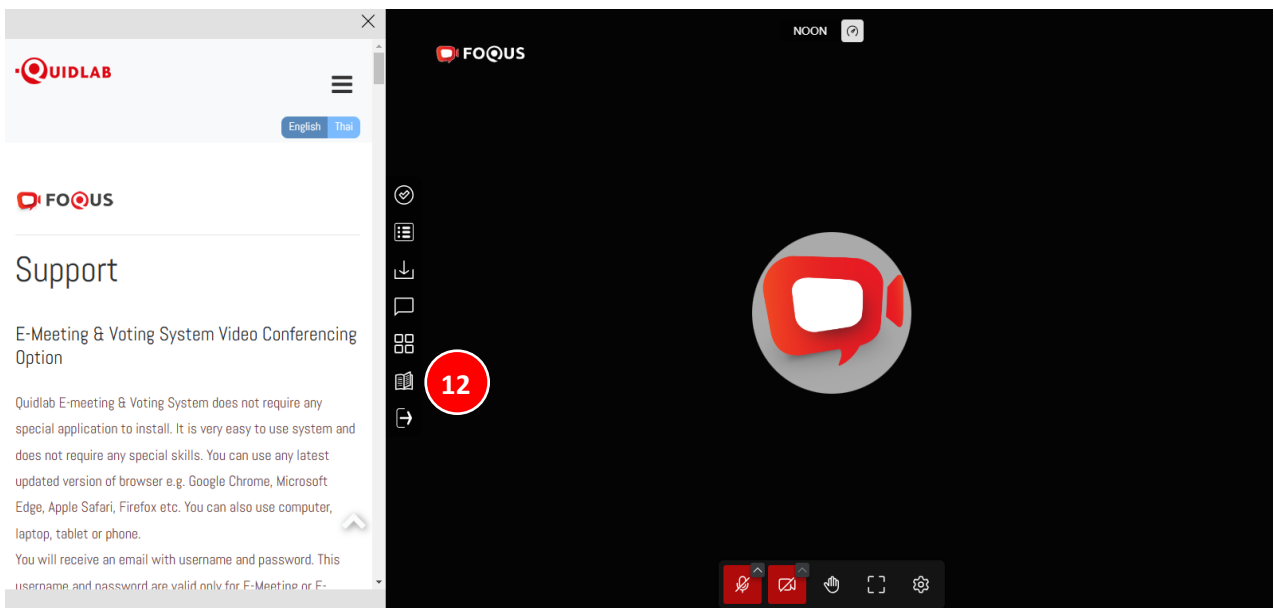


Icon 4 small squares (11) You can choose to watch in a single window to see active speaker in full screen. or multiple windows showing thumbnails of all presenters who have their camera on.



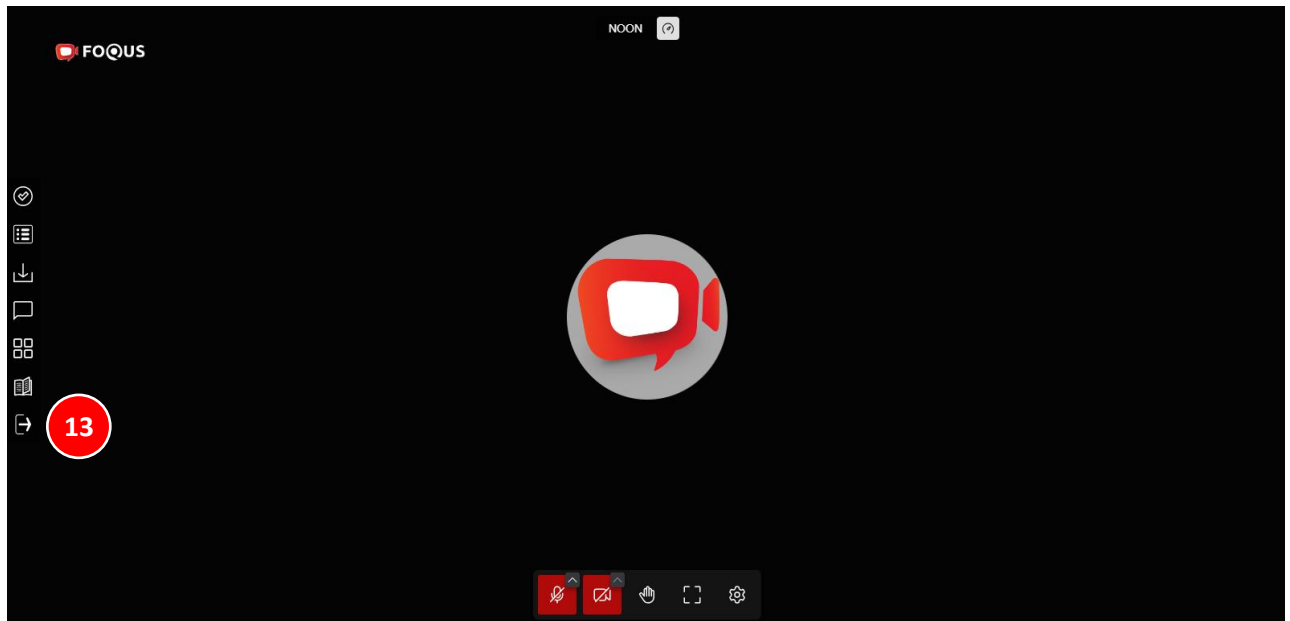
### System user manual download menu

To see the manual, you can click on this icon (12).



## Logout

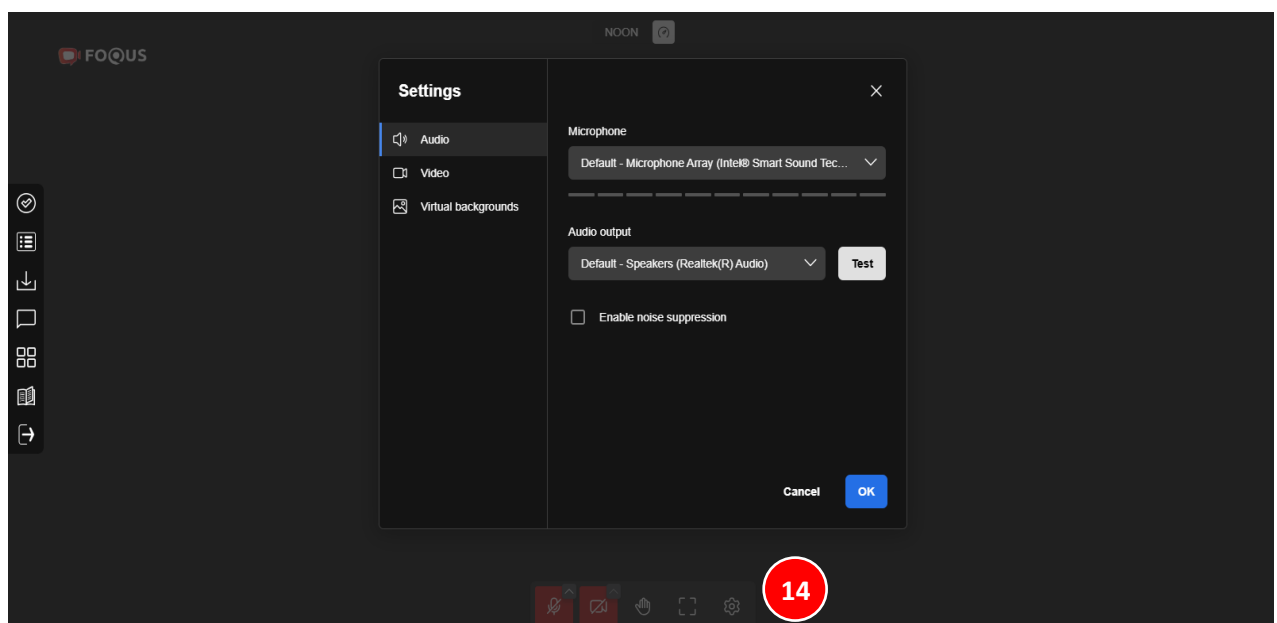
To Logout click on Logout Button (Logout) (13).



## Settings

You can change your camera and microphone settings by clicking on Settings button (14).

**This option is available only if camera and microphone access is allowed**



### Technical Support

If you see the problem accessing the E-Meeting system you can contact Quidlab at via telephone on 080-008-7616 or 02-0134322 or email at [info@quidlab.com](mailto:info@quidlab.com)

Before contacting technical support, please read the Frequently Asked Questions (FAQ) below which may solve your issue. We recommend that you use a computer (PC) or notebook (Laptop).

- The internet used must be stable and strong enough because the meeting runs for more than 1 hour.
- We recommend to keep your microphone muted & camera off when not talking so other users are not disturbed during meeting.
- When contacting technical support please provide full details of problem, any error message received, type of device used, browser name and version etc.

### Minimum System Requirements

<b>Bandwidth</b>	System uses simulcast hence automatically manages video quality or turns off some of videos if bandwidth is low, however for good conference a 5 Mbps bandwidth is recommended.
<b>Video quality</b>	720p
CPU	Video conferencing requires high CPU power, Intel Core i3 or equivalent
<b>Memory</b>	at least 4 GB
<b>Ports</b>	Following ports must be opened for outbound traffic if blocked at firewall
TCP	80 & 443, 5349
UDP	10000

### Frequently Asked Questions (FAQ)

**Question :** Why can't I click a link in my email?

**Answer:** Some email software may show links as text only. You can copy URL then open in browser Chrome / Safari

**Question:** I cannot login?

**Answer:** check the correct username & password provided. Please check if you are copying and pasting username & password correctly. In the most frequent cases, the trailing space for the username and password is copied.


**Question:** I'm out of the system very often?

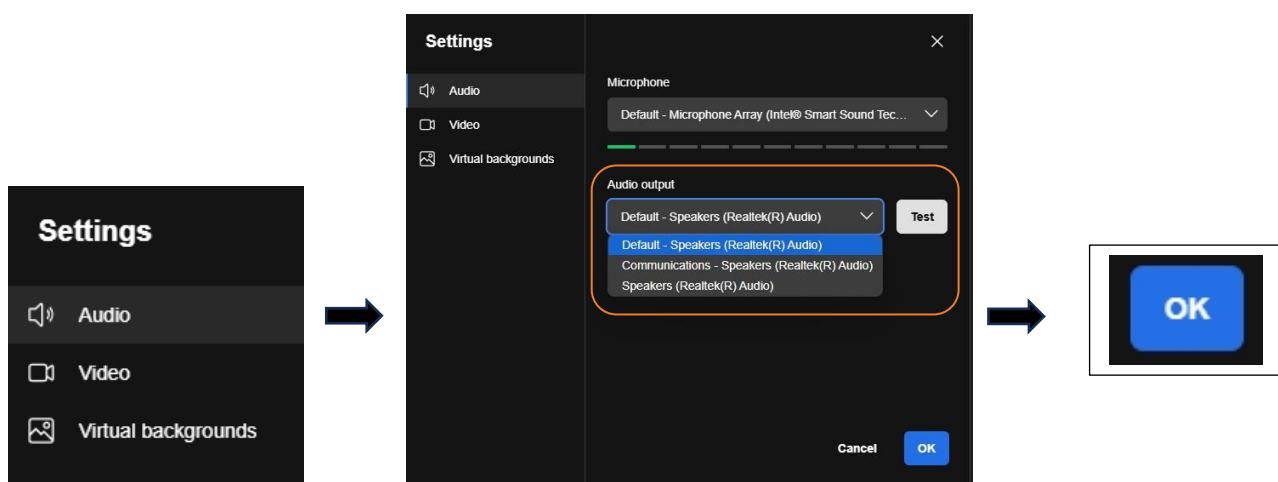
**Answer:** The internet used must be stable and strong enough because the meeting runs for more than 1 hour / weather conditions may affect the network signal you are using. If you are using WiFi there can be packet drops.

**Question:** Using headphones/headphones, I can't hear the sound at all. (both bluetooth and wired headphones)

**Answer:** Please check the volume on your mobile phone or computer to see if it is muted or not.

If you have already checked the sound level, but still haven't heard any sound. Please check that your headphones are connected to the conference system or connected to other devices. You can check as follows:

Go to the meeting system page, press on the mark.  set up / Setting → Audio → Audio output Press to select the name of your headphones and press OK.



**Other Questions:**

Other login issues can be due to network issue, no internet connection or other business rules (company may allow you to login only for example 1 hour before, you are login too late and meeting may have already been finished etc.), which are alerted to user and are self-explanatory.

**Question:** I can login but get automatically logged out?

**Answer:** For security reasons each user can login only on one device and if you try to login on another device or different browser on same computer previous login will get logged out automatically. Do not share your username & password with another person.

**Question:** My voting options are locked, not present for some or all of agendas.

**Answer:** There are some business rules which can prevent voting and are clearly marked under each agenda for your reference and are self-explanatory, some common cases are as follows:

- The agenda does not require voting and is for acknowledgement only.
- The agenda is already closed hence it gets locked, and you cannot change vote.
- You logged in late and some of the agendas were already voted.
- A proxy form B was sent which has already been voted and does not allow you to change vote.

**Question:** Do I have to wait for agenda to be discussed before I can cast my vote? or Do I have to wait till the end of the meeting?

**Answer:** You can cast your votes any time after login and all votes will be recorded. You can also change your vote till the time agenda is not closed by company officers. Once the agenda is closed you cannot change your vote.

**Question:** My voting or other windows shows “Connection failed. Please log out and log in again” what should I do?

**Answer:** If the internet connection to voting server is lost you may get this message, you can logout and login again to restore connection.

**Question:** Will it affect my voting if I logout and login again?

**Answer:** When you login for the first time the system marks your votes as Approved however you can change your vote any time, even if you logout and login again. Login in and logout several times does not affect your previously cast votes.

**Question:** I have another technical question?

**Answer:** Please get in touch with us. 080 -008-7616 or 02-0134322 or via email: [info@quidlab.com](mailto:info@quidlab.com)

**Question:** How to report a bug or security vulnerabilities?

**Answer:** If you encounter problems send us an email to [info@quidlab.com](mailto:info@quidlab.com) with the details of vulnerabilities or bug report.

## Articles of Association of the Bank relating to the General Meeting of Shareholders

**Article 20.** The Shareholders' Meeting shall elect the director according to the following rules and procedures.

- (1) One shareholder has vote equaling 1 (one) share per 1 (one) vote
- (2) In electing a directors, each shareholder shall use all existing votes under (1) to elect in individual or aggregate as a group for one time fully based on total number of directors that must be elected at that time, but the votes cannot be shared to any person for how more or less
- (3) The persons who have obtained the highest votes in descending order shall be elected as the directors equaling the number of directors that should be available or elected at that time. If the persons elected in descending order have a tie exceeding the number of directors that should be available or elected at that time, the person who presides over the Meeting shall be the casting voter.

**Article 21.** In every Annual General Meeting of Shareholders, 1/3 (one-third) directors of the number of directors at that time shall vacate the office. If the number of directors who shall vacate the office is identically indivisible into a triples, they shall vacate in the number nearest to the 1/3 (one-third) portion.

The drawing method shall be used for the directors who must vacate the office in the first year and the second year after registering the Company. In the following years, the directors who are in the office for the longest term shall vacate the office.

The director who retires with such reason may be elected for resumption. If, at any time, several directors are in the office for an equally long term in the number more than the number of directors who must retire at that time, the said directors shall retire using the drawing method.

**Article 33.** The director is entitled to receive remuneration from the Company in the form of gratuity, meeting allowance, pension, bonus, or benefit in return in other natures under the Articles of Association or as considered by the Shareholders' Meeting. The Shareholders' Meeting may determine a certain amount or formulate the rules and will periodically determine or will always take effect until there is a change or entrust the Board of Directors to determine remuneration according to the formulated rules. In addition, the director shall receive allowance and welfare according to the Company's rules.

The provisions in paragraph one have no impact on the rights of the Company's staff or employees elected as the directors to receive remuneration and benefits in their capacity as the Company's employees or staff.

**Article 37.** The Board of Directors shall hold the Shareholders' Meeting as the Annual General Meeting within 4 (four) months from the ending date of the Company's fiscal year. Another Shareholders' Meeting shall be called "Extraordinary Meeting

The Board of Directors shall call the Shareholders' Meeting as the Extraordinary Meeting whenever it is deemed appropriate.



One or several shareholders with total counted shares not less than ten percent of the total number of sold shares shall submit a joint letter to request the Board of Directors to call the Shareholders' Meeting as the Extraordinary Meeting whenever, but shall also clearly specify the matters and reasons to ask for calling the Meeting in the said letter. In such case, the Board of Directors shall hold the Shareholders' Meeting within forty-five days from the received date of the letter from the shareholders.

In the case where the Board of Directors does not hold the Meeting within the period under paragraph three, many shareholders who submit a joint letter or other shareholders in combination to acquire the number of shares as enforced can call the Meeting within forty-five days from the expiration date of the period under paragraph three. In such case, it shall be regarded as the Shareholders' Meeting called by the Board of Directors for meeting. The Company shall be responsible for necessary expenses incurred from holding the Meeting and facilitating as appropriate.

In the case where it appears that any time of the Shareholders' Meeting which is called for meeting due to the shareholders under paragraph four, the number of shareholders who attend the Meeting is not constituted as a quorum as determined in Article 39., the shareholders under paragraph four shall

**Article 38.** In calling the Shareholders' Meeting, the Board of Directors shall prepare the Appointment Letter for the Meeting specifying the venue, date, time, meeting agenda, and matters which will be to the Meeting, together with detail as appropriate by clearly specifying that they are the matters which will be proposed for acknowledgement. for approval, or for consideration and opinions of the Board of D such matters, and delivered to the shareholders and the Registrar, together with the related documents less than 7 (seven) days before the meeting date in advance. In addition, the notice for a meeting appointment shall be advertised in a newspaper for 3 (three) consecutive days before the meeting, not less than 3 (three) days.

Furthermore, The Appointment Letter for the Shareholders' Meeting may be delivered by electronic means according to the rules prescribed by law.

**Article 39.** In the Shareholders' Meeting, the shareholders and proxies from the shareholders (if any) shall attend the Meeting for not less than 25 (twenty-five) persons or not less than half of the total number of shareholders. The total counted shares shall not be less than 1/3 (one-third) of the total number of sold shares meet the quorum. The shareholder can authorize another person in writing to attend the Meeting and vote in lieu of him/her in the form determined by law and the Power of Attorney shall be submitted to the Chairman the Board of Directors or the person designated by the Chairman of the Board of Directors at the meeting venue before the proxy will attend the Meeting.

The authorization under paragraph one may be carried out by electronic means instead. The Company shall use the safe and reliable means that the shareholder has carried out the said authorization according to the rules prescribed by law.

In the case where it appears that at any time of the Shareholders Meeting, when the appointment time is lapsed up to one hour, the number of shareholders who attend the Meeting does not meet the quorum as determined. If the Shareholders' Meeting is called due to the request of shareholders, the meeting shall be suspended. If the Shareholders' Meeting is not called the Meeting due to the request of shareholders, the Meeting shall be reappointed, and the Appointment Letter for the Meeting shall be delivered to the shareholders not less than 7 (seven) days before the meeting date in advance. In the last Meeting, the requirement of constituted quorum is not enforced.

**Article 39. Bis** The Shareholders' Meeting may be carried out via electronic media, where the rules and procedures prescribed by law must be complied with. In addition, the location of the Company's head office shall be regarded as the meeting holding venue.

**Article 40.** The Chairman of the Board of Directors shall preside over the Shareholders' Meeting. In the case where the Chairman of the Board of Directors is not present in the Meeting or unable to perform the duty if the Vice Chairman of the Board of Directors is available, the Vice Chairman of the Board of Directors shall preside over the Meeting. If the Vice Chairman of the Board of Directors is unavailable or available but unable to perform the duty, the Meeting shall select a shareholder who is the director and attends the Meeting to preside over the Meeting. If the shareholder who is the director is unavailable or available but not present in the Meeting or unable to perform the duty, the Meeting shall select one shareholder who attends the Meeting to preside over the Meeting.

**Article 41.** The Chairman of the Shareholders' Meeting has the duty to control the Meeting according to law and the Company's Articles of Association on the Meeting. In this regard, the Meeting shall be carried out in order of the meeting agenda determined in the Appointment Letter for the Meeting unless the Meeting will resolve to change the agenda order with votes of not less than 2/3 (two-third) of the number of shareholders who attend the Meeting.

**Article 42.** The final judgment or the resolution of the Shareholders' Meeting shall be performed by voting, and whether voting will be performed with any means, 1 (one) share shall always be counted as 1 (one) vote.

Any shareholder with special gain and loss in any matter which the Meeting will resolve is not entitled to vote at that point. Unless it is voting for electing the director, voting is allowed without prohibition

Voting in paragraph one that 1 (one) share is regarded as 1 (one) vote is not applied with the case

In the case where any shareholder holds shares over the number prescribed by law without exception for holding shares over such number, that shareholder can vote in the Shareholders' Meeting for just equaling to the number of shares prescribed by law for holding only.

- (1) In the normal case, the majority votes of the shareholders who attend the Meeting and vote shall be adhered to. If a tie exists, the Chairman of the Meeting shall vote for an additional vote as a casting vote.

- (2) In the following cases, votes of not less than 3/4 (three-fourth) of the total votes of the shareholders who attend the Meeting and have voting rights shall be adhered to.
- a) Sale or transfer of the entire or partial important business to another person;
  - b) Acquisition or receipt of a transfer of business of another company or private company to belong to the Company;
  - c) Entry, revision or terminate of the contract regarding leasing the entire or partial important business of the company, outsourcing another person to manage the Company's business, or merger of the business with another person with the objective of profit sharing;
  - d) Issuance of debentures for offering the public or other person;

**Article 43.** The undertaking that Annual General Meeting of Shareholders should at least perform are as follows

- (1) Acknowledge the report of the Board of Directors regarding the Company's Business in the past 1 (one) year
- (2) Consider approving the balance sheet and profit and loss account.
- (3) Consider approving the appropriation of profit.
- (4) Elect the director in replacement of the director who retires by rotation.
- (5) Elect the auditor and determine the audit fee amount of the Company.
- (6) Other undertakings

**Article 53.** The Annual General Meeting of Shareholders shall yearly appoint the auditor and determine the Company's audit fee amount. In appointing the auditor, the former auditor can be reappointed.

However, the shareholders can download the complete version of the bank regulation on the bank's website, [www.thaicreditbank.com](http://www.thaicreditbank.com)

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**Privacy Notice**  
**in Relation to the Personal Data Protection for Shareholders, Bond Holders and Warrant Holders of Thai**  
**Credit Bank Public Company Limited**

The Personal Data Protection Act, B.E. 2562 (2019) ensures the right of natural person in Thailand to receive protection in relation to the processing of personal data. Thai Credit Bank Public Company Limited (the “**Bank**”) respects the privacy of our shareholders, bond holders and warrant holders, including proxy person, attorney-in-fact and related person (hereinafter referred to as “**you**”) and therefore has duties to provide necessary information and notify you of your rights upon the collection, use, or disclosure of your personal data. In this regard, the Bank has prepared and published this Privacy Notice to inform the details about the Bank’s collection, use, or disclosure of your personal data, including the methods for protect and how the Bank manages such data appropriately in accordance with Personal Data Protection Law.

**This Privacy Notice applies to the following person:**

- (1) Shareholders, bond holders and warrant holders, including proxy person, attorney-in-fact
- (2) Related person: A natural person who is not a shareholder, bond holder or warrant holder of the Bank but the Bank may need to collect, use or disclose personal data of such person because of relationship with such person e.g. close relatives, controlling persons, related persons, connected persons, directors, executives, major-shareholders or potential investors.

**1. Definitions**

1.1 “**Executives**” mean the management of the company including Chief Executive Officer or the persons holding the top 4 executive position after Chief Executive Officer and the persons holding equivalent position as the 4th executive position. This also includes the persons holding the accounting and financial director position or equivalent and higher.

1.2 “**Managers**” mean a person responsible for the management of the company, authorized by the board of directors.

1.3 “**Executive Directors**” mean:

- (1) Directors that are responsible for the management in the position of managers, assistant managers or equivalents.
- (2) Directors that are responsible for the operation and involved with any management activities as managers and this includes persons in the Executive Committee.
- (3) Directors that have an authority to sign, unless it can be demonstrated that it is a joint authorization with other directors for a transaction that has been approved by the board of directors.

1.4 “**Close Relatives**” mean the person having blood relations or legal relations by registration.

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- 1.5 “**Connected Persons**” mean a person who may have led to the conflict of interests of the Bank’s directors or executives, causing a conflicting situation to make a decision based on personal or bank’s benefits.
- 1.6 “**Related Persons**” mean a person relating to the connected person such as spouse, underage children or entities that related person owns shares or hold shares up to the amount prescribed by related regulations.
- 1.7 “**Major shareholder**” mean a direct and indirect shareholder of a juristic person with more than 10% holding of voting shares of the juristic person. This includes the holding of related person.
- 1.8 “**Controlling Persons**” mean person with the controlling power over the company
- (1) Holding the voting shares of a juristic person more than 50% of the company’s total voting shares
  - (2) Having control over majority votes at the juristic person’s shareholder meeting, either directly or indirectly or by any reason
  - (3) Controlling an appointment or discharge of more than half of the directors, either directly or indirectly
- 1.9 “**Personal Data Protection Law**” means the Personal Data Protection Act, B.E. 2562 (2019) including any amendments, laws, subordinated legislations, regulations, rules, notifications, or orders, in relation to personal data protection.
- 1.10 “**Personal Data**” means the information related to a natural person, which enables the identification of such person, whether directly or indirectly, but not including information of the deceased person.
- 1.11 “**Sensitive Personal Data**” means any Personal Data as defined in section 26 of the Personal Data Protection Act, B.E. 2562 (2019) and any amendments thereof, including racial, ethnic origin, political opinions, cult, religious or philosophical beliefs, sexual behavior, criminal records, health data, disability, trade union information, genetic data, biometric data, or of any data which may affect the data subject in the same manner.
- 1.12 “**Data Processing**” means any operation or set of operations which is performed on Personal Data or on sets of Personal Data, whether or not by automated means such as collection, recording, organization, structuring, storage, adaptation or alteration, retrieval, consultation, use, disclosure by transmission, dissemination or otherwise making available, alignment or combination, restriction, erasure or destruction .
2. **Personal Data the Bank collects, uses, or discloses and the sources of data**
- 2.1 **Personal Data the Bank collects, uses, or discloses**
- The Bank collects various types of Personal Data, including the followings:
- 2.1.1 **General Personal Data**

**For Shareholders, bondholders and warrant holders that are individuals**

- Identity Data such as first name, middle name, last name, identification card number, passport number, nationality, occupation, relationship informations (such as father, mother, spouse and child), signature, information on documents that are issued by governmental authorities (such as copy of identification card, passport, house registration, name changing and etc.)
- Contact Data such as address, telephone number, mobile phone number, email, user account for electronic communication or social network (such as Line ID) including information in social media.
- Financial data or transaction data such as information related to deposit accounts of shareholders, bond holders and warrant holders for receiving dividends or other benefits
- Shareholding information such as information on shareholding or possessing of shares of other banks and other entities such as amount, transferring and receiving of shares, including legal heirs or legal representatives that are legally appointed. This includes information of shareholding by related person.
- Information of proxy person for attending a shareholders' meeting such as first name, last name, age, address, identification card number and telephone number.
- Information related to right executions as a shareholder in shareholders' meeting.
- Video and voice records of shareholders' meeting.

**Shareholders, bond holders and warrant holders that are entities**

The Bank may process person data of Ultimate Beneficial Owner (UBO), director, authorized person or representative of the entity including the followings:

- Information of a person related to the entity such as information on directors as appeared on Business Registration Certificate, list of shareholders, ultimate beneficial owners or any other entity documents that contains personal data of related person.
- Any information that the Bank requests from the entity or representatives to use for attending shareholders' meeting or related action as informed or requested by the Bank.

**2.1.2 Sensitive Personal Data**

The Bank may be required to collect, use, or disclose your sensitive personal data. The Bank will request your consent before collecting the Sensitive Personal Data and will use it best effort to provide the appropriate security measures to protect your Sensitive Personal Data in accordance with the rules prescribed by laws.

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In case you provide the Bank with copy of ID card that contains Sensitive Personal Data such as religion and blood type, please redact such data as the Bank generally has no purpose to collect such data. If you do not redact such data, the Bank will redact them. The Bank reserves the right to deem that the Bank does not collect any Sensitive Personal Data and the document with such redaction is deemed complete and enforceable according to the laws in all respects.

## 2.2 Sources of Personal Data

The Bank may collect your Personal Data from various sources as follows:

### 2.2.1 Obtained directly from you such as:

- When you become shareholder, bond holder, warrant holder or related person, including proxy person or attorney-in-fact, in registration to attend shareholders' meeting, registration to transfer or obtain shares and buying and selling securities through brokers or securities registrar.
- Information from the process of updating list of shareholders, increasing or decreasing capital, questionnaires and interviews, including information and information updates in the process during the period of shareholding, bond holding, warrant holding or being a related person.
- When attending any bank's activities, the Bank may collect additional personal data with consent on a case by case basis.
- When contacting the Bank for information, inquiry or exercising right under related regulations on any contacting channel such as head office, branches, website, telephone, email or social media platforms (such as Facebook and Line Application), etc.

### 2.2.2 Obtained from other sources such as:

- Information received from the governmental authorities, regulators, Thailand Securities Depository Co., Ltd. (TSD) or any public information.
- Information on referenced person or from certifier of the entity of which you are the Ultimate Beneficial Owner (UBO), from background checking, from other trustable sources such as Enlite.
- Companies within the financial business group or business partner of the Bank or other public sources such as internet, social media platforms e.g. Facebook and Line Application.

### 2.2.3 Personal Data of a third person

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The Bank may obtain the Personal Data of a third person related to you from you, such as your spouse, child, father, mother, family members, related person, connected person, contact person for emergency, beneficiary and referenced person. The Bank may use such information for administration, right and benefit granting, emergency contact or reference. You accept and warrant that you have already informed such third party regarding the details of collection, use, or disclosure of Personal Data and rights according to this Privacy Notice and obtain consent from such person before disclosing such information to the Bank (if necessary) unless allowed by other legal basis.

### 3 Purposes of the Bank to collect, use, or disclose Personal Data

The Bank will collect, use, or disclose your Personal Data only if it is necessary and there are applicable lawful basis, including when the Bank collects, uses, or discloses your Personal Data for performing its duty for compliance with laws, performing its activities according to your request prior to entering into a contract or the performance of a contract with you, performing its activities for the purposes of legitimate interests pursued by the Bank or by a third party, performing its process according to your consent or other lawful basis in accordance with the laws. Purposes of the Bank for collecting, using or disclosing Personal Data are as follows:

- **Legal Obligation Basis**

As the Bank is under regulations and has obligations to proceed in accordance with relevant laws and regulations, therefore, the Bank must collect, use, or disclose your Personal Data to comply with the laws and regulations of government authorities or regulators of the Bank, including the following purposes:

- To comply with Personal Data Protection Laws;
- To comply with laws such as Financial Institution Business Laws, Civil and Commercial Laws, Securities and Exchange Laws, Public Company laws, Anti-Money Laundering Laws, Prevention and Suppression of Financial Support to Terrorism and the Proliferation of Weapons of Mass Destruction Laws, Accounting Laws, Tax Laws, and other relevant applicable laws or other laws that the Bank must comply with
- For the management of the Bank such as establishment, capital injection, capital reduction, corporate restructuring, registration changing, shareholders' meeting, voting, appointing proxy person, managing list of shareholders, bond holders and warrant holders of the Bank, paying dividend and other benefits, accounting, reporting, auditing, preparing or storing legal documents, mailing documents or letters and performing duties as per regulatory requirements.



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- For managing the shareholders' meetings, video or voices recording such as registration for attending meeting, voting recoding.
  - For recording the meeting and preparing minutes to submit to relevant units such as the Bank of Thailand, Stock Exchange of Thailand, shareholders, etc. or disclosing information on website of the Bank or other communication channels as required by related regulations.
  - To communicate with you on information related to shareholder, bond holder or warrant holder such as letter, invitation to annual general meeting or extraordinary general meeting, notification, information on dividend payment, minutes of the meeting, etc.
  - To provide person data to authorities include stock and securities registrars, for the benefits of managing shares, bonds and warrant holding on behalf of the Bank.
  - To comply with lawful subordinated legislations or orders of authorized authorities such as court orders, official orders, regulators or official officers

- **Performance of Contract Basis**

We will collect, use, or disclose your personal data in accordance with your request prior to entering into a contract with us or to perform our liability under a contract with you, including the following:

- To process request prior to entering into agreement such as to consider on qualifications prior to registration for transferring or receiving shares.
- To perform as per the contract such as Joint Venture contract, capital injection or reduction or any other contract or to perform as per your requests prior to entering into the agreement.
- To manage matter related to dividends, payment of principal or interest to bond holders, tax reduction and other related management as necessary.

- **Consent Basis**

The Bank may obtain your consent to collect, use or disclose personal data for the best interest in providing services to you, including the following purposes:

- To inform news or investor relation activities or appropriate benefits as per the purposes specified in your consent.
- For data analysis to prepare activities, events or facilitation for convenience in attending activities arranged by the Bank such as preparation on venue, food or beverages, transportation, and souvenirs etc.

- **Legitimate Interest Basis**

The Bank may collect, use, or disclose your Personal Data when it is necessary for the purpose of legitimate interests pursued by the Bank, or by a third party as prescribed by laws including the followings:

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- To use as database or manage benefits for shareholders, bond holders, warrant holders or investors such as rights to purchase shares in Initial Public Offering (IPO), rights to purchase bonds and rights to exercise warrants.
  - To use as database of stakeholders of the Bank or to use data for relationships management or for coordination as relevant to the Bank.
  - To establish rights of legal claims, to proceed with legal proceedings or legal claims or to proceed with defense for legal claims, filing law suits including proceeding for legal enforcement.
  - To send pictures, newsletter or any offers for the benefits of shareholders, bond holders, warrant holders and investors.
  - To safeguard, prevent or suppress any danger to life, body, sanitation, reputation, freedom, or property of person or of the Bank, including to ensure security of the Bank's properties. By recording images or sounds with CCTV cameras. (CCTV) , including to register and exchange visitor card before entering the building, both head offices, operating branches or places under the Bank's responsibility.
  - For efficient risk management, internal control, supervising for auditing, governance or internal management of the Bank.
  - To conduct activities for shareholders and investors to participate or acknowledge information of the Bank such as arranging activities related to the plan of the Bank outside premises, communications on trainings, seminars, visit or other activities.
  - To comply with applicable foreign laws;

- **Other lawful basis**

For activities beyond those purposes specified earlier where the Bank holds the power and duties to make decision regarding the collection, use, or disclosure of the Personal Data without your consent, the Bank will not process your Personal Data except for the following operations:

- (1) The preparation of the historical documents or the archives for public interest, or for the purpose relating to research or statistics.
- (2) For preventing or suppressing a danger to a person's life, body or health.

The Bank will not process Personal Data concerning racial, ethnic origin, political opinions, cult, religious or philosophical beliefs, sexual behavior, criminal records, health data, disability, trade union information, genetic data, biometric data, or any data which may affect the data subject in the same manner, without explicit consent unless for the following operations:

- (1) It is to prevent or suppress a danger to life, body or health of the Person, where the data subject is incapable of giving consent by whatever reason.
- (2) It is information that is disclosed to the public with the explicit consent of the data subject.
- (3) It is necessary for the establishment, compliance, exercise or defense of legal claims,

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- (4) It is necessary for compliance with laws to achieve the purposes with respect to preventive medicine or occupational medicine public interest in public health, employment protection, scientific, historical, or statistic research purposes, or other substantial public interest, by providing the suitable measures to protect the fundamental rights and interest of the data subject according to the rules prescribed by laws.

If your Personal Data collected, used, or disclosed by the Bank is necessary for the Bank's compliance with the laws or for performing its liability under the agreement with you, or for entering into agreement with you, the Bank may not be able to provide services (or to continue the services), products either in whole or in part to you if you do not provide such Personal Data to the Bank upon request.

The Bank may process your Personal Data for the above purposes by using the existing or future technologies, including but not limited to Artificial Intelligence (AI), cloud computing, block chain, or biometric comparison technology. The collection, use, or disclosure of Personal Data shall not be conducted in a manner that is different from the purposes previously notified to you unless:

- (1) You have been informed of such new purpose, and the consent is obtained prior to the time of collection, use, or disclosure;
- (2) It can be done by the provisions of the Personal Data Protection laws.

#### **4 Your rights under the laws**

Personal Data Protection Law aims to provide you with more control over your Personal Data. Your rights as a data subject under this Privacy Notice in relation to the protection of Personal Data for customers of the Bank include:

- Right to access: You have the right to access and obtain copy of your Personal Data under the Bank's responsibility, including to request the Bank to reveal how the Bank obtains such Personal Data without your consent.
- Right to rectification: You have the right to request the Bank to rectify your accurate, up-to-date, complete, and not misleading Personal Data.
- Right to erasure: You have the right to request the Bank to delete, destroy or anonymize your Personal Data, except in case the Bank has legal grounds to reject your request.
- Right to restriction: You have the right to request the Bank to restrict (suspend usage) the processing of your Personal Data in certain cases such as when the Bank is examining your request to rectify data or to object the collection, use or disclosure of your Personal Data, or you request to restrict the use of Personal Data instead of deleting or destroying the Personal Data which is no longer necessary as you have necessity to request the Bank to retain your Personal Data for the purposes of establishment, compliance, exercise or defense of legal claims.

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- Right to objection: You have the right to object the collection, use or disclosure of your Personal Data in case the Bank proceeds with legitimate interests basis or for the purpose of direct marketing, or for the purpose of scientific, historical or statistic research, unless the Bank has legitimate grounds to reject your request such as when the Bank can provide the compelling legitimate ground to collect, use or disclose your Personal Data, or the collection, use or disclosure of your Personal Data is performed for establishment, compliance, or exercise legal claims, or for public interests of the Bank.
  - Right to data portability: You have the right to receive your Personal Data if the Bank can deliver such Personal Data in the format which is readable or commonly used by ways of automatic tools or equipment and can be used or disclosed by automated means. You also have the right to request the Bank to transfer your Personal Data to third party, or to receive your Personal Data that the Bank transferred to third party, unless it is technically not possible, or the Bank has legitimate grounds to reject your request.
  - Right to withdraw consent: You have the right to withdraw your consent given to the Bank at any time according to the steps and procedures prescribed by the Bank, unless the withdrawal is not allowed by nature of consent. The withdrawal of consent will not affect the collection, use, or disclosure of your Personal Data based on your consent duly given before such withdrawal.
  - Right to complain: You have the right to file a complaint to the Personal Data Protection Committee or to the Office of the Personal Data Protection Committee in the event that the Bank violates the Personal Data Protection Act B.E. 2562 (2019).

Please be informed that your request to exercise right of data subject under Item 4 may be limited under the laws. In certain cases, the Bank may reject your request if there is any reasonable legal grounds such as when the Bank is required to perform according to laws or order of the court.

## 5 Disclosing your Personal Data

To carry out the purposes of this Privacy Notice, your Personal Data may be disclosed or transferred to units within the Bank and parties or units outside of the Bank pursuant to the criteria under Personal Data Protection Law as follows:

- 5.1 Within the Bank: Your Personal Data may be disclosed or transferred to units within the Bank only as relevant and necessary for the purposes and such persons or units of the Bank will be allowed to access your Personal Data to the extent necessary and reasonable.
- Managing Director Officer or the Bank secretariat (if any) or other relevant specific officials by specifying data access rights according to roles and responsibilities.
  - Various support departments such as information technology department, legal department, accounting department, finance department, etc.

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5.2 Outside the Bank: Your Personal Data may be disclosed or transferred to entities outside of the Bank as follows:

- Entities within the financial business group of the Bank, business partners or other persons that the Bank has legal relations with, including directors, executives, employees, staffs, contractors, representatives, or advisors of the Bank or such persons.
- Government authorities, regulatory authorities or other authorities prescribed by the laws to fulfil the purposes of data collection and processing under this Privacy Notice, such as the Bank of Thailand, the Ministry of Digital Economy and Society, the Revenue Department, the Ministry of Commerce, the Securities and Exchange Commission, the Stock Exchange of Thailand, Office of Insurance Commission, the Anti-Money Laundering Office or other competent authorities.
- Agents, contractors, sub-contractors or other service providers such as accident insurance (if any), assessment for organizational management, external auditors, auditors hired by the Bank, meeting service providers (if any), security, occupational health, medical service provider, hospitals, financial institutions, insurers, insurer's representatives, securities companies, partners, advisors, professional service providers or other related persons as necessary for the purposes of data collection, use, or disclosure under this Privacy Notice. If the Bank uses services from vendors, the Bank will ensure that such vendors comply with relevant contract with the Bank in compliance with the applicable laws and that your Personal Data will be protected under appropriate security measures.

## 6 Cross-border transfer of your Personal Data

- 6.1 In order to fulfill the purposes stated in this Privacy Notice, the Bank may need to send or transfer your Personal Data to foreign countries. The Bank will comply with the Personal Data Protection Laws and implement appropriate measures to ensure that your Personal Data are protected in accordance with the laws.
- 6.2 The Bank may store your Personal Data in computer, server, or cloud provided by another person and may use program or application in the form of software-as-a-service or platform-as-a-service to process your Personal Data. The Bank will not allow any irrelevant person to access Personal Data and will also require such person to have appropriate Personal Data security measures.
- 6.3 If the Bank need to send or transfer your Personal Data to data or document retention service providers, server or cloud service provider as necessary for the purpose of data or document collection for the Bank on server or cloud in the relevant foreign countries, provided that the country of recipient has Personal Data protection standard not lower than Thailand, or in the event that the data transfer is in accordance with the Personal Data Protection Law. In this regard, the Bank will

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use best effort to send or transfer your Personal Data to trusted service provider or data recipient by using secure method to protect your Personal Data.

## **7 Personal Data retention period**

7.1 The Bank will store your Personal Data as necessary to fulfil the purposes of processing under this Privacy Notice. After the relation is terminated, the Bank will retain your personal data for the period as necessary according to the laws.

7.2 Conditions to determine the retention period are the duration of your relation with the Bank and the Bank may also further retain your Personal Data as required to comply with laws such as financial institution business laws, anti-money laundering laws, counter-terrorism and proliferation of weapons of mass destruction financing laws, accounting laws, taxation laws and other laws that the Bank is required to comply with or according to the legal prescription period to establish legal right to claim, to comply with or to exercise rights of claims, to defend against legal claim, or for other purposes according to the policies and internal regulations of the Bank, therefore, your Personal Data may be retained until the end of such proceedings. This includes any other period as required to fulfil its purposes.

7.3 After the end of such period, the Bank will delete, destroy, anonymize such Personal Data or perform other actions as required by the Personal Data Protection Law within 90 days from the end of such period. However, the Bank will retain certain types of data for a longer period if it is necessary to comply with laws, to perform according to the order of competent officer or relevant government authorities, or for business purposes according to the laws.

7.4 If the Bank use your Personal Data under your consent, the Bank will process your Personal Data until you request to withdraw your consent. The Bank will perform according to your request in compliance with the laws within 7 days from the date that the Bank receives your request to withdraw the consent. However, the Bank will continue to retain your Personal Data as necessary to record your consent withdrawal, so that the Bank can respond to your future request.

## **8 Usage of Personal Data for original purposes**

The Bank is entitled to continue to collect and use your Personal Data that the Bank has collected before the effectiveness of the Personal Data Protection Act, B.E. 2562 (2019) in relation to the collection, use, or disclosure of Personal Data, according to the original purposes. If you do not wish the Bank to continue collecting and using your Personal Data, you may notify the Bank to withdraw your consent at any time.

## **9 Measures of the Bank to protect your Personal Data**

The Bank has put in place appropriate Personal Data security measures, including Organizational Measures, Technical Measures and Physical Measures to keep the confidentiality of data, to maintain

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availability and integrity of data as well as to prevent loss or unauthorized access, use, change, modification or disclosure of Personal Data.

The Bank uses appropriate security measures to protect the Personal Data within the Bank and strictly enforces such measures to ensure the protection of your Personal Data. The Bank also applies measures to control the access of Personal Data and devices used to retain and process Personal Data securely and appropriately in accordance with the collection, use or disclosure of Personal Data. In addition, the Bank also applies measures to limit the access of Personal Data and devices used to retain and process Personal Data by assigning right of users, right to permit the assigned person to access data, and roles and responsibilities of users to prevent any unauthorized access, disclosure, copy of Personal Data, or theft of devices used to retain or process Personal Data, as well as the measures for audit trails. The Bank also requires its executives, employees, contractors, representatives, advisors, and recipients of data from the Bank to maintain the confidentiality of Personal Data in accordance with the confidentiality measures of the Bank, including to put in place the appropriate measures for preserving, using, sending or transferring your Personal Data.

If the Bank uses the data processor in the operations, the Bank will have an agreement that requires such appropriate Personal Data Protection measures. The Bank will not transfer your Personal Data to other person who is not a data processor of the Bank that has an agreement to perform according to the Bank's instruction in accordance with the laws.

Moreover, the Bank also have procedure to regularly review or amend policies, rules and regulations in relation to such Personal Data security measures as necessary and appropriate.

## **10 Requesting consent and impact from consent withdrawal**

- 10.1 If the Bank collects and processes Personal Data based on your consent, you have the right to withdraw your consent given to the Bank at any time. The withdrawal of consent will not affect the collection, use, disclosure, or processing of Personal Data that you already consented to.
- 10.2 If you withdraw your consent or refuse to provide certain information, the Bank may be unable to proceed to fulfil the purposes, either in whole or in part, under this Privacy Notice.
- 10.3 If you are classified as a minor, incompetent or quasi-incompetent person, your consent or consent withdrawal must be given by your parent, guardian or curator as prescribed by laws.

## **11 How to contact the Bank**

If you have any questions or would like to enquire about this Privacy Notice, or would like to exercise your right, please contact us through the following channel:

- Call Center: 0-2697-5454
- E-mail: [pdpu@thaicreditbank.com](mailto:pdpu@thaicreditbank.com)

- Head Office: 123 Thai Life Insurance Building, Ratchadaphisek Road,  
Din Daeng Sub-District, Din Daeng District, Bangkok 10400

## 12 Change to this Privacy Notice

The Bank may amend or update this Privacy Notice from time to time. The Bank will inform the updated Privacy Notice on the Bank's website at: <https://www.thaicreditbank.com/privacy>



Map of the Meeting Venue

Meeting Venue Address: The Ibis Styles Bangkok Ratchada Hotel, Apex Room, 3<sup>rd</sup> Floor, Ratchadapisek Road, Huai Khwang District, Bangkok 10310,

Transportation: MRT Huai Khwang Exit 2/ Bus routes 36, 36n, 54, 73, 73n, 136, 137,179, 185, 206, 514, 517, 529 and Huai khwang intersection stop.

