

(Translation)

Notice of the 2026 Annual General Meeting of Shareholders

Friday, April 24, 2026

Via Electronic Media

Pursuant to the Emergency Decree on Electronic Media
Conference B.E. 2563 (2020) and Other Related Laws and
Regulations

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No. CSO 004/2026

April 9, 2026

Subject: Invitation to the Annual General Meeting of Shareholders for the year 2026

To: The Shareholders,

- Enclosures:
1. One report (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, along with the definition of an independent director
 3. Director remuneration information
 4. Profiles and work experience of the proposed auditors for the year 2026
 5. Profile of the independent director for appointment as proxy
 6. Proxy Form A Form B and Form C
 7. Practice Guideline for e-AGM
 8. Procedure for e-AGM System Usage
 9. User Manual for Document Submission and Participation in the Meeting System
 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

The Board of Directors' Meeting of Thai Credit Bank Public Company Limited has resolved to convene the 2026 Annual General Meeting of Shareholders on Friday, 24 April 2026 at 2:00 p.m., to be conducted via electronic means (e-AGM) with live broadcasting from RS Tower, 25th Floor, No. 121/177 Ratchadaphisek Road, Din Daeng Subdistrict, Din Daeng District, Bangkok 10400, in accordance with the Emergency Decree on Electronic Meetings B.E. 2563 (2020) and other applicable laws and regulations, to consider the following agenda items:

Agenda No. 1 **Acknowledgement of the Board of Directors' report on the Bank's operations for the year 2025**

Objective and Reason: According the Article 43(1) of the Bank's Article of Association requires 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 2025. Details appear in the one report, Form 56-1 as, detailed in Enclosure 1

Board of Directors' Opinion: It is considered appropriate to report on the Bank's operations of year 2025 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 2025

Objective and Reason:

The Bank has prepared the Statement of Financial Position and the Statement of Comprehensive Income for the year ended 31 December 2025. These financial statements have been reviewed and approved by the Audit Committee and audited and unconditionally certified by the Bank's external auditor. The details are set out in the Annual Report (Form 56-1 e-One Report), which has been provided to shareholders in QR Code format as shown in this invitation, as per Enclosure 1.

Board of Directors' Opinion:

It is considered appropriate to propose to the Annual General Meeting of Shareholders for consideration and approval the Statement of Financial Position and the Statement of Comprehensive Income (Balance Sheet and Profit and Loss Statement) of the Bank for the year ended 31 December 2025, which have been reviewed by the Audit Committee and audited and certified by the independent certified public auditors.

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, 2025, 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.

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

The Bank has a dividend payment policy under which dividend distributions to shareholders are determined with due consideration to the Bank's operating results and long-term shareholder returns, including economic conditions, operating performance, financial position, cash flows, investment plans, and business expansion, as well as the Bank's capital adequacy level in light of its business plan, business risks, and the impact both before and after dividend payment, and in compliance with applicable laws and notifications of the Bank of Thailand ("BOT"), and in this regard the Board of Directors has resolved to pay dividends from the operating results for the period from 2024 to 2027 at a rate of approximately 5 percent to 20 percent of the net profit for each year.

Board of Directors' Opinion: It is considered appropriate to propose to the Shareholders' Meeting for approval as follows:

- No allocation to the legal reserve, as it has been fully met in accordance with the law.
- The Bank reported a net profit for the year 2025 of THB 4,083,062,086 in the separate financial statements and THB 4,016,284,427 in the consolidated financial statements, representing an increase from the operating results of the year 2024, in which the Bank recorded a net profit of THB 3,656,090,254 in the separate financial statements and THB 3,624,033,196 in the consolidated financial statements.

Based on the aforementioned operating results, the Board of Directors deems it appropriate to propose to the shareholder meeting to consider the payment of dividends to ordinary shareholders for the year 2025 at the rate of THB 0.98 per share, based on a total of 1,234,839,222 shares, totaling THB 1,210,142,437.56. This represents an increase from the year 2024, in which dividends were paid at the rate of THB 0.60 per share, totaling THB 740,903,533.20. The proposed dividend payment represents 29.61% of the net profit based on the separate financial statements and 30.15% of the net profit based on the consolidated financial statements for the year 2025. In this regard, the Bank has carefully considered its operating results, financial position, liquidity, and other relevant factors to ensure that the dividend payment is in accordance with the Bank's dividend policy, as well as applicable laws and regulations. Such dividend payment is in accordance with the Bank's dividend policy.

The dividend shall be payable to shareholders entitled to receive dividends in accordance with the Bank's Articles of Association, whose names appear on the record date for determining shareholders entitled to receive dividends on 7 May 2026, with the dividend payment date scheduled for 22 May 2026

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 with 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 2026, three directors will retire by rotation, as follows:

1. Mr. Guarav Malik, Non-Executive Director
2. Mr. Winyou Chaiyawan, Executive Director
3. Ms. Krisana Aramkulchai., Executive Director.

The Bank granted shareholders the right to nominate persons whom they deem qualified for election as directors at the 2026 Annual General Meeting of Shareholders by announcing such opportunity through the Stock Exchange of Thailand and publishing the criteria and procedures for nomination on the Bank's website for a period of three (3) months from 1 September to 30 November 2025; however, no shareholder submitted any nomination for election as a director of the Bank.

Therefore, the Nomination and Remuneration Committee proceeded to consider the qualifications of directors in accordance with the prescribed criteria and nomination process, carefully and prudently reviewing their suitability in terms of qualifications, experience, and expertise from diverse professional backgrounds, as well as the qualifications required by law, and upon such consideration resolved to propose that the three directors who are due to retire by rotation be re-elected for another term, as detailed in Enclosure 2.

Board of Directors' Opinion:

The Board of Directors, excluding the interested directors, has duly considered and resolved to approve the proposal of the Nomination and Remuneration Committee to submit to the Annual General Meeting of Shareholders for consideration and approval the re-election of Mr. Gaurav Malik, , Mr. Winyou Chaiyawan, and Ms. Kritisana Aramkulchai who are directors retiring by rotation, to serve for another term, as all three directors possess the requisite qualifications and have extensive experience, knowledge, and expertise in accordance with the Board Skill Matrix appropriate to the Bank's business operations and beneficial to its continued development, are not subject to any prohibited characteristics for appointment as directors of a financial institution under applicable laws, have performed their duties with due care, responsibility, honesty, and integrity in compliance with the law, the Bank's objectives, Articles of Association, and the resolutions of the Board of Directors and the shareholders'

meeting, and have obtained approval from the Bank of Thailand to serve as directors for another term.

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 2026 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 2026 have been considered by the Nomination and Remuneration Committee and presented to the Board of Directors for consideration, as detailed in Enclosure 3

Board of Directors' Opinion:

It is considered appropriate to propose that the Annual General Meeting of Shareholders consider and approve the determination of directors' remuneration as carefully reviewed and recommended by the Nomination and Remuneration Committee, taking into account the appropriateness of the Bank's business size, business outlook, and growth potential, as well as the level and structure of directors' remuneration to reflect the value of their knowledge, capabilities, and performance in contributing to the Bank's success and sustainable business operations, whereby the directors' remuneration, comprising monthly remuneration and meeting allowances, shall remain unchanged at the same rates as those approved by the 2025 Annual General Meeting of Shareholders, while other benefits, including medical and annual health check-up entitlements, shall be in accordance with the Bank's regulations, and the special remuneration (bonus) for directors for the year 2026 is proposed at a total amount of THB 10,430,000, representing 0.26% of the net profit, with such adjustment reflecting the Bank's net profit of THB 4,016 million, which increased by 10.8% from the previous year, and the bonus being adjusted in proportion to the net profit growth at a rate of 10%, whereby the total amount shall be allocated to directors based on their tenure during 2025 (with no new appointments or resignations during the year), comprising 1 Chairman, 3 independent directors, and 2 non-executive directors, as detailed in Enclosure 3.

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

In this regard, any director of the Bank or member of any sub-committee who is an executive director, executive, or full-time employee of the Bank and who already receives a regular monthly salary shall not be entitled to receive monthly remuneration, meeting allowances, or special remuneration based on the Bank's performance in his or her capacity as a director or member of any sub-committee, as proposed above, for any committee.

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 2026

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.

Board of Directors' Opinion:

The Bank has consistently placed great importance on strict compliance with the regulatory requirements of relevant authorities, particularly the auditor rotation requirement, and has fully complied with the statutory rotation of auditors within the same audit firm in accordance with the prescribed period; however, in order to align with the policy to enhance good corporate governance standards and to further strengthen the independence and effectiveness of the audit function, in 2026 the Audit Committee deemed it appropriate to review and select a new audit firm for the 2026 financial year, and upon consideration of leading audit firms approved by the Securities and Exchange Commission, the Audit Committee resolved to propose the appointment of PricewaterhouseCoopers ABAS Ltd. (PwC) as the Bank's auditor for the year 2026 on the grounds of its independence, expertise, experience in auditing commercial banking businesses, credibility, adequacy of resources, and reasonable audit fee.

Accordingly, the Board of Directors considered it appropriate to propose to the Meeting of Shareholders for consideration and approval the appointment of PricewaterhouseCoopers ABAS Ltd. (PwC) as the Bank's audit firm for the year 2026 in replacement of KPMG Phoomchai Audit Ltd., which has consistently performed its duties satisfactorily, as recommended by the Audit Committee following due and careful consideration, by appointing Ms. Sinsiri Thangsombat (CPA No. 7352) and/or Ms. Sakuna Yamsakul (CPA No. 4906) and/or Mr. Paiboon Tunkoon (CPA No. 4298) of PwC as the Bank's auditors, the Engagement Partner of PwC possessing extensive experience and expertise in auditing the financial statements of banking businesses, with the audit fee for the year 2026 proposed at

Baht 5,570,000, excluding value added tax, other taxes, and out-of-pocket expenses normally incurred in the course of the audit engagement, representing a decrease of 10.16 percent compared to the audit fee for the year 2025 of Baht 6,200,000, as detailed in Enclosure 4.

In this regard, all three auditors and PricewaterhouseCoopers ABAS Ltd. (PwC), the audit firm to which they belong, are auditors approved by the Securities and Exchange Commission and the Bank of Thailand. They have no relationships with or interests in the Bank, its subsidiaries, management, major shareholders, or related persons. Therefore, they are independent in auditing and expressing their opinions on the Bank's financial statements.

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)

To provide shareholders with an opportunity to raise questions, express opinions, and offer suggestions to the Board of Directors regarding the Bank's operations, as well as any other matters related to the Bank's business. This is intended to promote shareholder participation and good corporate governance. In this agenda, the Bank will not propose any other matters for the meeting's consideration or approval, unless otherwise required by law or approved by the meeting in accordance with applicable laws.

Information for Shareholders

In this regard, as the Bank had provided shareholders with the opportunity to propose agenda items for the 2026 Annual General Meeting of Shareholders in advance during the period from September 1 to November 30, 2025, the Bank would like to inform that no shareholder proposed any agenda item for the 2026 Annual General Meeting of Shareholders within such period.

In order to speed up and facilitate the shareholders' registration to attend the Meeting via electronic media, for the shareholders wishing to attend the Meeting via electronic media by themselves or to appoint any person other than the Bank's Independent Directors as their proxies to attend the Meeting via electronic media, please refer to Practice Guideline for e-AGM (Enclosure 7), Procedure for e-AGM System Usage (Enclosure 8), and User Manual for Document Submission and Participation in the Meeting System(Enclosure 9)The registration system for submitting requests to attend the meeting via electronic means will be available from 10 April 2026 at 8.30 a.m. until the completion of the meeting on 24 April 2026. The record date for determining shareholders entitled to attend the 2026 Annual General Meeting of Shareholders is 31 March 2026.

If any shareholder wishes to appoint an independent director of the Bank as proxy, as specified in Enclosure 5, the shareholder is requested to duly complete and sign the Proxy Form (Enclosure 6), affix the requisite stamp duty, and submit

the proxy together with the supporting documents to the Bank, to be received by 20 April 2026, either by e-mail at corpsec@thaicreditbank.com or by post to the Corporate Secretary Department, Thai Credit Bank Public Company Limited, 123 V. One Tower Building, 16th Floor, Rama 9 Road, Huai Khwang Subdistrict, Huai Khwang District, Bangkok 10310.

To maximize the benefits of the Meeting and to preserve shareholders' rights, shareholders who wish the Bank to clarify any matters relating to the agenda items proposed for this Meeting may submit their questions in advance via the question submission form, the details of which are available on the Bank's website at www.thaicreditbank.com under Investor Services >> Investor Relations >> Shareholder Information. Questions may be submitted by email to Corpsec@thaicreditbank.com or by registered mail addressed to the Corporate Secretary Department, Thai Credit Bank Public Company Limited, 123 V. One Tower Building, 16th Floor, Rama 9 Road, Huai Khwang Subdistrict, Huai Khwang District, Bangkok 10310, within 16 April 2026.

Please be informed accordingly

Yours Faithfully



(Mr. Pornthep Permpornpipat)

Corporate Secretary

By order of the Board of Directors of
Thai Credit Bank Public Company Limited

- Remarks:
1. Shareholders may access the Annual Report / Form 56-1 One Report (Form 56-1 One Report) by scanning the QR code provided in the Notice of the Meeting.
 2. Shareholders may access the Notice of the Annual General Meeting of Shareholders and the supporting documents on the Bank's website.
 3. Shareholders may contact the share registrar at Thailand Securities Depository Co., Ltd. (TSD) at Tel. +66 (0)2-009-9999.

Annual Report 2025(Form 56-1 e-One Report) Attached in QR Code

The shareholders can consider the Company's Annual Report 2025 (Form 56-1 -One Report) through the following channels:

QR Code



Website

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

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

Name	Mr.Gaurav Malik	
Age	54 years	
Director Type	Non-Executive Director	
Date of Appointment as Director	19 August 2019	
Years of Directorship	6 years 9 months	
Present Positions	Director (Non-Executive Director) Nomination and Remuneration Committee Membe Risk Oversight Committee Member	
Nationality	India	
Education	<ul style="list-style-type: none"> ● Post Graduate Program in Management, Indian Institute of Management Bangalore, India ● Master of Science in Mathematics and Computer Applications, Indian Institute of Technology Delhi, India 	
Training from the Thai Institute of Directors Association (IOD).	<ul style="list-style-type: none"> ● Director Accreditation Program (DAP), Class 193/2022 	
Other training programs.	<ul style="list-style-type: none"> ● AWS Perspective on Progressive Transformation Program, 23 September 2025, AWS Institute for Financial Services 	

CREDIT Shareholdings as of December 31, 2025. None

% of total shares with voting rights None

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

Meeting Attendance in 2025

The number of meetings attended in 2025 / The total number of meetings in 2025.			
Board of Directors	Nomination and Remuneration committee	Risk Oversight Committee	Annual General meeting of Shareholder
12/12	4/4	11/11	1/1

The position of director / executive in other listed companies.

None

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

Name of company	Type of business	Position
Constant Energy Singapore Pte Ltd	Joint Venture Business	Non-Executive Director

<u>Name of company</u>	<u>Type of business</u>	<u>Position</u>
Constant Energy Vietnam Pte Ltd	Joint Venture Business	Non-Executive Director
Constant Energy Singapore III Pte Ltd	Joint Venture Business	Non-Executive Director
Constant Energy Singapore Holding Pte Ltd	Joint Venture Business	Non-Executive Director
Olympus Capital Asia Pte Ltd.	Joint Venture Business	Managing Director and Authorized Signatory
Olympus ACF Pte Ltd	Joint Venture Business	Authorized Signatory
OCA Investment Holdings I Pte Ltd	Joint Venture Business	Authorized Signatory
OCA V Holdings Pte Ltd	Joint Venture Business	Authorized Signatory
AEP II Holdings Pte Ltd	Joint Venture Business	Authorized Signatory
Koi Structured Credit Pte Ltd	Joint Venture Business	Authorized Signatory
Olympus Capital Holdings Asia India Advisors Pvt Ltd	Joint Venture Business	Authorized Signatory

Work Experiences


<u>Name of Company</u>	<u>Type of Business</u>	<u>Position</u>
Singapore American School	Educational Institution	Director
AEP Investment Holdings I Pte Ltd	Joint Venture Business	Director
Olympus Capital Holdings Asia Pte Ltd	Joint Venture Business	Managing Director
Quattro Global Services	Business Process Outsourcing	Director

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

-None-

Criteria for Nomination

The Bank's Board of Directors has reviewed the screening process and the recommendations of the Nomination and Remuneration Committee and is of the opinion that Mr.Gaurav Malik possesses the qualifications appropriate for the Bank's business operations. Mr. Malik also meets the director qualifications as prescribed by the relevant laws, regulations, and the Board Charter, and has received approval from the applicable regulatory authorities.

Name	Mr. Winyou Chaiyawan	
Age	53 years	
Director Type	Executive Director	
Date of Appointment as Director	21 July 2004	
Years of Directorship	21 years 9 months	
Present Positions	Vice Chairman of the Board (Authorized Signatory) Chairman of Executive committee Risk Oversight Committee Member Corporate Governance and Sustainability Committee Member	
Nationality	Thai	
Education	<ul style="list-style-type: none"> ● Master of Business Administration (MBA), UCLA Anderson School of Management, California ● Bachelor of Business Administration (First-Class Honors), Major in Finance and Banking, Thammasat University ● Chartered Financial Analyst (CFA), CFA Institute 	
Training from the Thai Institute of Directors Association (IOD).	<ul style="list-style-type: none"> ● ESG in the Boardroom, Class 3/2024 ● Corporate Governance for Capital Market Intermediaries, Year 2016 ● Director Accreditation Program (DAP), Year 2015 	
Other training programs.	<ul style="list-style-type: none"> ● AWS Perspective on Progressive Transformation Program / AWS for Financial Services Institute – 23 September 2025 ● Communication and Coordination for CEO / Issara Institute and Impression ● Cyber Resilience Leadership: Herd Immunity / Bank of Thailand ● Bangkok Sustainable Banking Forum / Bank of Thailand ● Cyber Resilience Leadership Program / Bank of Thailand ● Cyber Resilience Program / Bank of Thailand ● Ultra Wealth Program / Ultra Wealth Management Co., Ltd. ● Leadership Development Program (LDP) / Thai Listed Companies Association (TLCA) 	

- Capital Market Academy Executive Program, Class of 2012 /
Capital Market Academy

CREDIT Shareholdings as of December 31, 2025. Direct shareholding of 4.88%, comprising 60,300,690 shares held in own name, and 19,145,000 shares held through a custodian account under UBS AG, Singapore Branch. The total shareholding amounts to 79,445,690

% of total shares with voting rights 6.43 %

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

Meeting Attendance in 2025

The number of meetings attended in 2025 / The total number of meetings in 2025.				
Board of Directors	Executive Committee	Risk Oversight Committee	Corporate Governance and Sustainability Committee	Annual General Meeting of Shareholder
11/12	12/13	10/11	4/4	1/1

The position of director / executive in other listed companies

Name of company	Type of business	Position
Thai Life Insurance Public Company Limited	Life Insurance	Director (Authorized Signatory)
Thai Life Insurance Public Company Limited	Life Insurance	Deputy Chief Executive Officer
Thai Life Insurance Public Company Limited	Life Insurance	Executive Director

The position of director / executive in non-listed companies

Name of company	Type of business	Position
CHAI PENONG CO., LTD.	Principal Investment Activities	Director (Authorized Signatory)
Toonchai Co., Ltd.	Principal Investment Activities	Director (Authorized Signatory)
Thai Credit Foundation	Foundation	Chairman of the Board
Thai Health Insurance Public Company Limited	Health Insurance	Director (Authorized Signatory)
Union Land Co., Ltd.	Property Leasing	Director (Authorized Signatory)
Phasuk Co., Ltd.	Real Estate Trading	Director (Authorized Signatory)
Thai Micro Digital Solutions Co., Ltd.	Electronic Payment and E-Money Services	Chairman of the Board and Director (Authorized Signatory)

<u>Name of company</u>	<u>Type of business</u>	<u>Position</u>
VNB Holding Co., Ltd.	Holding Company	Managing Director, Director (Authorized Signatory), and Risk Management Committee Member
Chaiyawan Co., Ltd.	Securities Investment	Director (Authorized Signatory)
Yartsamphan Co., Ltd.	To conduct business similar to that of a bank, to engage in real estate leasing, and to provide associated services	Director (Authorized Signatory)
V.C. Property Co., Ltd.	Activities of Non-Financial Holding Companies	Director (Authorized Signatory)

Work Experiences

<u>Name of company</u>	<u>Type of business</u>	<u>Position</u>
GMO-Z.com Securities (Thailand) Co., Ltd.	Securities Brokerage	Chairman of the Board, Independent Director, and Chairman of the Audit Committee
Bay Computing Co., Ltd.	Computer Equipment Distribution and Software Development Project Management	Director
Thai Life Insurance Public Company Limited	Life Insurance	Senior Executive Vice President
SBI Thai Online Securities Co., Ltd.	Securities Brokerage	Independent Director
Thai Credit Bank Public Company Limited	Banking Business	Chief Executive Officer
Thai Keha Credit Foncier Public Company Limited	Credit Foncier	Director (Authorized Signatory)
Thai Keha Credit Foncier Co., Ltd. /	Credit Foncier	Director (Authorized Signatory)

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

Non-

Criteria for Nomination

The Bank's Board of Directors has reviewed the screening process and the recommendations of the Nomination and Remuneration Committee and is of the opinion that Mr.Winyou Chaipayawan possesses the qualifications appropriate for the Bank's business operations. Mr.Winyou also meets the director qualifications as prescribed by the relevant laws, regulations, and the Board Charter, and has received approval from the applicable regulatory authorities

Name	Miss Krisana Aramkulchai
Age	78 years
Director Type	Executive Directors
Date of Appointment as Director	20 July 2001
Years of Directorship	24 years 9 months
Present Positions	Director (Authorized Signatory)
Nationality	Thai
Education	<ul style="list-style-type: none"> ● Bachelor of Accountancy, Bangkok University
Training from the Thai Institute of Directors Association (IOD).	<ul style="list-style-type: none"> ● Director Certification Program (DCP), Class 198/2014
Other training programs.	<ul style="list-style-type: none"> ● AWS Perspective on Progressive Transformation Program, 23 September 2025, AWS Institute for Financial Services ● Business Sustainability Based on Good Corporate Governance / Thai Institute of Directors (IOD) and the Office of the Securities and Exchange Commission (SEC) ● Bangkok Sustainable Banking Forum 2019 / Bank of Thailand ● Cyber Resilience Leadership / Bank of Thailand ● Cyber Resilience / Bank of Thailand



CREDIT Shareholdings as of December 31, 2025. 103,400 shares

% of total shares with voting rights 0.01%

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

Meeting Attendance in 2025

The number of meetings attended in 2025 / The total number of meetings in 2025.	
Board of Directors	Annual General Meeting of Shareholder
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	Director (Authorized Signatory)

Work Experiences

<u>Name of Company</u>	<u>Type of Business</u>	<u>Position</u>
Thai Keha Credit Foncier Public Company Limited	Credit Foncier	Director (Authorized Signatory)
Thai Keha Credit Foncier Company Limited	Credit Foncier	Director (Authorized Signatory)

Note: Positions in Thai Credit Bank Public Company Limited (TCB). TCB was originally incorporated under the name Credit Foncier Thai Kehah Public Company Limited. It was subsequently renamed for the second time to Thai Credit Retail Bank Public Company Limited on 18 January 2007 and was finally renamed Thai Credit Bank Public Company Limited on 1 September 2023.

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

None

Criteria for Nomination

The Bank's Board of Directors has reviewed the screening process and the recommendations of the Nomination and Remuneration Committee and is of the opinion that Miss Krisana Aramkulchai possesses the qualifications appropriate for the Bank's business operations. Miss Krisana also meets the director qualifications as prescribed by the relevant laws, regulations, and the Board Charter, and has received approval from the applicable regulatory authorities

For consideration of Agenda 5: To consider and approve the directors' remuneration for year 2026 and special remuneration

The meeting of the Bank's Board of Directors considered the remuneration in accordance with the recommendation of the Nomination and Remuneration Committee, comprising monthly remuneration, meeting attendance fees, and special remuneration for directors for the year 2026, which shall remain at the same rates as the remuneration for the year 2025 approved by the Annual General Meeting of Shareholders in 2025, while other benefits, including entitlement to medical treatment and annual health check-ups, shall be in accordance with the Bank's regulations, with details as follows:

(1) Monthly remuneration

Position	Monthly Compensation (THB per month)		
	Current (2025)	Proposed	change (+/-)
Board of Directors			
Chairman of the Board	200,000	200,000	-
Vice Chairman of the Board	190,000	190,000	-
Director	100,000	100,000	-
Sub Committee			
(1) Audit Committee			
Chairman	60,000	60,000	-
Member	30,000	30,000	-
(2) Nomination and Remuneration Committee			
Chairman	ไม่มี	ไม่มี	-
Member	ไม่มี	ไม่มี	-
(3) Risk Oversight Committee			
Chairman	ไม่มี	ไม่มี	-
Member	ไม่มี	ไม่มี	-
(4) Corporate Governance and Sustainability Committee			
Chairman	ไม่มี	ไม่มี	-
Member	ไม่มี	ไม่มี	-
(5) Executive Committee			
Chairman	500,000	500,000	-
Member	ไม่มี	ไม่มี	-

(2) The meeting attendance fees

Position	Attendance fee (THB per time)		
	Current (2025)	Proposed	change (+/-)
Board of Directors			
Chairman of the Board	70,000	70,000	-
Vice Chairman of the Board	60,000	60,000	-
Director	40,000	40,000	-
Sub Committee			
(1) Audit Committee			
Chairman	50,000	50,000	-
Member	30,000	30,000	-
(2) Nomination and Remuneration Committee			
Chairman	50,000	50,000	-
Member	30,000	30,000	-
(3) Risk Oversight Committee			
Chairman	50,000	50,000	-
Member	30,000	30,000	-
(4) Corporate Governance and Sustainability Committee			
Chairman	50,000	50,000	-
Member	30,000	30,000	-
(5) Executive Committee			
Chairman	100,000	100,000	-
Member	ไม่มี	ไม่มี	-

(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)

The special remuneration for the Bank's operating performance for the year 2025 amounts to a total of Baht 10,430,000, representing 0.26 percent of net profit. Such adjustment of special remuneration results from the Bank's net profit of Baht 4,000 million, which increased by 10.8 percent from the previous year, with the increase in bonus being made in proportion to the

increase in net profit at a rate of 10 percent. The said amount shall be allocated to the directors in accordance with their respective periods of service during the year 2025 (with no appointments or resignations of directors during the year), as follows: one Chairman in the amount of Baht 2,980,000; three Independent Directors at Baht 1,490,000 each; and two Non-Executive Directors at Baht 1,490,000 each.

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 2026

1. Consider approving the appointment of auditors for the year 2026 by proposing the appointment of auditors from PricewaterhouseCoopers ABAS 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. SinsiriThangsombat

Date of registration as auditor	1 April 2009
CPA Registration Number	7352
Education Background	Master of Business Administration
Years of auditing for the Bank	-
Years auditing related companies and subsidiaries	-

2. Ms. Sakuna Yamsakul

Date of registration as auditor	1 April 2006
CPA Registration Number	4906
Education Background	Bachelor of Accountancy
Years of auditing for the Bank	-
Years auditing related companies and subsidiaries	-

3. Mr. Paiboon Tunkoon

Date of registration as auditor	1 October 2008
CPA Registration Number	4298
Education Background	Master of Business Administration
Years of auditing for the Bank	-
Years auditing related companies and subsidiaries	-

The auditors proposed for appointment as the auditors of the Bank and its subsidiary are from the same audit firm, and neither the firm nor the auditors have any relationship with or interest in the Bank or its subsidiaries, management, major shareholders, or related persons in a manner that would affect their independent performance of duties in any respect. In addition, in the event that any of the aforementioned certified public accountants is unable to perform the duties, PricewaterhouseCoopers ABAS Ltd. (PwC) shall be authorized to arrange for another certified public accountant of PricewaterhouseCoopers ABAS Ltd. (PwC) to perform the duties in his or her place.

2. To consider approving the audit fees for 2026 at the total amount of Baht 5,570,000 which consists of:

Audit Fee – Baht	2025	2026
● Thai Credit Bank)		
- Annual Audit FS –31 Dec	4,604,000	2,300,000
- Half Year Audit FS –30 Jun)		2,050,000
- Review FS – 31 Mar and 30 Sep	1,596,000	1,220,000
Total fee	6,200,000	5,570,000
(% Decrease of total fee from previous year)		(10.16) %

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

In addition, the shareholders are informed that PricewaterhouseCoopers ABAS Ltd. has been appointed as the auditor for the year 2026 of Thai Micro Digital Solutions Co., Ltd., a subsidiary of the Bank, for the audit of the financial statements for the six-month period ending 30 June and the year ending 31 December, with an audit fee of Baht 350,000, representing a decrease of 18.98 percent compared with Baht 432,000 in 2025.

Furthermore, in 2025, the Bank did not pay any non-audit fees to KPMG Phoomchai Audit Ltd. or any of the auditor's affiliated firms.

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 57

Located at No. Head quarter 123 V. One Tower Building, Rama 9 Road, Hua Khwang Sub-District ,
Hua Khwang District, Bangkok 10310

CREDIT Shareholding as of 31 December 2025: 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 53

Located at No. Head quarter 123 V. One Tower Building, Rama 9 Road, Hua Khwang Sub-District ,
Hua Khwang District, Bangkok 10310

CREDIT Shareholding as of 31 December 2025: 0.001%

Conflicts of interest in any agenda: 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.

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..... 57..... ปี

Name

Miss Ada Ingawanij

Age

57

Year

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

Located at No. Head quarter 123 V. One Tower Building

Road Rama 9

Sub-District

Hua Khwang

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

District

Hua Khwang

Province Bangkok

Postal Code

10310

or

3. ชื่อ นายศุภชัย สุชนะนรินทร์ อายุ 53 ปี
 Name Mr.Supachai Sukhanindr Age 53 Year
 อยู่บ้านเลขที่ ถนน ตำบล/แขวง
 Located at No. Head quarter 123 V. One Tower Building Road Rama 9 Sub-District Hua Khwang
 อำเภอ/เขต จังหวัด รหัสไปรษณีย์
 District Hua Khwang Province Bangkok Postal Code 10310 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 2569 ในวันศุกร์ที่ 24 เมษายน 2569 เวลา 14.00 น. โดยจะจัดการประชุมผู้ถือหุ้นรูปแบบการประชุมผ่านสื่ออิเล็กทรอนิกส์ โดยถ่ายทอดสด ณ อาคาร อาร์เอส ทาวเวอร์ ชั้น 25 เลขที่ 121/177 ถนนรัชดาภิเษก แขวงดินแดง เขตดินแดง กรุงเทพฯ 10400 ซึ่งเป็นตามพระราชกำหนดว่าด้วยการประชุมผ่านสื่ออิเล็กทรอนิกส์ พ.ศ. 2563 รวมถึงกฎหมายและระเบียบอื่นๆ ที่เกี่ยวข้อง หรือที่จะพึงเลื่อนไปในวัน เวลา และสถานที่อื่นด้วย

Any one of the above as my/our proxy to attend and vote on my/our behalf at the Shareholders' Annual General Meeting 2026, to be held on Friday, 24 April 2026, at 2:00 p.m., in the form of a meeting via electronic media with live broadcasting from RS Tower, 25th Floor, No. 121/177 Ratchadaphisek Road, Din Daeng Sub-district, Din Daeng District, Bangkok 10400, in accordance with the Emergency Decree on Electronic Meetings B.E. 2563 (2020), as well as other applicable laws and regulations, or at any other date, time, and place to which the meeting may be postponed.

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..... 57..... ปี

Name Miss Ada Ingawanij Age 57 Year

อยู่บ้านเลขที่..... ถนน..... พระราม 9..... ตำบล/แขวง..... ห้วยขวาง.....

Located at No. Head quarter 123 V. One Tower Building Road Rama 9 Sub-District Hua Khwang

อำเภอ/เขต..... ห้วยขวาง..... จังหวัด..... กรุงเทพมหานคร..... รหัสไปรษณีย์..... 10310..... หรือ

District Hua Khwang Province Bangkok Postal Code 10310 or

3. ชื่อ..... นายศุภชัย สุขะนินทร์..... อายุ..... 53..... ปี

Name Mr.Supachai Sukhanindr Age 53 Year

อยู่บ้านเลขที่..... ถนน..... พระราม 9..... ตำบล/แขวง..... ห้วยขวาง.....

Located at No. Head quarter 123 V. One Tower Building Road Rama 9 Sub-District Hua Khwang

อำเภอ/เขต.....ห้วยขวาง.....จังหวัด กรุงเทพมหานคร.....รหัสไปรษณีย์ 10310.....หรือ

District Hua Khwang Province Bangkok Postal Code 10310 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 2569 ในวันศุกร์ที่ 24 เมษายน 2569 เวลา 14.00 น. โดยจะจัดการประชุมผู้ถือหุ้นรูปแบบการประชุมผ่านสื่ออิเล็กทรอนิกส์ โดยถ่ายทอดสด ณ อาคาร อาร์เอส ทาวเวอร์ ชั้น 25 เลขที่ 121/177 ถนนรัชดาภิเษก แขวงดินแดง เขตดินแดง กรุงเทพฯ 10400 ซึ่งเป็นตามพระราชกำหนดว่าด้วยการประชุมผ่านสื่ออิเล็กทรอนิกส์ พ.ศ. 2563 รวมถึงกฎหมายและระเบียบอื่นๆ ที่เกี่ยวข้อง หรือที่จะพึงเลื่อนไปในวันเวลา และสถานที่อื่นด้วย

Any one of the above as my/our proxy to attend and vote on my/our behalf at the Shareholders' Annual General Meeting 2026, to be held on Friday, 24 April 2026, at 2:00 p.m., in the form of a meeting via electronic media with live broadcasting from RS Tower, 25th Floor, No. 121/177 Ratchadaphisek Road, Din Daeng Sub-district, Din Daeng District, Bangkok 10400, in accordance with the Emergency Decree on Electronic Meetings B.E. 2563 (2020), as well as other applicable laws and regulations, or at any other date, time, and place to which the meeting may be postponed.

(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 2568
Agenda 1 Acknowledgement of the Board of Directors' report on the Bank's operations for the year 2025
- วาระที่ 2 เรื่อง พิจารณานุมัติงบแสดงฐานะการเงินและงบกำไรขาดทุนเบ็ดเสร็จสำหรับปีสิ้นสุดวันที่ 31 ธันวาคม 2568
Agenda 2 To consider and approve the audited statement of financial position and statements of comprehensive income for the fiscal year ended 31 December 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 3 เรื่อง พิจารณานุมัติพิจารณาอนุมัติจัดสรรเงินกำไรจากการดำเนินงานของธนาคารสำหรับปีสิ้นสุด 31 ธันวาคม 2568 เป็นเงินสำรองตามกฎหมาย และการจ่ายเงินปันผล
Agenda 3 To consider and approve the allocation of profits from the Bank's operations for the year ending December 31, 2025, 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

Agenda4 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 นายกัรวราฟ มาลิก (Mr.Gaurav Malik)

เห็นด้วย ไม่เห็นด้วย งดออกเสียง

Approve Disapprove Abstain

4.2 นายวิญญู ไชยวรรณ (Mr. Winyou Chaiyawan)

เห็นด้วย ไม่เห็นด้วย งดออกเสียง

Approve Disapprove Abstain

4.3 นางสาวกฤษณา อรามกุลชัย (Ms. Krisana Aramkulchai)

เห็นด้วย ไม่เห็นด้วย งดออกเสียง

Approve Disapprove Abstain

วาระที่ 5 เรื่อง พิจารณาอนุมัติค่าตอบแทนกรรมการประจำปี 2569 และผลตอบแทนพิเศษกรรมการ

Agenda5 To consider and approve the directors' remuneration for year 2026 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 2569 ของธนาคาร

Agenda6 To consider and approve the appointment of the Bank's auditor and the determination of the audit fee for the year 2026.

(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) ในกรณีที่ข้าพเจ้าไม่ได้ระบุความประสงค์ในการออกเสียงลงคะแนนในวาระใดไว้หรือระบุไว้ไม่ชัดเจนหรือในกรณีที่ประชุมมีการพิจารณาหรือลงมติในเรื่องใดนอกเหนือจากเรื่องที่ระบุไว้ข้างต้น 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. 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..... 57..... ปี

Name Miss Ada Ingawaniij Age 57 Year

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

Located at No. Head quarter 123 V. One Tower Building Road Rama 9 Sub-District Hua Khwang

อำเภอ/เขต	ห้วยขวาง	จังหวัด	กรุงเทพมหานคร	รหัสไปรษณีย์	10310	หรือ
District	Hua Khwang	Province	Bangkok	Postal Code	10310	or
<input type="checkbox"/> 3. ชื่อ	นายศุภชัย สุชนะรินทร์			อายุ	53	ปี
Name	Mr.Supachai Sukhanindr			Age	53	Year
อยู่บ้านเลขที่	ถนนใหญ่ 123 อาคาร วี.วรวรรณ ทาวเวอร์	ถนน	พระราม 9	ตำบล/แขวง	ห้วยขวาง	
Located at No.	Head quarter 123 V. One Tower Building	Road	Rama 9	Sub-District	Hua Khwang	
อำเภอ/เขต	ห้วยขวาง	จังหวัด	กรุงเทพมหานคร	รหัสไปรษณีย์	10310	หรือ
District	Hua Khwang	Province	Bangkok	Postal Code	10310	or
<input type="checkbox"/> 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 2569 ในวันศุกร์ที่ 24 เมษายน 2569 เวลา 14.00 น. โดยจะจัดการประชุมผู้ถือหุ้นรูปแบบการประชุมผ่านสื่ออิเล็กทรอนิกส์ โดยถ่ายทอดสด ณ อาคาร อาร์เอส ทาวเวอร์ ชั้น 25 เลขที่ 121/177 ถนนรัชดาภิเษก แขวงดินแดง เขตดินแดง กรุงเทพฯ 10400 ซึ่งเป็นตามพระราชกำหนดว่าด้วยการประชุมผ่านสื่ออิเล็กทรอนิกส์ พ.ศ. 2563 รวมถึงกฎหมายและระเบียบอื่น ๆ ที่เกี่ยวข้อง หรือที่จะพึงเลื่อนไปในวัน เวลา และสถานที่อื่นด้วย

Any one of the above as my/our proxy to attend and vote on my/our behalf at the Shareholders' Annual General Meeting 2026, to be held on Friday, 24 April 2026, at 2:00 p.m., in the form of a meeting via electronic media with live broadcasting from RS Tower, 25th Floor, No. 121/177 Ratchadaphisek Road, Din Daeng Sub-district, Din Daeng District, Bangkok 10400, in accordance with the Emergency Decree on Electronic Meetings B.E. 2563 (2020), as well as other applicable laws and regulations, or at any other date, time, and place to which the meeting may be postponed.

(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 2568
Agenda 1 Acknowledgement of the Board of Directors' report on the Bank's operations for the year 2025
- วาระที่ 2 เรื่อง พิจารณารายงานฉบับแสดงฐานะการเงินและงบกำไรขาดทุนเบ็ดเสร็จสำหรับปีสิ้นสุดวันที่ 31 ธันวาคม 2568
Agenda 2 To consider and approve the audited statement of financial position and statements of comprehensive income for the fiscal year ended 31 December 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 3 เรื่อง พิจารณารายงานมติพิจารณาอนุมัติจัดสรรเงินกำไรจากการดำเนินงานของธนาคารสำหรับปีสิ้นสุด 31 ธันวาคม 2568 เป็นเงินสำรองตามกฎหมาย และการจ่ายเงินปันผล
Agenda 3 To consider and approve the allocation of profits from the Bank's operations for the year ending December 31, 2025, 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 นายกั้วราฟ มาลิก (Mr.Gaurav Malik)
- เห็นด้วย _____ เสียง ไม่เห็นด้วย _____ เสียง งดออกเสียง _____ เสียง
Approve Votes Disapprove Votes Abstain Votes
- 4.2 นายวิญญู ไชยวรรณ (Mr. Winyou Chaiyawan)
- เห็นด้วย _____ เสียง ไม่เห็นด้วย _____ เสียง งดออกเสียง _____ เสียง
Approve Votes Disapprove Votes Abstain Votes

4.3 นางสาวกฤษณา อร่ามกุลชัย (Ms. Krisana Aramkulchai)

เห็นด้วย _____ เสียง ไม่เห็นด้วย _____ เสียง งดออกเสียง _____ เสียง
Approve Votes Disapprove Votes Abstain Votes



วาระที่ 5 เรื่อง พิจารณานุมัติค่าตอบแทนกรรมการประจำปี 2569 และผลตอบแทนพิเศษกรรมการ

Agenda 5 To consider and approve the directors' remuneration for year 2026 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 2569 ของธนาคาร

Agenda 6 To consider and approve the appointment of the Bank's auditor and the determination of the audit fee for the year 2026.

(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)

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) 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

- หนังสือมอบฉันทะแบบ ค. นี้ใช้เฉพาะกรณีผู้ถือหุ้นที่ปรากฏชื่อในทะเบียนเป็นผู้ลงทุนต่างประเทศและแต่งตั้งให้คัสโตเดียน (Custodian) ในประเทศไทยเป็นผู้รับฝากและดูแลหุ้นให้เท่านั้น
This Proxy Form C shall apply only for foreign shareholder whose name appears in the register book, and the shareholder has appointed any custodian in Thailand as his/her custodian of shares.
- หลักฐานที่ต้องแนบพร้อมกับหนังสือมอบฉันทะ คือ
Documents required to attach with the Proxy Form:
 - หนังสือมอบอำนาจจากผู้ถือหุ้นให้คัสโตเดียน (Custodian) เป็นผู้ดำเนินการลงนามในหนังสือมอบฉันทะแทน
Power of Attorney authorizing the custodian to sign the proxy on behalf of the shareholder.
 - หนังสือยืนยันว่าผู้ลงนามในหนังสือมอบฉันทะได้รับอนุญาตประกอบธุรกิจคัสโตเดียน (Custodian)
Confirmation letter showing that the person who signs the proxy is permitted to operate custodian business.
- 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.
- วาระเลือกตั้งกรรมการสามารถเลือกตั้งกรรมการทั้งชุดหรือเลือกตั้งกรรมการเป็นรายบุคคล
Regarding the election of directors, the proxy can either elect the whole set of the nominated directors or by individual.
- กรุณาติดอากรแสตมป์ 20 บาท
Please affix duty stamp of Baht 20.

Practice Guideline for e-AGM

Proxy Appointment, Required Documents for Attending the Shareholders' Meeting

- **Appointment of a Proxy to Attend and Vote on Behalf of a Shareholder**

A shareholder may appoint another person or a independent director of the Bank to attend the meeting and vote on his/her behalf by completing the prescribed proxy form. In the event that a shareholder wishes to appoint a independent director of the Bank as proxy, the Bank proposes either of the following persons

- | | |
|---------------------------|---|
| 1. Miss Ada Ingawanij | Independent Director, Audit committee member and Corporate Governance and Sustainability Committee Member |
| 2. Mr.Supachai Sukhanindr | Independent Director, Chairman of Nomination and remuneration committee, Audit committee member and Risk oversight committee member |

Details of each director are provided under the heading “Information of the Independent Directors Proposed by the Bank for Appointment as Proxy by Shareholders” in Enclosure 5.

Upon duly completing and signing the proxy form, please submit the proxy form together with the required identification documents (please refer to the section “Documents for Identification,” which appears at the end of this document) to the Corporate Secretary through either of the following two channels:

1. E-mail address: corpsec@thaicreditbank.com or
2. Send the documents to the Corporate Secretary Department, Thai Credit Bank Public Company Limited, 123 V. One Tower Building, 16th Floor, Rama 9 Road, Huai Khwang Subdistrict, Huai Khwang District, Bangkok 10310, no later than 20 April 2026.

With respect to the proxy forms for the Shareholders' Meeting in accordance with the Notification of the Department of Business Development, Ministry of Commerce, Re: The Forms of Proxy (No. 5) B.E. 2550 (2007), dated 2 February 2007, three (3) forms are prescribed, summarized as follows:

- Proxy Form A: A general and uncomplicated form (applicable to all types of shareholders), specifying the name and details of the shareholder (the grantor) and the proxy. This form grants the proxy full discretion to consider and vote on behalf of the shareholder (the grantor) in all respects as deemed appropriate. Shareholders may download Proxy Form A from the Bank's website at www.thaicreditbank.com under the Investor Relations section.
- Proxy Form B: A form that provides detailed and specific items of authorization. The shareholder (the grantor) may either grant the proxy full discretion to consider and vote on his/her behalf in all respects as deemed appropriate or specify the voting instructions for each agenda item separately and clearly. The Bank has already delivered Proxy Form B to shareholders together with the Notice of the Shareholders' Meeting, as set out in Enclosure X.

-
- Proxy Form C: A form applicable only in cases where the shareholder is a foreign investor who appoints a custodian in Thailand to act as the share depository and custodian. Shareholders may download Proxy Form C from the Bank's website at www.thaicreditbank.com under the Investor Relations section.
- **Identification Documents**
1. **In the case where the shareholder is an individual**
 - 1.1 Attendance in Person
 - (1) A copy of a valid government-issued identification document bearing the shareholder's photograph, such as a national identification card, government officer identification card, state enterprise employee card, driver's license, or passport, duly certified as a true copy
 - 1.2 Appointment of a Proxy
 - (1) The proxy form, duly completed and signed by both the grantor and the proxy, with a Baht 20 stamp duty affixed
 - (2) A copy of a valid government-issued identification document of the shareholder, with details as specified in Clause 1.1 (1) above, duly certified as a true copy
 - (3) A copy of a valid government-issued identification document of the proxy, with details as specified in Clause 1.1 (1) above, duly certified as a true copy
 2. **In the case where the shareholder is a juristic person**
 - 2.1 Attendance by an Authorized Director of the Juristic Person
 - (1) A copy of a valid government-issued identification document of the authorized director who has the authority to bind the juristic person, as specified in Clause 1.1(1) above, duly certified as a true copy.
 - (2) A copy of the juristic person's Certificate of Registration issued by the Department of Business Development, Ministry of Commerce, dated not more than six (6) months prior to the date of the certificate, duly certified as a true copy by the authorized director(s) and affixed with the juristic person's seal (if any).
 - 2.2 Shareholders appoint a proxy to attend the meeting.
 - (1) The proxy form, duly completed and signed by the authorized director(s) who has/have the authority to bind the juristic person as the grantor, affixed with the juristic person's seal (if any), and signed by the proxy, with a Baht 20 stamp duty affixed.
 - (2) A copy of a valid government-issued identification document of the authorized director(s) who has/have the authority to bind the juristic person, as specified in Clause 1.1 (1) above, duly certified as a true copy.
 - (3) A copy of the juristic person's Certificate of Registration issued by the Department of Business Development, Ministry of Commerce, dated not more than six (6) months prior to the date of

the certificate, duly certified as a true copy by the authorized director(s) and affixed with the juristic person's seal (if any)

- (4) A copy of a valid government-issued identification document of the proxy, as specified in Clause 1.1(2) above, duly certified as a true copy.

3. In the case where the shareholder is a non-Thai national or a juristic person incorporated under foreign law

The provisions under Clauses 1 and 2 shall be applied mutatis mutandis to shareholders or meeting participants who are not Thai nationals, or to juristic persons established under foreign laws, as the case may be, subject to the following conditions:

- (1) A copy of the identification document as specified in Clause 1.1(1) of the shareholder, representative (director), or proxy who attends the meeting, duly certified as a true copy
- (2) A copy of a document issued by the government authority of the country in which the juristic person is registered, or a document prepared by the juristic person, specifying the juristic person's name, registered office address, authorized director(s) with binding authority, and any conditions or limitations on such authority, certified true and correct by the authorized director(s) and issued no more than one (1) year prior to the meeting date, together with the attached proxy form duly completed and signed by both the grantor and the proxy, with a 20 Baht stamp duty affixed.

Except where a custodian in Thailand has been appointed as the share depository and custodian (Custodian), in which case the documents specified in Proxy Form C shall be submitted.

Any documents prepared in a language other than Thai or English must be accompanied by an English translation, and the accuracy of such translation shall be certified by the shareholder, director, or the authorized representative of the juristic person.

4. In Case Shareholders Deceased

The estate administrator may attend the meeting in person or by proxy, in which case the provisions of Clause 1 shall apply mutatis mutandis, and a copy of the court order appointing the estate administrator, duly certified true and correct by the estate administrator and issued no more than six (6) months prior to the day before the meeting date, must be attached.

5. In Case Shareholders are Minors

His/her father, mother, or lawful guardian may attend the meeting in person or by proxy, in which case the provisions of Clause 1 shall apply mutatis mutandis, and a copy of the minor shareholder's house registration, duly certified true and correct by the father, mother, or lawful guardian, must be attached.

6. In Case Shareholders are Incompetent Persons or Quasi-Incompetent Persons

His/her curator or guardian may attend the meeting in person or by proxy, in which case the provisions of Clause 1 shall apply mutatis mutandis, and a copy of the court order appointing the custodian or guardian, duly certified true and correct by the custodian or guardian and issued no more than six (6) months prior to the day before the meeting date, must be attached.

Remarks:

- (1) In case a participant changes his/her title, name or surname, the evidence of such change shall be shown.
- (2) The Bank reserves the right to request any additional documents required for registration in order to verify the accuracy of the information provided. The Bank also reserves the right to permit attendance at the meeting only to those shareholders or proxy holders whose submitted documents have been duly verified as complete and accurate.
- (3) In case there is an argument or issue or required interpretation, the representative from the Legal Group of the Bank will be responsible for contemplation and judgment which shall be deemed final.

Guidelines for Vote Casting and Vote Counting

The Chairman of the Meeting or a person designated by the Chairman will propose that shareholders vote on each agenda item.

Voting casting

General agenda:

1. One (1) share shall be entitled to one (1) vote. Shareholders 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 the case of proxy voting:
 - 3.1 The proxy holder must vote according to the instructions specified by the shareholder in the proxy letter only. If the proxy holder votes otherwise on any agenda item, such vote shall be considered invalid and will not be counted as a vote of the shareholder.
 - 3.2 If the shareholder does not specify their voting intention on any agenda item in the proxy letter, or the instructions are unclear, or if the meeting considers or votes on any matter beyond those specified in the proxy letter, including any changes or additions to facts, the proxy holder shall have the right to consider and vote as deemed appropriate.
 - 3.3 For shareholders who appoint an independent director of the bank as their proxy to attend the meeting and vote according to the shareholder's instructions stated in the proxy letter, the independent director proxy shall register before the meeting date. The bank will record

the voting instructions specified in the proxy letter in advance and will combine these votes with votes from other shareholders attending the meeting.

Agenda: 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

Vote Counting

1. One share shall be counted as one vote, and the majority of votes shall be deemed a resolution, except as stated otherwise by law. In case of a tie of votes, the Chairman shall have a deciding vote.
2. For agenda items requiring approval by a majority of the votes cast by shareholders attending the meeting and entitled to vote, the bank will calculate the voting base by counting only the votes of shareholders who vote in favor or against, excluding abstentions.
3. For agenda items requiring approval by no less than three-fourths (3/4) of the total votes of shareholders attending the meeting and entitled to vote, the bank will calculate the voting base by counting all votes of shareholders attending and entitled to vote, including votes in favor, against, and abstentions, but excluding votes from shareholders not entitled to vote.
4. After the voting on each agenda has concluded, the Chairman or the person assigned will inform the meeting of the voting results for that agenda item, specifying the number and percentage of votes cast in favor, against, and abstentions.
5. Once the voting results for any agenda have been announced, the resolution for that agenda shall be considered final.

Expression of Opinions or Questions by Meeting Participants

Prior to the resolution of each agenda, the Chairman or the person assigned shall provide an opportunity for participants to express their opinions or raise questions. Participants are requested to ensure that their comments or inquiries are relevant to the respective agenda item. Should any participant wish to raise matters outside the scope of the agenda, such matters may be presented after the conclusion of all agenda items. All opinions or questions raised will be read and addressed during the meeting. The Bank may take appropriate actions to ensure the meeting is conducted in an orderly, concise, and efficient manner.

Procedure for e-AGM System Usage

The bank has appointed Quidlab Co., Ltd. ("Quidlab") as the service provider for the shareholder meeting control system via electronic media ("e-AGM"). This meeting system is certified by the Electronic Transactions Development Agency and supports devices including computers, laptops, tablets, and smartphones. The procedures for participating in the shareholder meeting via electronic media and the proxy submission methods are as follows:

1. Shareholders who wish to participate in the meeting shall proceed as follows:
 - 1.1 Shareholders or proxy holders can register their intention to attend the e-AGM via the website ("Web Link") <https://credit.foqus.vc/registration/> or scan QR Code appearing in this document in order to fill in the information from Thursday, April 10, 2026 at 8.30 hrs. until the end of e-AGM on Friday, April 24, 2026



- 1.2 Upon accessing the registration system, please complete the required information as specified and upload the identity verification documents as indicated in Enclosure 7
 - 1.3 After the bank verifies the completeness and accuracy of your documents to confirm your eligibility to attend the meeting, you will receive an email containing the Web Link to access the e-AGM system along with your username and password within 3 business days from the date you register in the system.

The bank kindly requests that you carefully review the user manual for the e-AGM system provided in Enclosure 9 and keep your username and password confidential and not disclose them to others.
 - 1.4 In case your document files are incomplete and/or incorrect, you will receive an email notifying you to access the system and submit corrected and additional documents.
 - 1.5 If you have any questions regarding registration or the use of the e-AGM system, or if you lose your username and password or do not receive the information by 21 April 2026, please contact Quidlab via email at info@quidlab.com or by phone at 02 013 4322 and 080 008 7616.
2. In case a shareholder is unable to attend the meeting in person, they may appoint another person or the bank's independent director, Miss Ada Ingawani and Mr. Supachai Sukhanindr to attend the meeting and vote on their behalf. The shareholder must complete the proxy form, sign it, attach

supporting documents for the proxy, and affix a 20 Baht stamp duty in full. The documents can be submitted as follows:

2.1 If appointing the independent director, send the documents to the email:

corpsec@thaicreditbank.com or to the Corporate Secretary Department, Thai Credit Bank Public Company Limited, 123 V. One Tower Building, 16th Floor, Rama 9 Road, Huai Khwang Subdistrict, Huai Khwang District, Bangkok 10310, by 20 April 2026.

2.2 In the case of appointing another person as proxy to attend the e-AGM, please submit the required documents through the registration system in accordance with Clause 1 from April 10, 2026, until the end of e-AGM on Friday, April 24, 2026.

In this regard, the bank has sent the proxy form along with the meeting notice to the shareholders (or it can be downloaded from the bank's website at

<https://investor.thaicreditbank.com/en/document/shareholder-meetings>. Please review the details of the proxy appointment in Enclosure 7 and the User Manual for Document Submission and Participation in the Meeting System in Enclosure 9.

3. System access for participating in the e-AGM

3.1 For the Annual General Meeting of Shareholders on April 24, 2026, shareholders and proxy holders can join the e-AGM via the Web Link using the username and password received from Quidlab. The bank will open the e-AGM system for shareholders to register for the meeting starting at 1:00 PM (1 hour before the meeting starts) and will begin the live broadcast of the shareholders' meeting from 2:00 PM onwards.

3.2 If shareholders encounter technical problems accessing or using the e-AGM system either before or during the meeting, please contact Quidlab via email at info@quidlab.com or by phone at 02 013 4322 and 080 008 7616.

For convenience and smooth participation in the e-AGM, Quidlab's technical support recommends joining the meeting using a computer or laptop with a stable internet connection, as the meeting will last more than 1 hour.

**User Manual for
Document
Submission and
Participation in the
Meeting System**



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.



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

บริษัท ควิดแล็บ จำกัด
 Quidlab Co., Ltd.

การประชุมสามัญผู้ถือหุ้นประจำปี 2568
 The 2025 Annual General Meeting of Shareholders

[คู่มือภาษาไทย](#) [English Manual](#)

เลขทะเบียนผู้ถือหลักทรัพย์
 Shareholder's Registration No.

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

Accept terms

หมายเหตุ : เอกสารลงทะเบียนที่ต้องทำการอัปโหลดไฟล์ กรณีมาด้วยตนเองหรือรับมอบฉันทะ 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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2. 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.**
3. After filling out the details, please click the check mark in the Accept Terms box, then click on Submit



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

บริษัท ควิดแลบ จำกัด
Quidlab Co., Ltd.

การประชุมสามัญผู้ถือหุ้นประจำปี 2568
The 2025 Annual General Meeting of Shareholders

[คู่มือภาษาไทย](#) [English Manual](#)

<p>เลขทะเบียนผู้ถือหลักทรัพย์ Shareholder's Registration No.</p> <input type="text" value="Shareholder's registration No."/>	<p>เลขประจำตัวประชาชน / ทะเบียนนิติบุคคลเลขที่ / หมายเลขพาสปอร์ต ID Card Number / Legal entity registration number / Passport Number</p> <input type="text" value="ID Card Number"/>
--	--

Accept terms
 ←

หมายเหตุ : เอกสารลงทะเบียนที่ต้องทำการอัปโหลดไฟล์ กรณีมาด้วยตนเองหรือรับมอบฉันทะ 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
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4. If the information is correct, you will be allowed to upload documents, and a screen as below will be presented.



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

บริษัท ควิดแล็บ จำกัด
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การประชุมสามัญผู้ถือหุ้นประจำปี 2568
The 2025 Annual General Meeting of Shareholders

[คู่มือภาษาไทย](#)
[English Manual](#)

อีเมล (Email address)

ตรวจสอบอีเมล
(Check Email)

หมายเลขโทรศัพท์ (Phone Number)

เข้าร่วมประชุม (Attend meeting): มาด้วยตนเอง (Person) รับมอบฉันทะ (Proxy) มอบฉันทะให้กรรมการอิสระ (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 กรณีมาด้วยตนเองหรือรับมอบฉันทะ สามารถดูรายละเอียด ตามที่ระบุไว้ในหนังสือเชิญประชุม
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[Quidlab Information Security Management Policy](#)

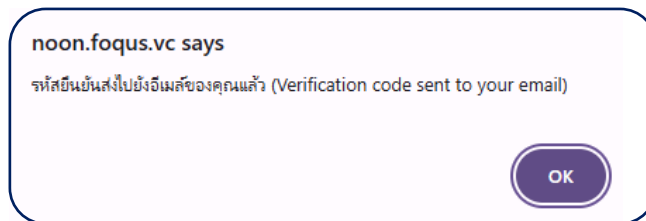
FoQus version 4.0.0 Served from Singapore

Logout

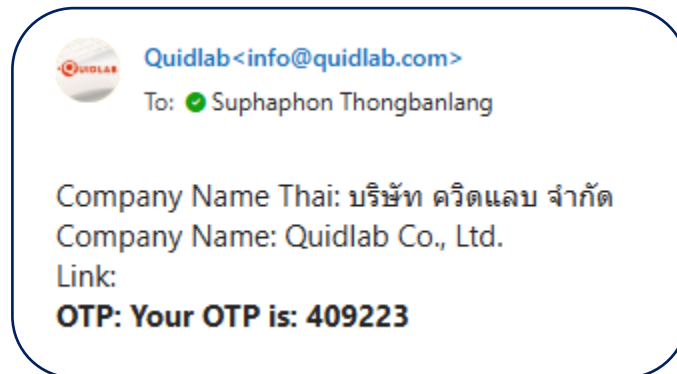
5. Fill the following details (all the below information is needed for successful registration):
 - a. Email address where you want to receive username & password for joining E-meeting After entering your email, proceed by clicking the “Check Email” button.

อีเมล (Email address)

You will receive a pop-up notification as shown in the image below:



The OTP code will be sent to the email address you entered. A sample of the email you will receive is illustrated in the image below:



Please return to the document upload page, enter the OTP code you received in the designated field, and then click on the “Verify” button.

อีเมล (Email address)

If the OTP is entered correctly, the system will display the message: “OTP verified successfully”

อีเมล (Email address)

@quidlab.com

ตรวจสอบอีเมล (Check Email)

ได้รับการยืนยัน OTP เรียบร้อยแล้ว (OTP verified successfully.)

b. Telephone number in case the company wants to get in touch with you.

หมายเลขโทรศัพท์ (Phone Number)

Phone Number

c. Select the meeting format you wish to join according to your purpose.

เข้าร่วมประชุม (Attend meeting): มาด้วยตนเอง (Person) รับมอบฉันทะ (Proxy) มอบฉันทะให้กรรมการอิสระ (Director Proxy)

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.

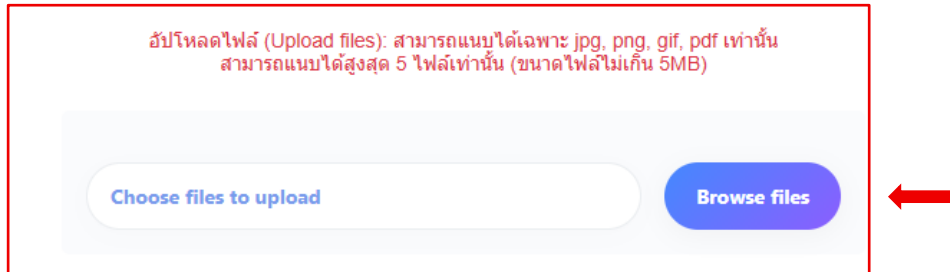
Forms of Proxy

(a) General Form : A simple and straightforward form authorizing the proxy holder to cast votes on any agenda items at their own discretion.

(b) Specific Form : A form that clearly and specifically stipulates the authorization, whereby the proxy grantor expressly indicates their voting preference (approve, disapprove, or abstain) for each agenda item.

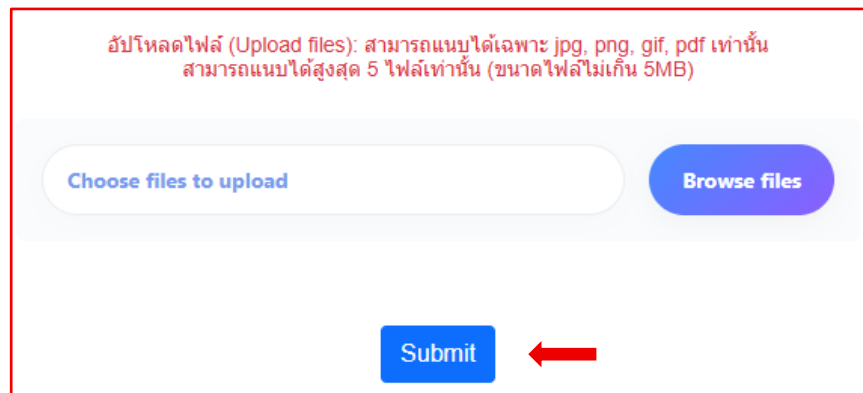
(c) Custodian Form : A form applicable only in cases where a shareholder whose name appears in the share register is a foreign investor and has appointed a custodian in Thailand as the depository and caretaker of their shares.

- d. Upload documents as specified by the company as indicated in the invitation letter.
Please click on “Browse files” and select the document file you would like to submit to the company.



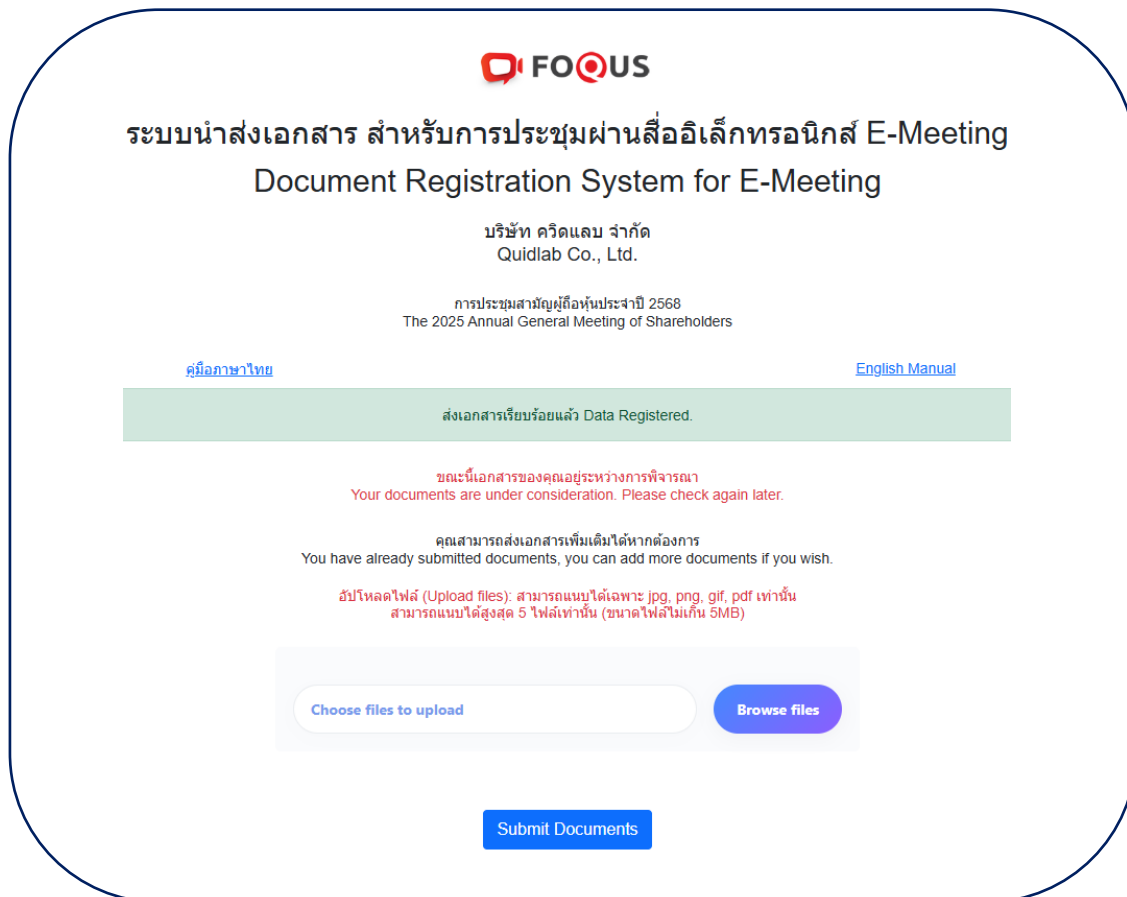
** Please note the required documents may differ from company to company and different documents may be required for joining in Person or Proxy or Director Proxy.

- e. After selecting the document to be uploaded, click on the “Submit” button to complete the submission to the company.



After the information has been successfully submitted, the screen will display as illustrated in the image below. :

To submit additional documents, please click on 'Browse files' to select the documents you wish to provide to the company, and then click on 'Submit Documents' to complete the submission process.



6. 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.**
7. 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, 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 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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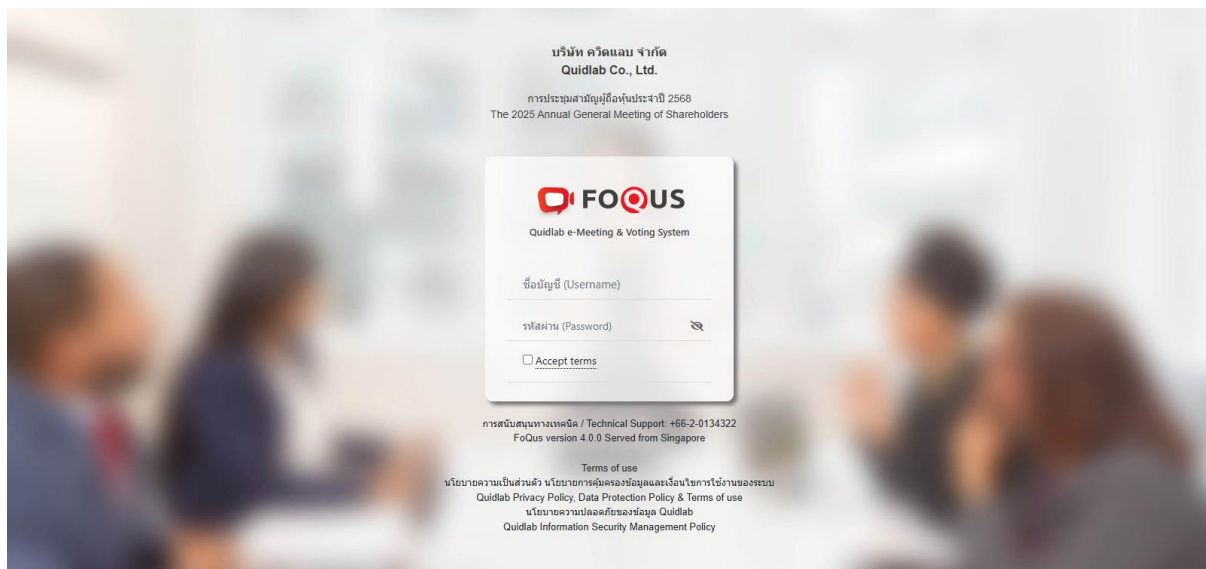
Introduction

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.

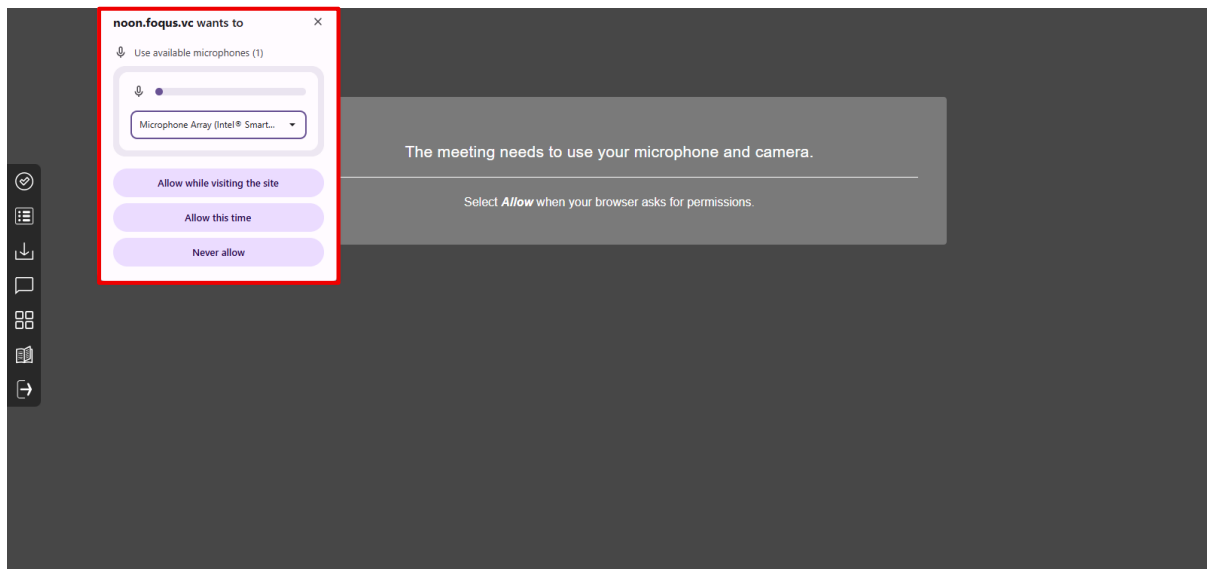
You will receive an email with username and password. This username and password are valid only for E-Meeting or E-Meeting of company stated in the email. Email also contains a link to join the meeting like <https://quidlab.foqus.vc> (Example Only)

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



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).

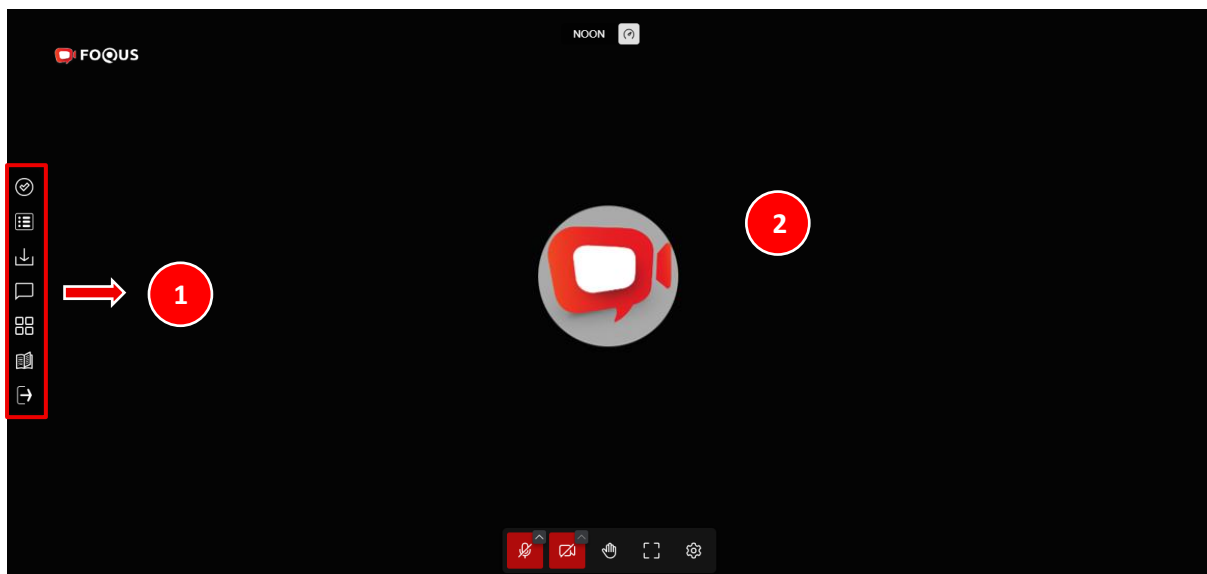


6. Once permission is granted you will be able to see other participants. Depending on meeting requirements you may be able to see all or only some of the participants who have their camera on.

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)**.

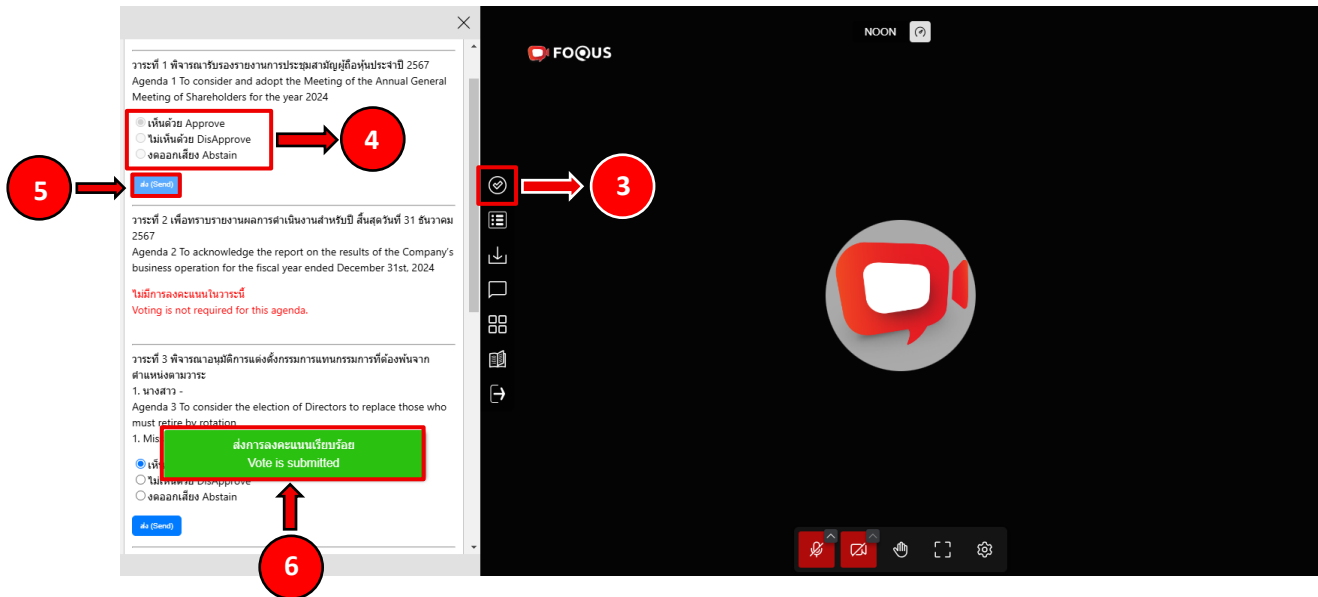


Vote Menu

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)

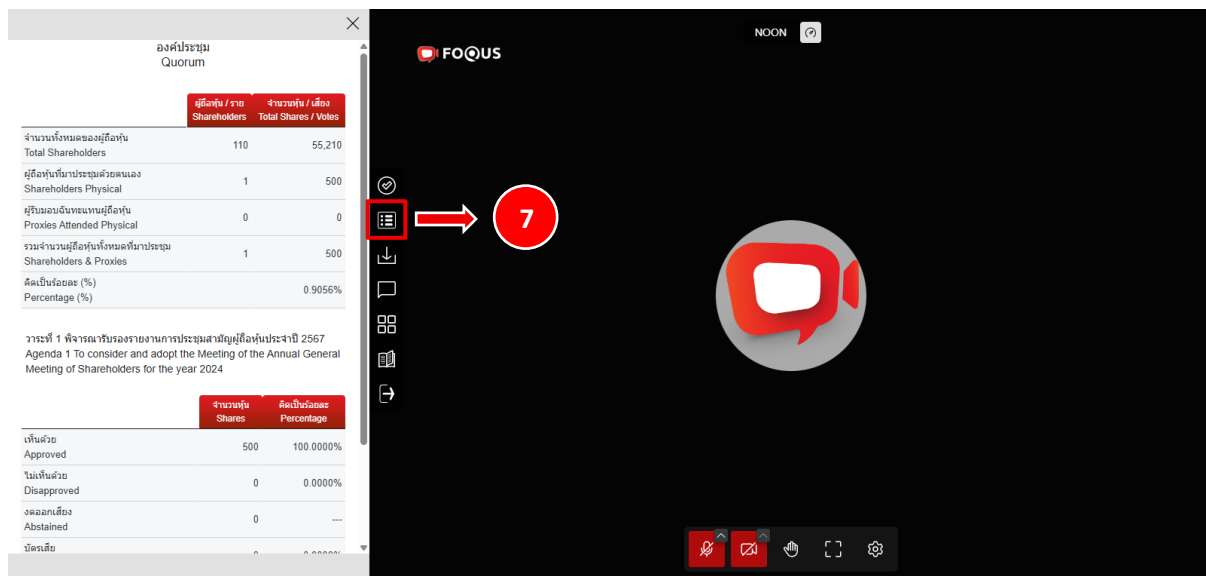
There is a separate Send Button for each agenda. You must click on the radio button (4) to choose, "Approve", "Disapprove" or "Abstain" and then click Send (5).

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



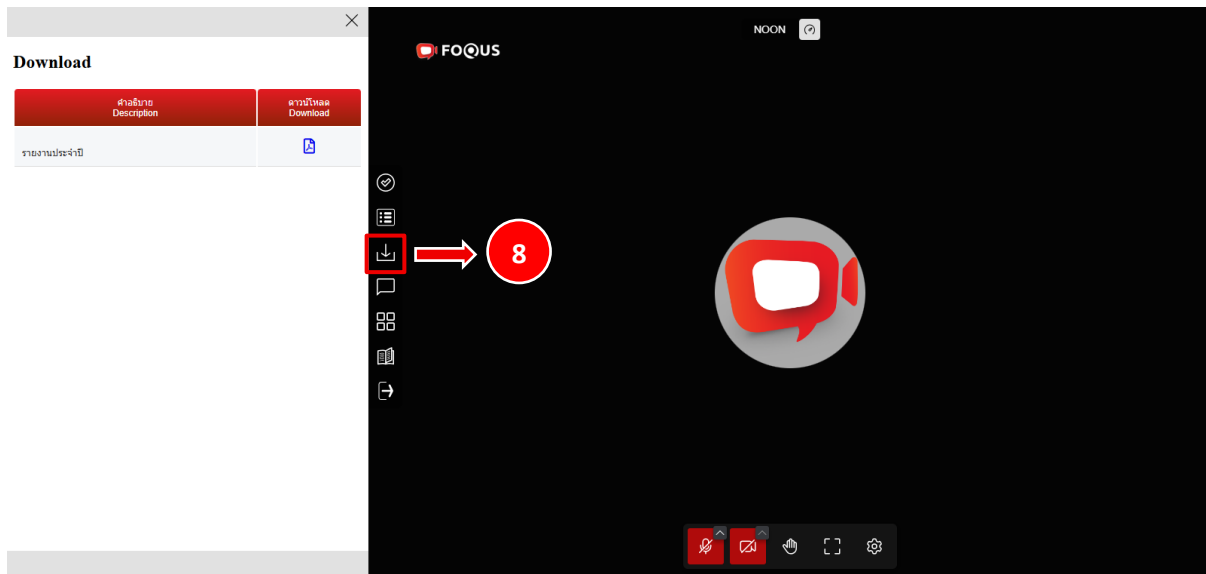
Quorum & Voting Results

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

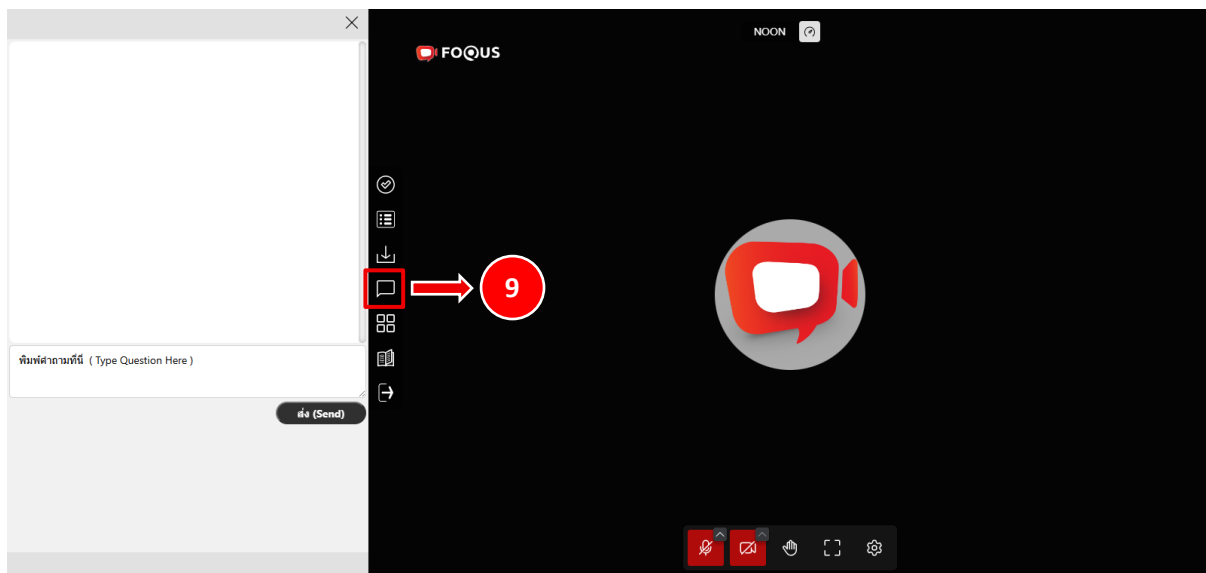
You can download company provided documents, if any e.g., Annual Report, Company presentation etc. by clicking on Download button **(8)**.



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

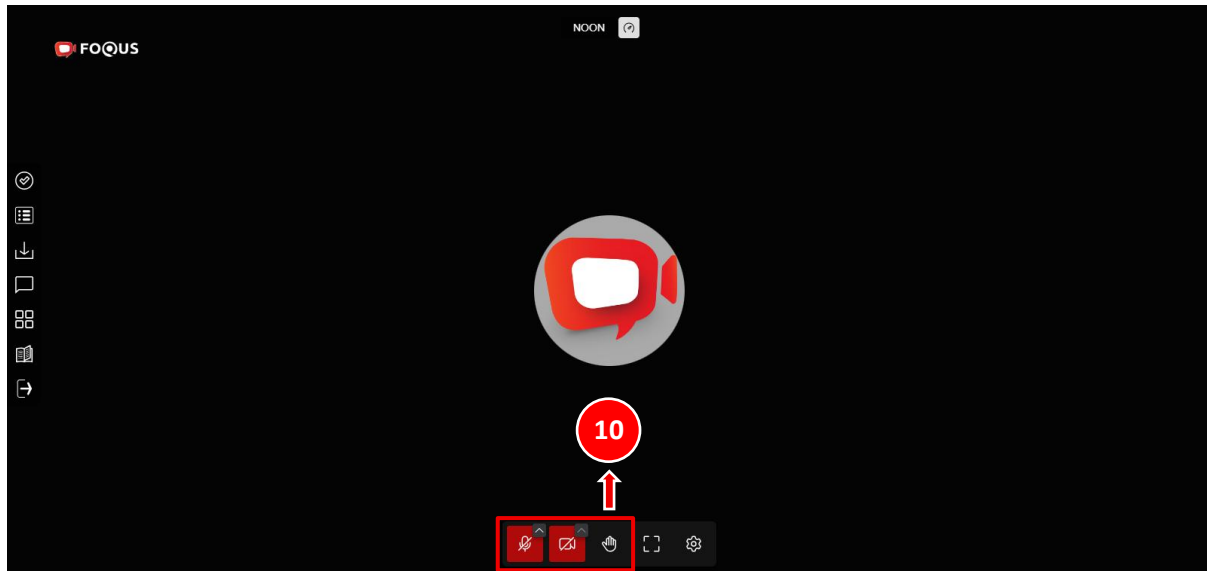


- The question will be sent directly to the company officers, they can see all questions, but you will only see your own question.
- The company cannot reply through chat box to the question. The questions must be answered through the voice only.

Asking Question - by Voice

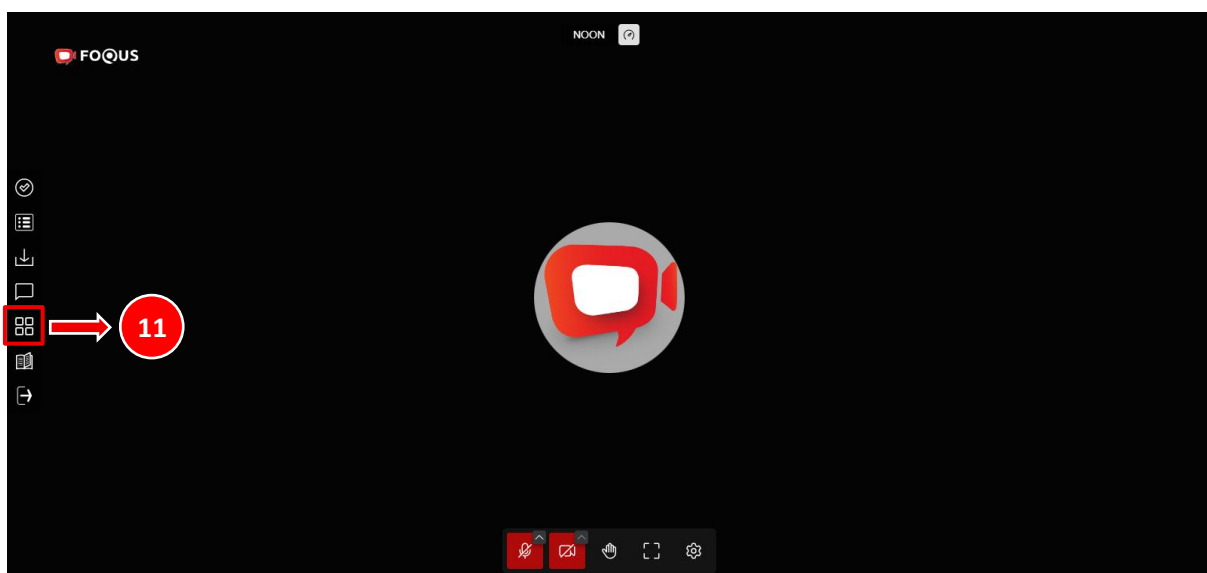
Clicking on the Hand Button **(10)**, and then waiting for the company approval. Once your request is approved, the director or company officer will ask you to unmute your microphone and ask your question. (You may also turn on your camera if required).

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



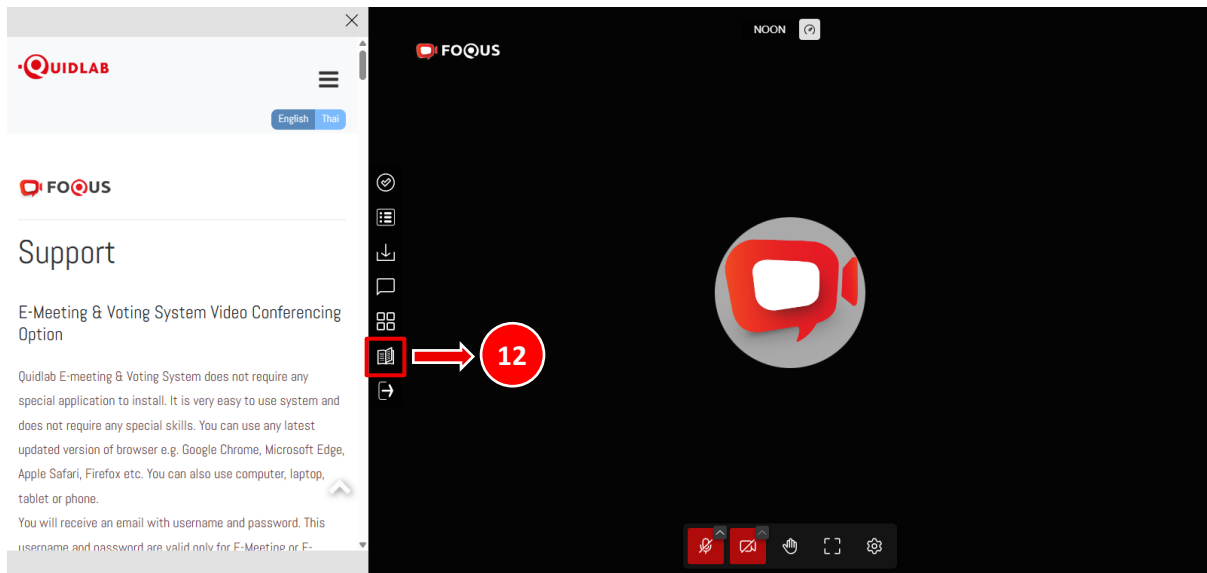
Toggle Tile View

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.



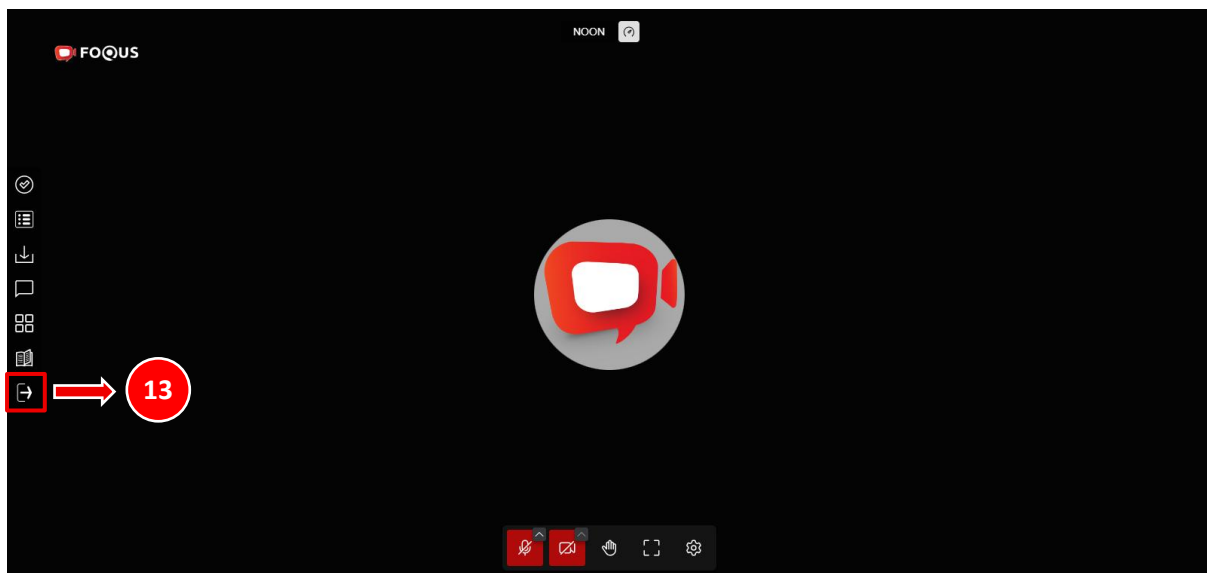
System user manual download menu

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



Logout

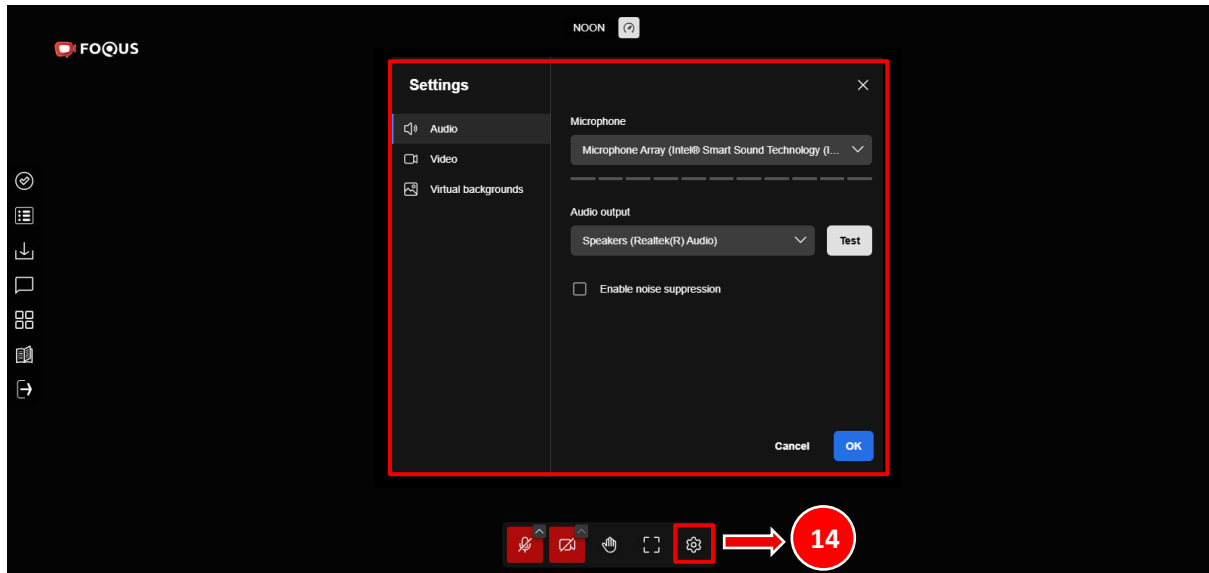
To Logout click on Logout Button (Logout) **(13)**.



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

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

Bandwidth	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.
Video quality	720p
CPU	Video conferencing requires high CPU power, Intel Core i3 or equivalent
Memory	at least 4 GB
Ports	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?

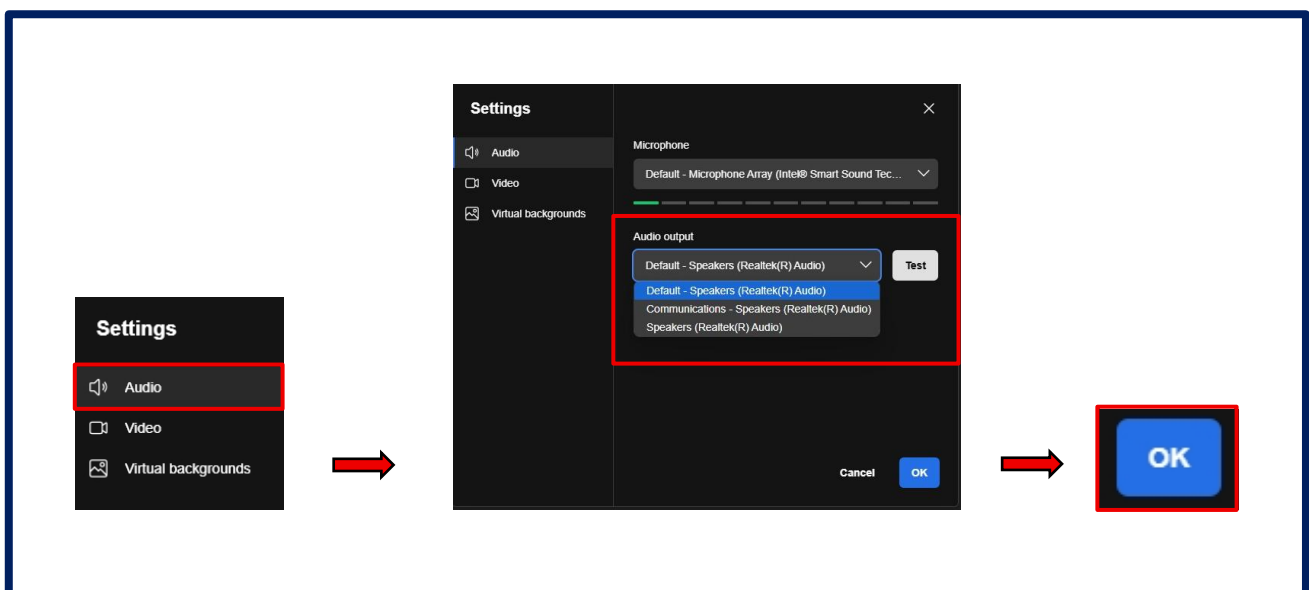
Answer : The internet used must be stable and strong enough because the meeting runs for more than 1 hour / weather conditions may affect the network signal you are using. If you are using WiFi there can be packet drops.

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:

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

Question : How to report a bug or security vulnerabilities?

Answer : If you encounter problems send us an email to 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 48. The dividend payment from other types of money besides profit cannot be made. In the case where the Company has still had deficit balance, the dividend payment is prohibited.

The rest of profit from dividend payment shall be appropriated as reserves as deemed appropriate by the Board of Directors.

The Board of Directors may periodically pay interim dividends to the shareholders when it deems that the Company makes a reasonable profit to do so. In addition, after paying the dividend, the Board of Directors shall report to the Shareholders' Meeting for acknowledgement in the next Meeting.

The said dividend payment shall be made within 1 (one) month from the resolved date of the Shareholders' Meeting or the Board of Directors. The written notice shall be given to the shareholders, and the said notice for dividend payment shall also be advertised in a newspaper.

Article 49. In the case where any shareholder holds shares more than the number determined by law without exemption of shareholding over the said number, the Company shall pay a dividend or any other remuneration to that shareholder just equal to the number of shares prescribed by law for holding only.

Article 50. The Company shall appropriate part of net profit for the year as a capital reserve for not less than 5 (five) percent of net profit for the year deducted with deficit balance brought forward (if any) until the amount of this capital reserve is not less than 10 (ten) percent of the registered capital unless otherwise prescribed by law that capital reserve shall be more than the said amount.

The Board of Directors may appropriate the rest of the profit from dividend payment or appropriate according to the resolution of the Shareholders' meeting or take net profit in the generated part in the semi-period of the audited accounting year as reserves or as capital reserve to be the Company's capital fund. In addition, the Board of Directors shall have the power to change reserves which are the capital fund or reserves appropriated as deemed appropriate, except capital reserve under paragraph one and capital reserve of premium on share (if any). The Shareholders' Meeting shall be reported for acknowledgement in the following meeting.

Article 52. In the case where the Company has not yet fully sold shares in the registered number or the Company has registered for a capital increase, the Company shall pay dividends as a whole or in part by issuing new ordinary shares for the shareholders under consent from the Shareholders' Meeting.

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

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.

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

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,

- (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.

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

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

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

- Head Office: 123 V. One Tower Building, Rama 9 Road, Hua Khwang Sub-District, Hua Khwang District, Bangkok 10310

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>