

November 1st, 2024

To: Supplier/Service Provider of Krungsri Group

Bank of Ayudhya Public Company Limited and its Subsidiaries (hereafter called "Krungsri Group") wishes to express sincere appreciation for our valued partnership over the past years. Krungsri Group is committed to conducting business with unwavering honesty and integrity, ensuring strict adherence to relevant laws and upholding principles of good corporate governance.

In 2023, the Bank and its 15 subsidiaries were certified as a proud member of 'The Private Sector Collective Action Coalition Against Corruption (CAC).' This certification underscores our steadfast commitment to maintain a zero-tolerance policy towards all forms of bribery and corruption, both direct and indirect.

Furthermore, the Krungsri Group has established robust policies and procedures that guide our employees and executives, aligning with our core values. These principles set out the rules to establish and maintain relationships with suppliers/service providers, ensuring that procurement processes are based on proper qualifications and fair competition, devoid of any conflicts of interest.

To ensure ethical practices, the Krungsri Group has implemented a stringent '**No Gift Policy**', refraining from the acceptance of gifts or entertainment from customers and business partners. This directive is diligently practiced by all executives and employees. We kindly seek your cooperation and support in promoting these ethical practices to align with the core values of Krungsri Group. In this regard, Krungsri Group wishes to communicate about the following guidelines:

1. "**Gifts**" encompass items of monetary value, including cash equivalents, gift vouchers for goods or services (such as air tickets, discount codes, coupons), travel expense, accommodation expense, meal expense, and digital asset, etc.
2. "**Entertainment and other expenses**" include expenses paid for gifts or things of monetary value including money substitutes and those which can be converted into goods and services. This includes meals, entertainment, training, conferences, and related travel and accommodations.

Adhering to these guidelines, Krungsri Group refrains from accepting gifts or entertainment, and we sincerely appreciate your cooperation in this matter.

Best Regards,

Procurement Department
Bank of Ayudhya Public Company Limited and Subsidiaries

Remark: This letter is automatically generated; no signature is borne.