

# **Business Code of Conduct**

Ngernturbo Public Limited Company ("the Company") establishes this Business Code of Conduct, which directors, executives, and employees of the Company must adhere to as guidelines for performing their duties as representatives of the Company, as follows::

- 1. Shareholders**      The Company conducts business with transparency and efficiency to create sustainable value for the organization. The Company is committed to achieving excellent operational results and sustainable growth to maximize long-term benefits for shareholders, while also ensuring transparent and reliable disclosure of information to shareholders.
  
- 2. Employees**      The Company treats all employees fairly, providing appropriate compensation based on individual knowledge and capabilities, while strictly complying with applicable labor laws. The Company prioritizes the continuous development of employee skills, knowledge, and potential through activities such as training, seminars, and workshops, which are equitably available to all employees. The Company also endeavors to motivate and retain employees with strong capabilities and positive attitudes to foster organizational development. Additionally, the Company has established clear guidelines against corruption and prohibited the use of insider information, in accordance with the principles in the Anti-Corruption Policy, Conflict of Interest Prevention Policy, and Insider Information Usage Policy.
  
- 3. Business Partners**      The Company aims to build strong, long-term relationships with business partners. The selection process for business partners is conducted fairly, with measures in place to prevent corruption at every single stage.
  
- 4. Customers**      The Company serves all customers with transparency and fairness, adhering to core principles that customers must receive complete information about products and services before making decisions. The Company also assesses the

suitability of products in collaboration with customers by considering their income, repayment capacity, financial knowledge, and the purpose of the funds, aiming for the customer's long-term benefit from our financial services. Additionally, the Company strictly maintains customer confidentiality and will not use such information for its own benefit without consent.

**5. Creditors**

The Company adheres strictly to the terms and conditions agreed upon with creditors, including the repayment of principal and interest, and the maintenance of collateral as stipulated in relevant agreements.

**6. Competitors**

The Company conducts within the framework of fair competition and supports and promotes policies encouraging free and fair competition.

**7. Society and  
Community**

The Company aims to enhance access to funding, believing it contributes to improved quality of life and overall betterment of society. Furthermore, the Company fosters a work culture where employees consider the impact of their decisions on society, the environment, and the community in every decision-making process.