Health & Safety Policy

Ngern Turbo Public Company Limited (the **"Company"**) recognizes the vital importance of occupational health and safety as a core component of its business operations. As a vehicle title loan service provider, the Company's personnel are divided into two primary groups: Headquarters Employees and Branch Employees who perform field operations.

The primary risks faced by our personnel include road travel, cash management at branches, dissatisfied customers, building fires, and health issues resulting from prolonged sedentary work. Consequently, this policy establishes measures directly aligned with these specific risks, while ensuring full compliance with occupational safety, health, and working environment laws, as well as all relevant regulatory standards.

The ultimate goal of this policy is singular: **that every employee returns home safely at the end of every workday.**

1. Objectives

- To prevent injuries, illnesses, and incidents arising from or related to work.
- To foster a working environment that promotes both physical and mental well-being, serving as the foundation for an excellent quality of work-life for personnel at all levels through measures tailored to the actual risks of the loan business.
- To achieve the company's long-term objective of **Zero Serious Accidents** in the workplace.

2. Scope

This policy applies to all levels of employees (permanent, temporary, and probationary) as well as contractors operating within the company's premises. It covers all workplaces, including the headquarters and branches, as well as field operations conducted by branch personnel.

3. Roles and Responsibilities

3.1. Management

- Allocate necessary budgets and equipment aligned with the actual risks of each work area.
- Make decisions and issue corrective directives promptly upon receiving risk or incident reports.

- Lead by example in complying with all safety measures.

3.2. Supervisors and Branch Managers

- Conduct monthly safety inspections of their responsible areas using the checklist specified by the Company.
- Refrain from assigning or pressuring tasks in a manner that exposes employees to unnecessary risks, such as rushing travel or entering hazardous areas alone.
- Manage incidents immediately and escalate reports through the established chain of command.

3.3. All Employees

- Strictly comply with safety measures relevant to their respective roles.
- Immediately report unsafe working conditions or behaviors upon discovery.
- Participate in scheduled safety training and emergency drills.

4. Health and Safety Policy Framework

The Company adheres to the following six core principles, each supported by concrete measures outlined in this policy:

- **Promotion of Well-being and Hygiene:** The Company cares for both the physical and mental health of employees and prevents work from deteriorating health through annual health check-ups and the provision of proper ergonomic setups.
- **Shared Roles and Responsibilities:** Occupational safety is the responsibility of all employees. Supervisors must lead by example and must not assign tasks that place employees at risk.
- **Resource Support:** The Company allocates adequate budget, time, and personnel based on the actual risk priority of each work area, giving top priority to branches that handle cash and require field operations.
- **Safety Measures and Equipment:** The Company provides and maintains safety measures and equipment customized to the risk nature of each work environment, including CCTV, firefighting equipment, and fire prevention systems for the headquarters.
- **Emergency Preparedness:** The Company conducts a full-scale fire evacuation drill

annually at the headquarters building. All types of serious incidents must be reported within 24 hours to facilitate continuous improvement and preventive strategies.

- **Communication and Awareness:** The Company provides regular communication and training, tailoring content to the actual risks of each employee group, ensuring that employees can effectively protect themselves, their colleagues, and corporate property.

5. Primary Risks and Mitigating Measures

5.1 Road Safety (Field Operations for Branch Personnel)

Field travel represents the primary risk for branch personnel; hence, strict measures are enforced:

- Employees performing field operations must possess a valid driver's license, and their vehicles must be in roadworthy condition.
- Employees must strictly obey traffic laws and wear seatbelts or helmets at all times while driving or riding.
- Using mobile phones while driving is strictly prohibited. Driving under the influence of alcohol or substances, or when fatigued to the point of impairment, is strictly forbidden.
- Supervisors must plan tasks and travel schedules appropriately to eliminate the need for employees to rush on the road to meet appointments.

5.2 Cash Management and Branch Security

As branches handle cash, they face inherent risks of theft and robbery:

- Limit the amount of cash held at service points and deposit cash into the bank according to the scheduled cycles, avoiding unnecessary cash accumulation.
- CCTV systems must always be functional, with regular inspections conducted by the Branch Manager.
- Establish secure opening and closing procedures for branches, particularly during early mornings and after business hours.

Robbery Protocol: Employee safety always takes precedence over property. Employees must not resist or pursue suspects. They must follow the assailant's instructions, observe and memorize characteristics, and notify the police immediately once safe. *Property can be replaced, but human lives cannot.*

5.3 Dissatisfied Customers and Debt Collection

- Employees reserve the right to terminate conversations and exit situations immediately when threatened, harassed, or feeling unsafe, without this being considered a dereliction of duty.
- For field debt collection in remote areas or locations with a history of safety risks, employees must travel in pairs or report their coordinates and expected timeline to their supervisor prior to entering the area.
- Arranging cash collection in secluded locations or during late-night hours is strictly prohibited.
- Every incident of customer threat or harassment must be reported to record the risk history and adjust future area deployment plans, preventing colleagues from encountering the same risks unknowingly.

5.4 Office Buildings and Fire Safety

- Fire escape routes and exit doors must remain completely unobstructed. Fire extinguishers must be ready for use and inspected regularly.
- Avoid overloading power strips and switch off electrical appliances when not in use.
- Conduct a full-scale fire evacuation drill annually at the headquarters building as required by law. All employees must be aware of the nearest emergency exit at their workplace.

5.5 Physical and Mental Health

- The Company supports the provision of proper sitting postures and ergonomic equipment for screen work, encouraging employees to take eye breaks and change postures throughout the day to prevent Office Syndrome.
- Provide statutory annual health check-ups.
- Supervisors should observe signs of accumulated fatigue within their teams and adjust workloads before they manifest as health issues.

6. Incident Reporting and Lessons Learned

- All types of incidents—including accidents, injuries, robberies, harassment, and fires—must be reported to supervisors within 24 hours.
- The Company operates under a **No-Blame Reporting** principle. The objective of incident reviews is to correct systems and processes, ensuring employees feel comfortable providing accurate, honest reports.
- Significant incidents must be synthesized into lessons learned and preventive guidelines communicated to all branches sharing similar risk profiles.

7. Communication and Training

This policy is maintained on the Company's intranet system, accessible to all employees at all times. It is reviewed periodically to ensure that the Company's measures continue to safeguard employees effectively against changing and evolving risks.