AEON Credit Service (Asia) Co., Ltd.
Statement on Sustainable Finance

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1. Purpose

AEON Credit Service (Asia) Company Limited (hereinafter referred to as “ACSA” or “The Company”) is committed to integrating environmental, social and governance (“ESG”) considerations into its business operations, financial products and services, financing and treasury activities. This statement outlines ACSA’s commitment to support responsible sustainable lending and financing activities and the transition to a low-carbon and inclusive economy and contribute to the achievement of the United Nations Sustainable Development Goals (“UNSDGs") and the objectives of the Paris Agreement on climate change, where relevant.

2. Scope

This statement applies to ACSA’s financial products, services, financing and treasury activities undertaken by the Company, including credit cards, personal loans, as well as sustainability-linked bank borrowings and treasury investments such as sustainability-linked time deposits.

This statement applies to all employees, subsidiaries, and business units involved in financial products and services development, and financing and treasury investment decisions.

3. ESG Integration in Decision Making

ACSA incorporates relevant ESG considerations into its financial products and services development, and financing and treasury investment activities in a proportionate manner, including the nature of the activity, customer segment, financing purpose, regulatory requirements and available information. ESG factors may be considered during the evaluation, structuring, execution and monitoring of sustainable finance transactions.

ACSA’s approach may include:

- responsible borrowing, fraud prevention, data protection, financial wellbeing, responsible consumption and/ or such other aspects of relevance to the common good to society and the long term;
- supports responsible or environmentally friendly consumption;
- improves product/ service accessibility, convenience and customer experience;
- promotes financial literacy and responsible financial behaviour;
- generates other positive environmental and/ or social impacts;
- considering ESG-related objectives and performance indicators in sustainability-linked financing arrangements, where appropriate; and supporting financing activities that contribute to positive environmental and social outcomes.

For consumer finance activities, ACSA applies responsible lending principles in product development, credit assessment and approval decisions, and considers customers' repayment ability, customer protection and relevant environmental or social factors, where applicable.

Environmental factors may include climate change, energy efficiency and environmentally sustainable consumption. Social factors may include, responsible lending, customer protection and financial wellbeing.

ACSA supports sustainable finance through relevant consumer finance products and financial education initiatives, and engages with customers through product information, digital channels and customer communications to promote understanding of sustainability-related risks and opportunities.

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