

AEON Credit Service (Asia) Co., Ltd. Sustainability Development Policy

Table of Contents

1. Introduction	3
2. Our Commitment to Stakeholders	3
3. Management Approach on Sustainability Development	4

1. Introduction

AEON Credit Service (Asia) Company Limited and its subsidiaries (the “Group”) adhere to the AEON Foundational Ideals of “Pursuing peace, respecting humans, and contributing to local communities” by means of serving as the Group’s financial services provider. Sustainable development is fundamental to the vision, mission and core values of the Group. The Group’s operation is carried out not only in compliance with all applicable legislations in Hong Kong and other locations in which it operates, but also by giving priority to fulfilling stakeholders’ interests. The Policy sets out the principles that underpin the Group’s sustainable development.

2. Our Commitment to Stakeholders

The Group aims to best respond to its valuable stakeholders and contribute to the development of a sustainable society.

Commitment to Shareholders

- Ensure reliable, effective and timely communication with shareholders so that they are able to make informed decisions
- Achieve stable growth and returns through innovative and sustainable business practices
- Maintain openness and transparency with shareholders

Commitment to Customers and Business Partners

- Provide prompt, efficient and courteous service to achieve customer satisfaction
- Engage and seek contributions from business partners and suppliers in achieving business sustainability together with the Group
- Value customers’ opinions and continue to work diligently to earn their trust and meet their expectations
- Strive to continuously improve the effectiveness in which quality services and products are delivered

Commitment to the Community

- Support the development of the young generation so as to enable them to realize their full potential
- Support local environmental initiatives through participation in environment-related activities

- Support the local community in advancing financial inclusion initiatives, in particular, expanding the access of underserved markets to affordable financial services
- Create a human-centric future where financial services are positioned around customer needs and wants and social priorities

Commitment to People

- Commitment to foster a positive, safe, comfortable and rewarding workplace culture in which employees are treated fairly, equitably and respectfully
- Support employees in achieving work-life balance
- Build a diverse and inclusive workplace as well as create a fair and non-discriminatory environment where employees can reach their full potential

Commitment to the Environment

- Work proactively to minimize the environmental impact arising from the Group's operations, in terms of CO₂ emissions from transportation, waste management, and energy and resource consumption, as well as from the purchase of goods and /or services
- Establish environmental goals and targets and conduct periodic reviews
- Encourage and support environmental protection activities, reforestation and other related social programs

3. Management Approach on Sustainability Development

The board of directors (the "Board") is accountable for establishing the overall sustainability development framework, strategy formulation and implementation of the Group's sustainability initiatives. The Sustainability Committee (the "Committee") is established to identify sustainability objectives and approaches, as well as execute related strategies. The Committee will regularly report to the Board at a frequency as defined in the Terms of Reference of the Sustainability Committee.

The Group will regularly evaluate this Policy, or at a time deemed appropriate, to ensure that it aligns with new market developments and requirements.