

AEON Credit Service (Asia) Co., Ltd. Human Rights Policy

Table of Contents

1.	Purpose and Commitment	3
2.	Scope	3
3.	Key Human Rights Principles	3
4.	Human Rights Due Diligence	4
5.	Grievance Mechanisms and Remediation	4
6.	Supply Chain and Business Relationships	5
7.	Training and Awareness	5
8.	Governance and Oversight.....	5

1. Purpose and Commitment

AEON Credit Service (Asia) Company Limited (the “Company” or “ACSA”) is committed to upholding and promoting human rights in all aspects of its business operations and value chain. This Human Rights Policy affirms our commitment to respect human rights in accordance with applicable laws, AEON Human Rights Policy and internationally recognised standards, including

- The Universal Declaration of Human Rights (“UDHR”)
- The International Labour Organization (“ILO”) Core Conventions
- The Organisation for Economic Co-operation and Development (“OECD”) Guidelines for Multinational Enterprises
- The United Nations Guiding Principles on Business and Human Rights (“UNGPs”)

This policy serves as the foundation for our approach to embedding human rights considerations into our operations, risk management, stakeholder engagement, and corporate culture.

2. Scope

This policy applies to all ACSA employees, contract workers, and business partners, including vendors, service providers, and other third parties across our value chain.

3. Key Human Rights Principles

The Company is committed to the upholding the following human rights principles across all jurisdictions in which we operate, ensuring that the rights of potentially vulnerable groups – including our employees, women, children, and local communities – are considered throughout our operations and supply chain.

- **Zero Tolerance for Human Trafficking:** The Company strictly prohibits all forms of human trafficking and exploitation within our operations and supply chain.
- **Non-Discrimination and Equal Opportunity:** The Company promotes diversity, equity, and inclusion in the workplace. Discrimination and harassment based on race, gender, age, nationality, religion, disability, sexual orientation, or any other protected status is prohibited. Equal opportunities and support work-life balance are ensured through relevant policies.
- **Prohibition of Forced Labour and Child Labour:** The Company strictly prohibits all forms of forced, bonded, or involuntary labour and the employment of children below the minimum working age. It is expected that all suppliers and partners to follow legal age requirements and international labour standards.

- **Safe and Healthy Working Conditions:** The Company is committed to providing a safe, secure, and healthy working environment for all employees.
- **Reasonable Working Hours and Wages:** The Company upholds fair working hours, rest periods, and remuneration practices in accordance with applicable laws and international labour standards.
- **Right to Privacy:** The Company is committed to protecting personal data and respecting the privacy of our customers, employees, and stakeholders.

4. Human Rights Due Diligence

The Company integrates ESG-related risks considerations, including human risks, into its enterprise risk management (“ERM”) framework. This includes:

- Identifying and assessing actual or potential human rights risks across our operations
- Taking appropriate action to prevent or mitigate those risks
- Monitoring performance and effectiveness
- Reporting to Risk Management Committee and the Audit Committee, where appropriate.

5. Grievance Mechanisms and Remediation

The Company maintains accessible grievance mechanisms for employees, customers, and external stakeholders to report human rights concerns confidentially and without fear of retaliation. Periodical employee survey and online staff suggestion box are in place to collect for employees to share feedback and suggestions.

Any person possessing reasonable evidence of actual or suspected misconduct, malpractice, or irregularities within the Company is strongly encouraged to report such concerns through the reporting channels stated in the Company’s **“Whistleblowing Policy”**.

The Company is committed to investigating all reported concerns promptly and, where appropriate, providing remedy in accordance with applicable laws and international standards.

6. Supply Chain and Business Relationships

The Company expects its suppliers and business partners to respect human rights. Human rights criteria are included in vendor selection processes and periodic ESG assessments are conducted. The Company prioritizes working with partners who share our commitment to human rights and who demonstrate responsible labour practices.

7. Training and Awareness

The Company provides ongoing training and communication on human rights to employees and relevant stakeholders to enhance awareness and ensure alignment with our values and responsibilities.

8. Governance and Oversight

This policy is approved by the Executive Committee and overseen by senior management. Implementation is led by the Sustainability Committee, which regularly reviews performance, monitors compliance, and recommends updates in response to evolving risks and stakeholder expectations.

The Company is committed to continuous improvement in its human rights performance and transparency and update this policy as needed to reflect changes in laws, stakeholder feedback, and best practices.