

Date: 20 April 2026

Re: Policy on the Assistance to Customers Affected by the Economic Downturn and Energy Prices

Attention: Customers and guarantors

Refer to: Circular Letter of the Bank of Thailand No. BOT.W. 2343/2569 Regarding Assistance for Debtors Affected by the Economic Downturn and Energy Prices

SMFL Leasing (Thailand) Co., Ltd., has established the following policy to provide assistance to customers affected by Economic Downturn and Energy Prices due to the Middle East conflict.

1. Eligible Customers

This policy applies to customers engaged in hire-purchase and finance leasing of cars and motorcycles who are or may be affected by the Economic Downturn and Energy Prices due to the Middle East conflict and have a need to enhance liquidity for business operations, improve operational capacity, or invest in equipment or processes that promote energy efficiency.

2. Assistance Measures

The Company may, as appropriate, provide assistance and pre-emptive assistance measures including, but not limited to:

- Grant additional credit facilities
- Temporary payment of interest only;
- Reduction of installment amounts;
- Reduction of interest rates;
- Adjustment of repayment terms; and/or
- Other suitable relief measures.

3. Consideration Criteria

The Company may consider the customer's long-term repayment capacity, and may not rely solely on temporary liquidity constraints or current financial condition.

All assistance measures shall be subject to the Company's sole discretion. The Company reserves the right to determine eligibility, select appropriate measures, impose conditions, or reject any request for assistance, as deemed appropriate on a case-by-case basis.

4. Application Process

The customers who wish to request assistance under this policy are required to contact the Company and provide relevant information as may be requested by the Company.

This Policy shall remain in effect from the announcement date until amended or cancelled by the Company.



Takayoshi Matsui

SMFL Leasing (Thailand) Co., Ltd.

