Date: 22 December 2025

Re: Policy on the Assistance to Customers Affected by Public Emergencies

Attention: Customers and guarantors

Refer to: Circular Letter of the Bank of Thailand BOT.W.8157/2568 Regarding the Request for Cooperation from Companies/Registered Partnerships or Limited Partnerships Engaged in Hire-Purchase and Leasing of Cars and Motorcycles, other than Financial Institutions, to Assist Debtors Affected by Public Emergencies

SMFL Leasing (Thailand) Co., Ltd., has established the following policy to provide assistance to customers affected by public emergencies:

1. Eligible Customers

This policy applies to customers engaged in hire-purchase and finance leasing of cars and motorcycles who are affected by public emergencies, including windstorm, floods, droughts, and earthquakes in declared disaster areas or declared public emergency situations as Level Yellow, Orange, or Red under the law on disaster prevention and mitigation, as well as instability arising from clashes between security forces along the Thailand–Cambodia border, impacting their ability to repay.

2. Assistance Measures

The Company may consider providing assistance on a case-by-case basis, 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 approving the assistance in accordance with the customers' necessity/circumstances, without requiring the application of the criteria for assessing repayment ability under the Bank of Thailand Notification regarding the rules, procedures, and conditions for undertaking hire-purchase and leasing businesses for cars and motorcycles.

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.

During the period in which the assistance is under consideration, the Company will not treat such circumstances as a default under the hire-purchase and leasing agreements. No default interest rates, service fees, penalties, or any additional expenses will be charged to the customers. In collecting principal and accrued interest during the assistance period, the Company will apply methods that do not impose an excessive burden on the customers and shall not require repayment in a lump sum at the end of the assistance period.

4. Application Process

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.

Radklao Mahikote

SMFL Leasing (Thailand) Co., ltd.