

No. 2569/004

Announcement

Subject: Whistleblowing Policy

Introduction

Bangkok Insurance Public Company Limited (“the Company”) recognizes and prioritizes the fight against bribery and corruption in all forms, both direct and indirect, including the prevention of fraud and wrongdoing that may arise from its operations or interactions with stakeholders, which could impact the Company’s decision-making and business conduct. To this end, the Company has established a written whistleblowing policy to serve as a guide and provide a channel for directors, executives, employees, and all stakeholders to report concerns regarding fraud, ethical breaches, or violations of business ethics, as well as any other suspicions related to the Company, through a clear and effective process.

Objectives

1. To ensure a proper and transparent process for reporting suspected corruption or breaches of the Code of Business Conduct, and to guarantee fair handling of all such reports and complaints.
2. To encourage directors, executives, employees, and stakeholders to immediately report any suspected corruption related to the Company to the designated complaint receiver.
3. To establish a safe and confidential channel for reporting wrongdoing and corruption, including measures to protect whistleblowers and anyone who cooperates or assists in the Company’s investigation.

Scope of Whistleblowing or Complaints

Whistleblowers may report misconduct of the following types:

1. Any act that violates laws, company regulations, ethical standards, or the Code of Business Conduct, including various forms of corruption and conflicts of interest.

2. This scope does not include reports or complaints that lack sufficient supporting evidence for further investigation, including cases that have been investigated and resolved in accordance with company regulations and for which no new evidence has emerged.

Persons Eligible to Submit Whistleblowing Reports or Complaints

1. Any individual or company personnel who witnesses misconduct as described in the scope of the whistleblowing or complaints procedures.
2. The Company's personnel who are harassed, threatened, or subjected to disciplinary action – such as salary reduction, termination, or discrimination based on their employment – due to filing a complaint, providing information, or intending to provide information to assist in an investigation, or gathering facts for the recipient of the complaint, including pursuing legal action, providing testimony, or cooperating in any way with the court or government agencies.
3. In cases where there is sufficient clear evidence that the complainant has made false reports or accusations against the respondent, the Company is required to take action to protect the respondent's reputation as follows.
 - 3.1 If the complainant is a company employee, an investigation will be conducted to determine appropriate disciplinary action according to company regulations.
 - 3.2 If the complainant is an external party and the Company incurs damages, the Company may consider legal action against the informant or complainant.

Department/Person responsible for receiving tips or complaints

1. Audit Committee
2. Company Secretary
3. Internal Audit Office
4. Quality Control Center

Channels for reporting tips or complaints

Whistleblowers or complainants may submit reports or complaints through the following channels:

1. File a direct complaint orally or in writing.
2. Send a letter to the complaint recipient at the Company's address.
3. via the Company's website
4. via email to anti-corruption@bangkokinsurance.com

The whistleblowing or complaint will be kept strictly confidential and can be reported through multiple channels without requiring disclosure of identity. However, if the whistleblower or complainant chooses to identify themselves, the Company can provide updates on the progress or further details regarding the report or complaint.

Duties and Responsibilities

1. Directors are responsible for establishing a whistleblowing policy and approving procedures for its implementation, including channels for receiving reports or complaints and measures to protect those who report them.
2. Executives are responsible for overseeing and supporting their subordinates in adhering to the Company's requirements concerning ethics and business conduct, as well as its rules, regulations, and policies. They must also inform the Audit Office of any violations or instances of corruption.
3. Employees are responsible for complying with the Company's requirements regarding ethics and business conduct, as well as its rules, regulations, and policies. This includes informing their supervisors if they witness or suspect any misconduct or corruption, and cooperating with relevant agencies in any investigations.
4. The Internal Audit Office is responsible for verifying facts and reporting the results to the Audit Committee.

Process for Investigating Whistleblowing or Complaints

1. The Audit Committee and/or the Company Secretary, upon receiving a whistleblowing report or complaint, will forward the information and any supporting documents to the Internal Audit Office for investigation.
2. If a complaint is filed through the Quality Control Center, it will be reviewed as follows.
 - 2.1 In case of service quality issues, corrective action will be taken as per operating procedures.
 - 2.2 In cases of corruption, the information and supporting documents will be submitted to the Internal Audit Office.
3. The assignee may invite an employee to provide information or request the submission of any relevant documents for factual verification.
4. If the investigation confirms that the complaint is valid, the Company will take the following actions:
 - 4.1 In the event of a complaint alleging a violation of law, regulations, or company rules, the matter – along with the assessment and recommended corrective actions – will be presented to the Board of Directors and the Chief Executive Officer for review and action. If the complaint concerns the Company's reputation, image, or financial standing, or involves senior management, it will be referred to the Audit Committee or the Board of Directors for consideration.
 - 4.2 In the event of a complaint regarding internal corruption within the Company and/or damage to any individual, the Company will consider disciplinary action against those involved in accordance with Company regulations and/or propose appropriate and fair remedies to the affected party on a case-by-case basis.

Punishment

1. If the investigation reveals that the accused is guilty, the offender will be subject to disciplinary action as stipulated in the Company's regulations. If the act constitutes a crime, the offender may also face legal penalties, including civil and criminal charges, as well as penalties under any other applicable laws. Disciplinary action under the Company's

regulations and/or the decision of the Audit Committee or the Board of Directors shall be final and binding.

2. The Company's personnel who treat others unfairly, discriminate inappropriately, or take any action that causes harm to others because they filed a complaint, provided information, or offered leads regarding wrongdoing will be subject to disciplinary action and punished as specified by the Company. If such action also constitutes a legal offense, the offender may be subject to punishment as prescribed by law.

Measures to Protect Whistleblowers or Complainants

1. The whistleblower or complainant may choose to remain anonymous if they believe disclosure could put them at risk of harm. However, they must provide sufficient factual details or evidence to demonstrate a reasonable belief that a violation of law, regulations, company policies, ethical standards, or any form of corruption has occurred. Nevertheless, if they choose to identify themselves, the Company will be better able to provide updates on the investigation, clarify the facts, and address any damages promptly and efficiently.
2. The Company treats all related information as confidential and will only disclose it when necessary, taking into consideration the safety and potential harm to the whistleblower or complainant, the source of the information, or any individuals involved. All personnel responsible at each stage must maintain the confidentiality of this information and not disclose it to any third party. Any breach of confidentiality will be considered a disciplinary offense and subject to penalties as outlined in the Company's regulations.
3. In the event that a whistleblower or complainant believes they may be at risk or may suffer harm, they may request the Company to implement appropriate protective measures. Alternatively, the Company may implement protective measures without a request if it deems the matter likely to cause harm or insecurity.
4. The Company will treat whistleblowers or complainants fairly. If the whistleblower is an employee, the Company will not alter their position or responsibilities, change their work location, suspend them, threaten or intimidate them, terminate their employment, or take any other adverse action against them. If the whistleblower is an external party, the Company will conduct a transparent investigation, treating all involved parties equally and



fairly to ensure whistleblowers or complainants have confidence in a just and impartial process.

5. Whistleblowers or complainants who do not report in good faith and/or are later proven to have intentionally caused damage or submitted false reports will be subject to consequences. Employees will be disciplined in accordance with the Company's regulations. If an external party causes damage to the Company, the Company will consider pursuing legal action.
6. Affected persons will receive appropriate and fair remedies through a suitable process.

Repealed Regulations / Announcements

- Announcement No. 2558/021 Whistleblowing Policy dated July 1, 2015

Announced on April 1, 2026

(Dr. Apisit Anantanatarat)

Director and Chief Executive Officer