

ธนาคารยูโอบี จำกัด (มหาชน) United Overseas Bank (Thai) Public Company Limited

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ทะเบียนเลขที่ I Co. Reg. No. 0107535000176

12 March 2025

To: Business Associates of United Overseas Bank (Thai) Public Company Limited and its Subsidiaries

United Overseas Bank (Thai) PCL ("UOB Thailand") and its Subsidiaries are the subsidiary of UOB Group of Singapore who is subject to the anti-bribery laws of all the countries in which we operate, including the Singapore Prevention of Corruption Act as well as certain laws with broad extraterritorial effect, such as the US Foreign Corrupt Practices Act and the UK Bribery Act.

This purpose of this communication is to once again remind our business associates of UOB Policies and refer you to relevant links on our website. It is important to recognize that UOB has a zero-tolerance approach to bribery and corruption and all other illegal or unethical dealings. We do not tolerate bribery, which occurs when an individual (directly or indirectly) promises, offers, gives, seeks, accepts or receives a payment or favor (monetary or otherwise) to improperly influence a business outcome or to confer an unfair business advantage. We prohibit facilitation payments, considered as bribes, unless it is to protect your personal safety, which would then require reporting to us the nature of the incident and related payment in a timely manner.

Wherever we work, our employees are expected to conduct their business activities in full compliance of all applicable laws and regulations including UOB Code of Conduct. The same standards apply to those who represent us from contract employees to vendors. To emphasize our commitment to upholding the highest standards of integrity and accountability, we have listed the relevant website materials below.

Please find the UOB Thailand Policy online at:

Policy Guidelines for Anti-Corruption <a href="https://www.uob.co.th/web-resources/investor/pdf/2014/anticorruption\_en.pdf">https://www.uob.co.th/web-resources/investor/pdf/2014/anticorruption\_en.pdf</a> UOB Code of Conduct

https://www.uobgroup.com/sustainability/our-approach/human-rights/uob-code-of-conduct.page

Yours sincerely,

Richard Maloney

President and CEO United Overseas Bank (Thai) Public Company Limited

