



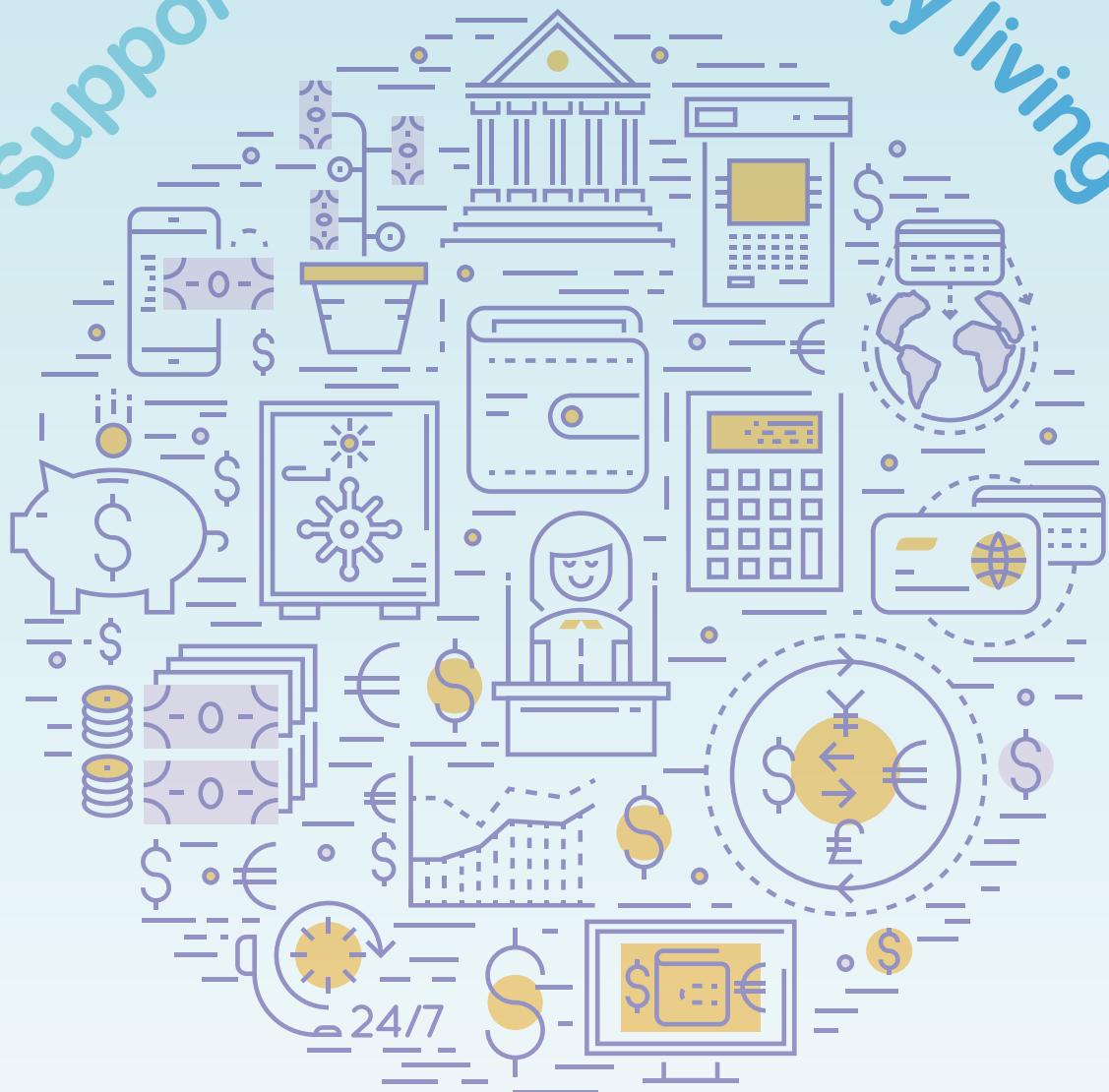
SUSTAINABILITY REPORT 2020/2021

รายงานการพัฒนาอย่างยั่งยืน 2563/2564



บริษัท อีโอดี ธนาสินสัพเพย์ (ไทยแลนด์) จำกัด (มหาชน)
AEON Thana Sinsap (Thailand) Public Company Limited

Support customer's daily living





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Message from the Managing Director



The COVID-19 pandemic in 2020 has, as we all know, had a huge and transformative effect on businesses and people's daily lives around the world. Our company consistently reviews and adjusts its operations by considering all our stakeholders, so as to stimulate the business to operate continuously and effectively. We also participate in related mitigation plans, with a focus on sustainable development in the economic, social, and environmental dimensions.

Economic Dimension we operate on the "Customers Come First" principle and pursue corporate governance principles and appropriate risk management. Our Crisis Management Committee carefully monitors the COVID-19 situation, with an emphasis on any risks and potential impacts, and we strive to reduce the impacts of the pandemic on the debtors of the Bank of Thailand so that we all get through this tough situation together. We have modified several of our business strategies to most effectively support the customers' well-being in the midst of this "new normal" lifestyle – specifically by initiating the Digital Marketing Department and the Customers' Behavior Analysis Department.

Social Dimension As a part of society, our company continuously supports social activities during the COVID-19 situation through the AEON Thailand Foundation by donating money and supplies to many hospitals, inviting management and employees to share essential items with those who are most severely affected (through the AEON Pun Sook Project), and by delivering vital assistance to customers, providing employee health care that is consistent with the latest Ministry of Public Health standards, and supporting the Work-from-Home program to reduce office congestion and the spread of the virus.

Environmental Dimension We have improved the AEON THAI MOBILE App to be more user-friendly by adding a function that reduces the paper consumption, such as six-month retroactive statements and information regarding e-coupons.

We greatly appreciate your confidence and trust in our business. We always seek to improve our services in accord with Good Corporate Governance and the United Nations Sustainable Development Goals so that we can support the quality of life of our customers and all our stakeholders.

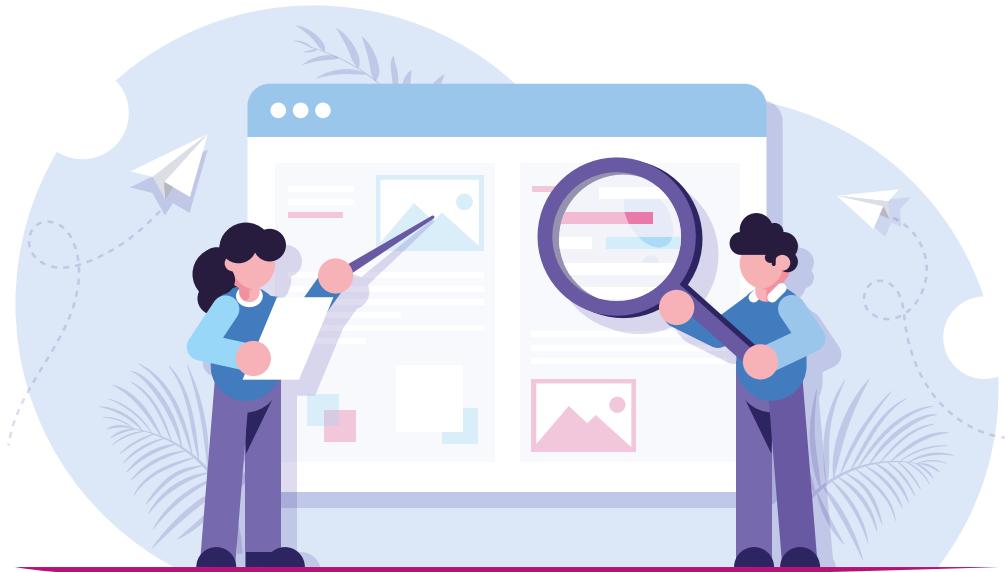
Mr. Tsutomu Omodera
Vice Chairman of the Board and Managing Director

Company Profile



Company Profile (as of 28 February 2021)

Company Name	AEON Thana Sinsap (Thailand) Public Company Limited
Company established	September 18, 1992
Address	388 Exchange Tower, 27 th Floor, Sukhumvit Road, Khwaeng Klongtoey, Khet Klongtoey, Bangkok 10110
Paid up capital	Ordinary 250,000,000 baht
MD	Vice Chairman of the Board and Managing Director Mr. Tsutomu Omodera
Number of Employee	4,571 persons
Company Objective	The provision of a variety of retail finance services, including credit card, hire purchase, personal loan, and others.
Outstanding Share	250,000,000 ordinary shares AEON Financial Service Co., Ltd. 87,800,000 shares (35.12%) ACS Capital Corporation Limited 48,000,000 shares (19.20%) AEON Holding (Thailand) Co., Ltd. 22,000,000 shares (8.80%)
Company Listed	The Stock Exchange of Thailand (SET)



Sustainability Development



Sustainability Management Policy

With the concept of sustainability development, the Company conducts its business through realizing social responsibility, environmental and strictly complies with good corporate governance. Responding to the stakeholders expectations, the Company always reviews and develops products, services and operation methods for business continuity in challenging situations. The Company operates on the basis of AEON Code of Conduct and AEON Basic Principles for sustainability development and contributes to local communities and environment as good corporate citizens to serve the society. The Company practices its “Customer-First” philosophy with its ever-lasting innovative spirit. Also, the Company awares and emphasizes on the United Nations Sustainable Development Goals (SDGs) as the concept of our operations for 14 Sustainable Development Goals as follows;



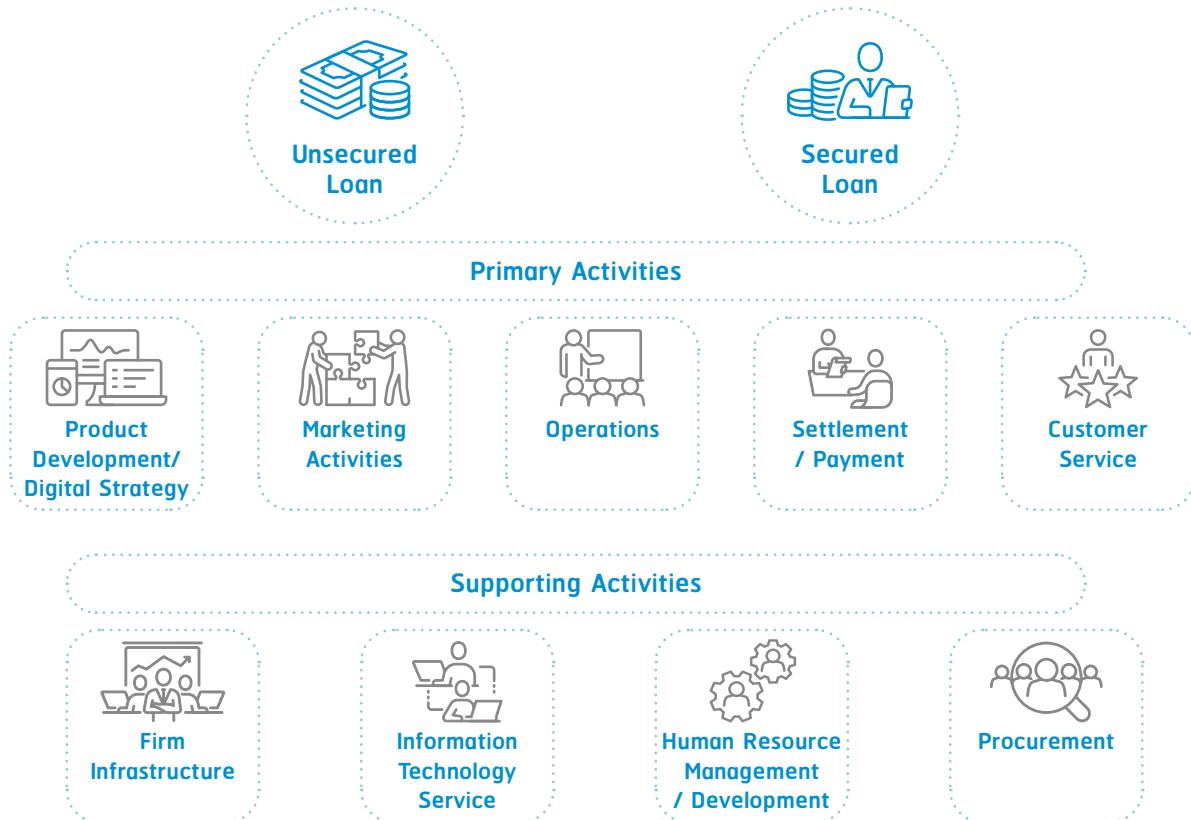
Sustainability Goal

- The Company offers customer-oriented financial services with a customer-first philosophy.
- The Company realizes the importance of a sustainable relationship between society and being a good corporate citizen by supporting the set up AEON Thailand Foundation since 2007 as well as sharing profits to contribute to CSR activities with the Foundation every year. The Company gives an opportunity for all employees to engage and to promote social and environmental dimension with CSR activities through internal communication.
- The Company has been maintaining importance in good governance based on AEON Basic Principles including, respects human rights and AEON people, promises to our customers, co-working with the community for its growth and improvement of the quality of life , and deals fairly with our business partners as long as respects the shareholders resolutions.

Management of impacts to stakeholders in the value chain

The Company realizes the efficiency of business operation as well as focusing on products and services development to satisfy all stakeholders. The Company analyzes activity / work process for them in the value chain as follows;

- **Value Chain**



- **Stakeholder Analysis and Action in the Business Value Chain**

Stakeholders	Forms and Communication Channels	Interest and Expectation	Company's Action
Shareholders Analyst Investor 	<ul style="list-style-type: none"> • Annual General Meeting of Shareholders. • Extraordinary General Meeting of Shareholders (upon the occurrence of an event). • Disclosure of Quarterly Performance. • Providing information to analysts and investors. • Providing channel inquiry to contact the Company. 	<ul style="list-style-type: none"> • Receiving positive returns and sustainable growth. • Receiving high and sustainable growth in return on investment. • Good corporate governance, transparent and sustainable management. • Effective risk-management system. • Receiving correct and information completed within the specified deadline. • Receiving clear answers to questions posed. 	<ul style="list-style-type: none"> • Operating the business with positive and sustainable results under corporate governance, transparency and verifiability. • Providing prudent risk management. • Disclosing correct and information completed and providing convenience channels to access information. • Providing direct responses to questions posed and holding the meeting of Shareholders. Also, giving responses to their views in meetings.

Stakeholders	Forms and Communication Channels	Interest and Expectation	Company's Action
Employees 	<ul style="list-style-type: none"> Organizing orientation for new employees. Communicating information to employees. Preparing appropriate learning courses for employees at all levels. Providing channels for suggestions, reports or complaints. Organizing employee engagement and satisfaction activities. 	<ul style="list-style-type: none"> Recognizing and understanding the Company's business operations. Being informed of correct, completed and convenient channels to access information. Developing knowledge, capabilities and essential skills regularly. Being able to communicate views, needs and complaints. Providing a safe and healthy workplace. Providing necessary equipment to facilitate employees' operations. Being aware of the importance of work life and personal life. 	<ul style="list-style-type: none"> Explaining the history of the Company, business operations including rules and regulation on orientation day. Providing appropriate and variety communication channels for employees. Preparing appropriate learning courses for all employee levels. Listening to suggestions and reports from employees and protecting whistleblowers. Providing and improving occupational health and safety workplace.

Stakeholders	Forms and Communication Channels	Interest and Expectation	Company's Action
Customers 	<ul style="list-style-type: none"> Customer Satisfaction surveys conducted at branches. Satisfaction surveys after contact to the Customer Service. Listening to suggestions on the Company's official website. Having an online media communication channels to make it more convenience and fast for customers. 	<ul style="list-style-type: none"> Providing products and financial services per customer's lifestyle. Customer service with responsibility and fairness. Listening and responding to the customers suggestions. Continuously developing quality of products and services. 	<ul style="list-style-type: none"> The Company develops products and services to meet each customer's lifestyles. Providing service to customers following AEON Basic Principle and "Customer-First" philosophy. Accepting customer complaints and processes within the time frame of Service Level Agreement (SLA). Applying ISO27001; Information Security Management System (ISMS) and other related laws and regulations to ensure information security for customers. Relieving measures for customers impacted by COVID-19.

Stakeholders	Forms and Communication Channels	Interest and Expectation	Company's Action
Competitors 	Meetings to exchange views and cooperate on various agendas.	Undertaking business operations and competing with each other in a transparent, fair, and just manner, i.e. avoid unethical business tactics.	Creating fair competitive conditions.

Stakeholders	Forms and Communication Channels	Interest and Expectation	Company's Action
Business Partners 	<ul style="list-style-type: none"> Selection process and evaluation of business partners. Meeting, training and exchanging opinions, discussion. Also, listening to ideas and suggestions. 	<ul style="list-style-type: none"> Purchasing in a fair and auditable method. Fair trade. 	<ul style="list-style-type: none"> Providing guidelines and procedures of procure, selecting and evaluating the business partners. Disclosure of Anti- corruption policy and corporate compliance regarding no gift and entertainment policy. Building a good relationship with business partners.

Stakeholders	Forms and Communication Channels	Interest and Expectation	Company's Action
Creditors 	<ul style="list-style-type: none"> Disclosure of financial statement and related information, Also preparing the report within the specified period. Organizing activities to strengthen relationships. 	<ul style="list-style-type: none"> Receiving interest and principal completion within the due date. Receiving information and corrected and completed operating results Participating in activities and usually communicating. 	<ul style="list-style-type: none"> Paying interest and principal completed within the specified period. Disclosure financial statement and corrected and completed performance operation. Arranging activities to strengthen relationships and have a communication continuously.

Stakeholders	Forms and Communication Channels	Interest and Expectation	Company's Action
Society and the Environment 	Organizing community activity thought the CSR project.	<ul style="list-style-type: none"> Promoting and supporting CSR activities. Helping when communities are damaged by disasters. 	<ul style="list-style-type: none"> Establishing AEON Thailand Foundation and Allocating a budget for continuously society and environmental development

COVID-19: Crisis Management



The COVID-19 pandemic has affected business and social sectors including people's daily life throughout the world. As the government has launched strict measures against COVID-19, the Company takes action by adopting the risk management measures for business continuity, defines health and safety guidelines for employees, communicates and assists stakeholders to reduce the effect of this situation.

The Company defines measures guideline and key solutions during the COVID-19 pandemic as follows:

The Company set up the Crisis Steering Committee to consider and approve measures and key solutions. The Company arranges the Crisis Management Meeting daily to monitor the COVID-19 situation announced from the government sector including evaluate risk and impact to define solutions as well as to ensure the Company's business continuity and efficiency of operation.

Efficient communication is considered to be important. Therefore, the Company assigns responsibility to each department preparing to communicate to various groups of stakeholders for clearly understanding.



To prevent and reduce the risk of COVID-19 spread out and considering shareholder's sanitation, the Company concluded to change the Annual General Shareholders Meeting 2020 to the form of electronic meeting in other words e-Meeting instead of a physical presence and informed the guidelines attending the electronic meeting to shareholders.

For assistance to mitigate the impact, the Company evaluates based on actual situation and provides assisting measures such as launching measures assistance for afflicted customers as follow;

- Adjust minimum payment for AEON credit card AND AEON member card (YourCash) rate automatically without any advanced requests to the Company.



- Suspend repayment of principal and interest for credit card loan, AEON member card (YourCash), personal loan and proposed loan. Decrease used car/motorcycle installment payment amount, transfer to long term loan with lower interest rate for registered customers.
- Promote assisting measures for COVID-19 afflicted customers via the Company's social media, website, AEON THAI Mobile Application as well as all AEON's local branches.

The Company collaborating with AEON Thailand Foundation to donates cash, medical equipment, necessary items including ready-to-eat food in a total amount of 2.4 million baht to 7 hospitals/ medical institutions. In addition, the Company launches the campaign named AEON Pun Sook or AEON Sharing Happiness encourages executives and employees to express generosity towards society by food and water donation, also necessary items to put in the happiness cabinets located nearby the Company or residence for COVID-19 afflicted people. (The social performance is disclosed in the social dimension in the Sustainability Report 2020.)



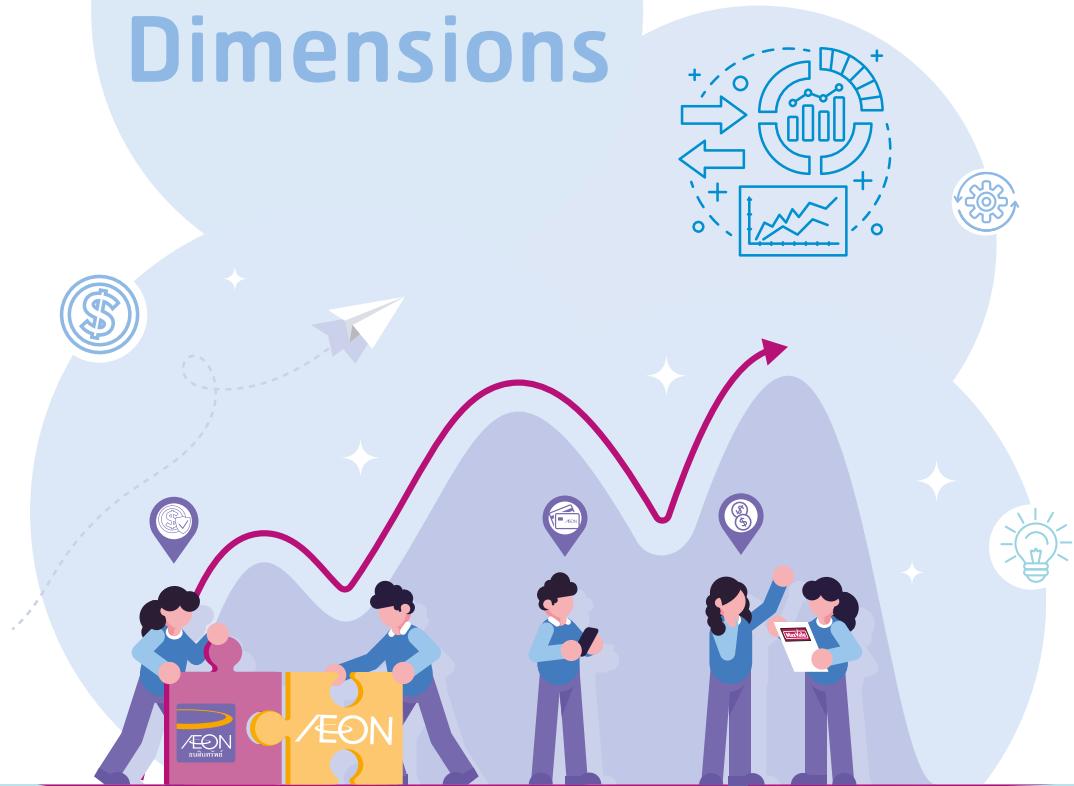


The Company realizes the importance of occupational health and safety as well as employees' mental health. The approaches managements for mitigation impacts are as follow;

- Communicate to employees about COVID19 situations including ways of living adjustment and ways to protect covid-19 pandemic via internal communication of the Company such as Email, AEON Channel program and SAP Success Factor, etc.
- To inquire on living adjustment and the COVID-19 prevention. Also, it's required for all employees who work in the office to take temperature measurement before entering the workplace. The Company provides hand sanitizer gel in the office. All employees put on facemask all the time at the office, Also acrylic shield petitions at each office desk, social distancing arrangement, increase frequency of cleaning different touch point such as entrance and exit doors, toilets, spraying disinfectant in the office, give out masks and etc. have been provided.
- Avoid employees' traveling between offices and operation centers, less a number of meetings, set a meeting time limitation, the number of participants limitation as well as arrange online meetings to reduce the congestion in the office.
- Split working team to be more flexible working time, split working location as working at Office, working from home and stay at home. In case of the government sector announce for mostly worst situation or lock down, the Company also announces to close local AEON branches and require employees to stay home



Economic Dimensions



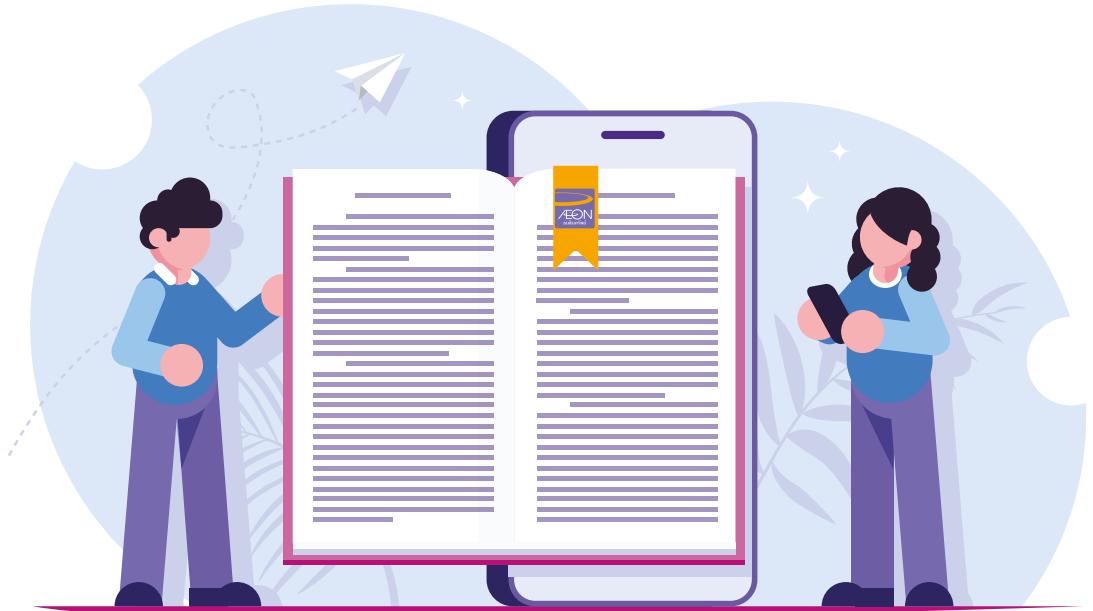
- Corporate Governance
- Business Ethics
- Risk and Crisis Management System
- Responsibility to Customers
- Digitalization
- Quality Management System
- Kaizen
- Information Security Management System

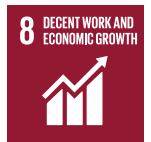
Corporate Governance



Refer to information in

56-1 One report 2020/2021



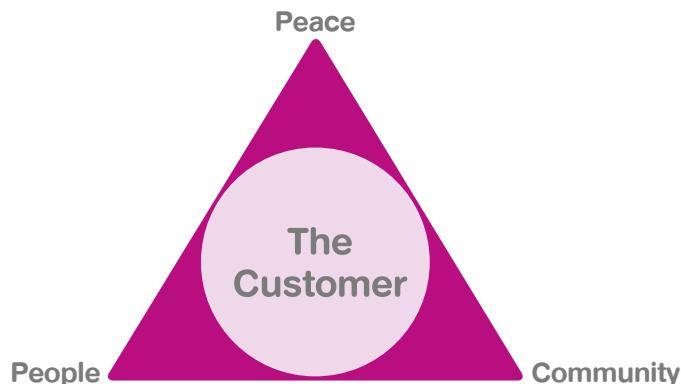


AEON Code of Conduct is the main principle that all executives and employees are committed. AEON Code of Conduct covers AEON Basic Principles, AEON Commitment and AEON Promise to its stakeholders as customers, the local community, business partners, shareholders including AEON People.

AEON BASIC PRINCIPLES

Pursuing peace, respecting humanity, and contributing to local communities,

Always with the customer's point of view as its core



• Peace

Aeon is a corporate group whose operations are dedicated to the pursuit of peace through prosperity.

• People

Aeon is a corporate group that respects human dignity and values personal relationships.

• Community

Aeon is a corporate group rooted in local community life and dedicated to making a continuing contribution to the community.

On the basis of the Aeon Basic Principles, Aeon practices its “Customer-First” philosophy with its ever-lasting innovative spirit.

Our Promise to Our Customer



- Our first priority is to ensure customers safely.
- Keep our promises to our customers, always behaving with integrity.
- Offer high-quality products and services at reasonable prices.
- Services in a warm greeting and a friendly smile.
- Gratefully listen to and acknowledge our customers' voices.

The Local Community and AEON



- Promote our business practices that focus on developing lifestyles of local community.
- Respond to the needs of the local community.
- Promote environmental conservation activities.
- Support volunteer activities together with the communities.
- Promote and support the culture and traditions of local communities.

Business Partners and AEON



- Cooperate to develop quality products and services.
- Business cooperation adheres to the principles of good governance.
- Give importance in customers' safe and satisfaction.
- Require our business partners to comply with international standards.
- Do not tolerate the acceptance of gifts, money, or special favors from our business partners.

Shareholders and AEON



- Give importance to respect individual shareholder's opinion.
- Focusing on Customer Satisfaction leads to high returns for our shareholders.
- Fair and accurate accounting records.
- Comply strictly with laws and regulations.
- Disclose information promptly and accurately, and respond to events in a forthright manner.

The Company's Annual General Meeting of Shareholders 2020

The Company's directors recognizing the importance of the shareholders' rights, including sharing in the Company's profit, being able to buy, sell or transfer shares, receiving adequate information, participating and voting in the shareholders' meeting on significant issues, etc., the Company has continually protected and encouraged the shareholders to exercise their rights by emphasizing the disclosure of accurate, complete, timely, and transparent information to shareholders. The Company's Annual General Meeting of Shareholders was held within four months of the end of the fiscal year. In 2020, Due to the situation of Coronavirus outbreak (COVID-19), the Company realizes and concerns about shareholders' health and who relates to arrange the meeting. The Company's directors therefore conducted shareholders' meetings by e-Meeting by Microsoft Teams system on June 24, 2020. (No extraordinary meeting was held this year)

- **Investor Relations**

The Investor Relations Section has been assigned to take the responsibility of providing and disseminating information and activities of the Company of the benefits with institutional and individual investors, stock analysts, shareholders, and other people. Investors and interested parties can contact the Investor Relations section directly for the Company's information, including financial statements, annual report, and notifications to SET/SEC, etc.

- **Contact with Investor Relations Section**

Telephone: 0-2302-4720-1

Fax: 0-2302-4470

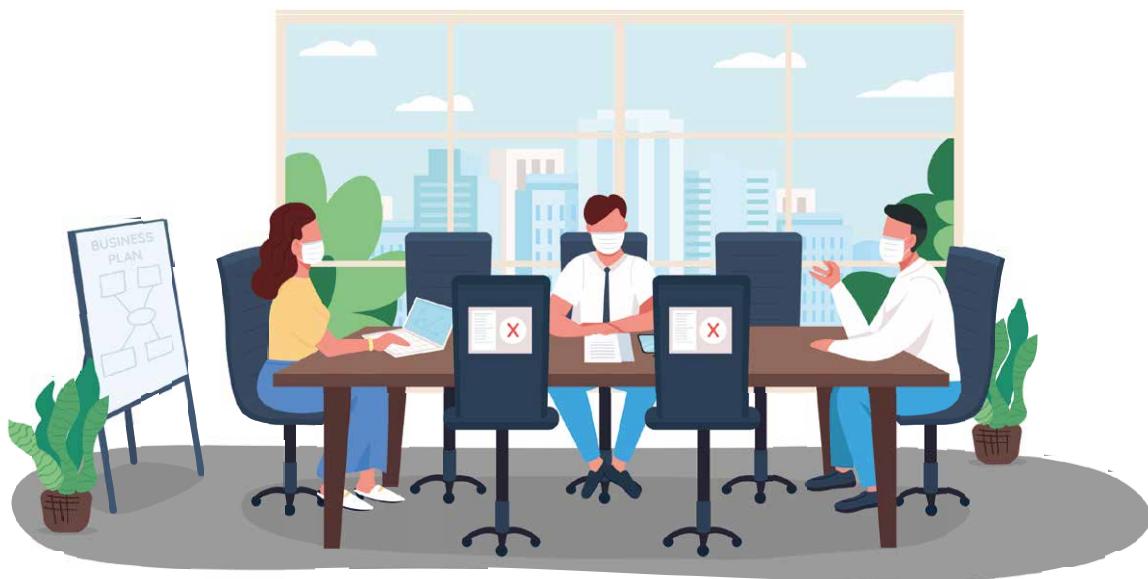
E-Mail: ir@aeon.co.th

Address: AEON Thana Sinsap (Thailand) Public Company Limited

388 Exchange Tower, 27th Floor, Sukhumvit Road Khwaeng Klongtoey,
Khet Klongtoey, Bangkok 10110

Website: <http://www.aeon.co.th> (select Investor Relations)

In addition, the Company has conducted companies visiting both domestic and international analysts, investors ,and also joined domestic and international roadshow activities every year. With the COVID-19 situation the section therefore mainly uses online meetings.



Compliance System

The Company established the Corporate Compliance Department and Compliance Committee and set up the policy of compliance and policy of compliance committee where it clearly defines responsibility.

The Corporate Compliance Department directly reports to the Compliance Committee. The major responsibility of the Corporate Compliance Department are to create awareness for all staffs on Code of Conduct and Compliance guidance, important business operation related laws and regulations such as Bank of Thailand regulation, Anti-Money Laundering Law, etc. by providing the training and recommendation as well as regular monitors to ensure all staff fully understand and be aware of the importance of compliance including all operation processes perform correctly and aligning with related laws and regulations and the Company's policies.

The Compliance Committee comprises all Executive Directors and top management where Director in charge of Corporate Compliance as Chairman. The major responsibility of the Compliance Committee is to discuss compliance matters, approve compliance manual and policy of compliance, monitoring results, etc. When found the problem related to non-compliance on regulations and policies, the Compliance Committee shall consider preventive and corrective measures and report/recommend to the Board of Director.

The Company provides the internal report system as a channel to receive any non-compliance matters to regulations and policies, employees who realize wrong-doings in the Company. The access can occur to the internal reporting system via hotline, website and email. Personal data of the reporter, such as name, position, age, gender, etc., will not be disclosed due to safety to staff who report suspicious wrong-doing. After receiving information, the Company shall be able to find the actual cause, to achieve early detection of the issues, to provide appropriate measures to solve the problems, and to prevent the future occurrence.

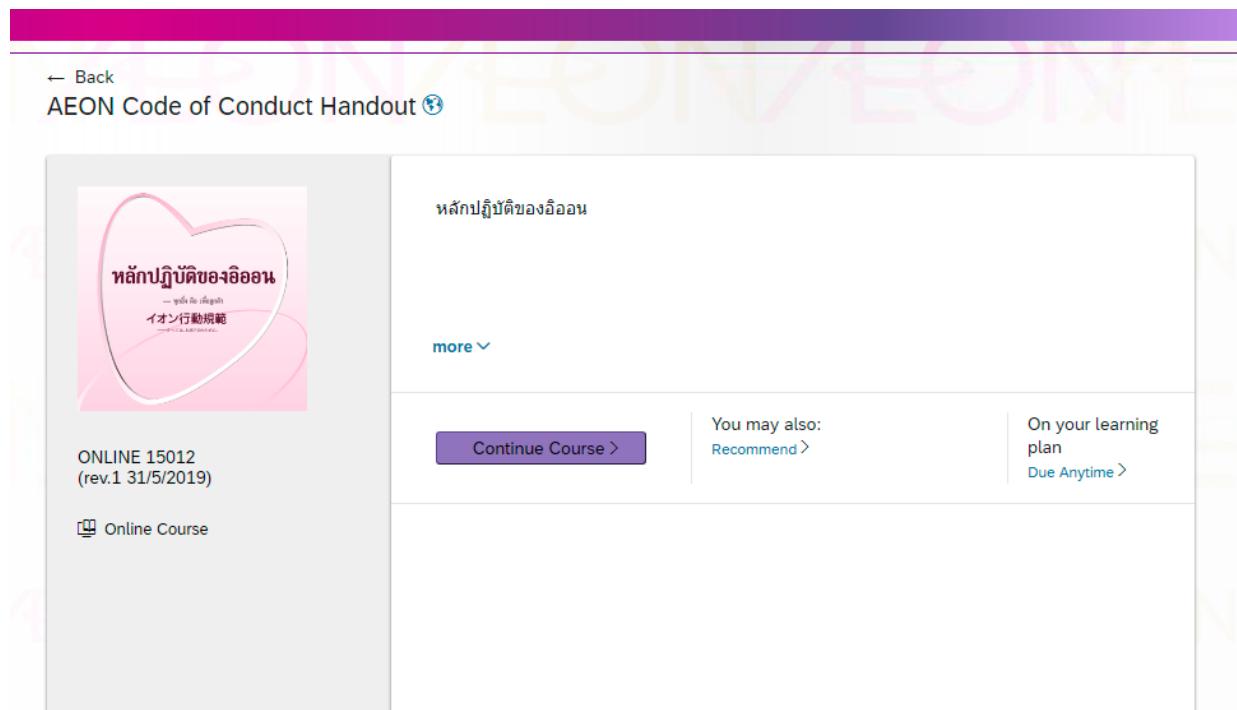
Moreover, according to the Personal Data Protection Act B.E. 2562, the Company provided the knowledge training to employees and executives in April last year for understanding and practicing to comply with mentioned law. The Company also has planned to conduct training again by June this year or by when there is a law supporting the Personal Data Protection Act B.E. 2562 from the Personal Data Protection Committee.

Communication on Code of Conduct, Anti-Corruption Policy

The Company has AEON Code of Conduct as a guideline to achieve goals in social responsibility. The AEON Code of Conduct covers business ethics and stakeholder ethics. To emphasize the executives and employees realize the importance of ethics, the Company therefore provides AEON Code of Conduct training every year together with the SAP Success Factor system announcement of the Company to promote employees learning and practice. In addition, the Company gives a Business Manner Handbook to all of the new employees on the orientation day as well.

To prevent the conflict and Benefit from corruption, the Company has set rules and guidelines of Gift and Entertainment Receiving for good governance and anti-corruption policy for all employees in all level of company, affiliates to conduct duties based on honesty and review of the operational guidelines, Responsibility structure, Risk management systems, controls and audits to be correctly and help prevent the occurrence of corruption within the Company.

In addition, the Company provides Market Conduct training courses for employees who have normally to service customers and perform a test every month for employees to realize the importance of work with responsibility, give accurate and complete information and fairly service to customers



The screenshot shows a course page for 'AEON Code of Conduct Handout'. At the top left is a back button and the course title. To the right is a large image of a pink heart containing the text 'หลักปฏิบัติของอีอ้อน' (AEON Code of Conduct) in Thai, with English and Japanese subtitles. Below the image, the course number 'ONLINE 15012' and revision date '(rev.1 31/5/2019)' are listed, along with a 'Online Course' button. To the right of the image, the course title is repeated in Thai. Below the title is a 'more' button. Further down are 'Continue Course' and 'You may also: Recommend' buttons. On the far right, there are links for 'On your learning plan' and 'Due Anytime'.

Internal Control System

The Company has realized that the proper internal control system could drive the efficiency of operation, reduce possibility risk as well as leading to transparency and accuracy of the Company's business. Thus, the Company would establish an Internal Audit Department as an independent function which directly reports to the Audit Committee. The Internal Audit Department is significant, which could assist the Company to properly and transparently perform their business either appropriateness of internal control system or compliance with relevant laws and regulations. The internal audit is one of mechanisms to enhance the ability of internal control as well as reporting and monitoring the business's operations at every level. According to this, the Internal Audit Department would cooperate with all levels of management to pursue the appropriateness and effectiveness of corrective action under the competitive environment as well as the advance of Information Technology System. Furthermore, the Internal Audit Department would support the Company to achieve good corporate governance, transparent business, efficiency monitoring tools. The Internal Audit Department's role also involves creating value added and enhancing the sustainability growth to the Company.

The duties and responsibilities of the Internal Audit Department include reviewing and assessment on efficiency and effectiveness of internal control systems by providing an unbiased risk assessment and objective view and independent from the operations, which is a role of the Third Line of Defense. Additionally, the Internal Audit Department would monitor the corporate governance of the Company, its subsidiaries and affiliated companies in the Company's group by applying "Risk Based Approach". Moreover, the Internal Audit Department would lead the risk management system in the administration and operation as well as promoting and supporting the implementation of a self-control process to conform to the frameworks and guidance of good governance, internal control and risk management. Moreover, the Internal Audit Department also evaluates relevant risks on the matters arising (the audit matters) and provides consultations and advice with the aim of value added to the company and improving on operational efficiency and control.

In 2020, the Internal Audit Department performed reviewing and assessing the internal control by reviewing operational and business processes of various departments at the Head Office, Branches and Operation Centers in each region as well as its subsidiaries and affiliated companies. Furthermore, compliance audits pertaining to relevant laws and regulations which may relate to the Company, its subsidiaries and affiliated companies were also conducted. According to this, the Company schedules meetings for reports of audit results and rectification approaches to Executive Management on a monthly basis, additionally the summarized of audit results will be reported to the Audit Committee and the Board of Directors on a quarterly basis.



Anti-Corruption Regulation and Policy

The Company determines Anti-Corruption Policy and implements to prevent involvement in corruption, including specified disciplinary action. The Company communicates the Anti-Corruption Regulation and Policy to all executives and employees. The Company's Board of Director therefore implements the policy and scope as follows;

1. The Company has a policy to conduct business in good faith with honesty, transparency and ethical principles by focusing on fostering the attitude among its employees to oppose, correct and be responsible for corruption issues, including communicating the knowledge, understanding to all employees and performing tasks honestly and in accordance with the policy.

2. The Company does not accept any corruption activity which may be an offence under the law and is committed to conduct business with integrity, honesty, and fairness according to the Company's commitment to prescribe and enforce effective anti-corruption measures.
3. The Company will cooperate and support anti-corruption activities by promoting and participating in monitoring, auditing and having mechanisms to monitor and control the exercise of power to be appropriate, transparent and efficient as well as to act in compliance with the anti-corruption laws.
4. The Company shall set the standard for the investigation procedure for trials to be effective and in compliance with the Information Security Management System (ISMS-PC-04-13 and ISMS-PC-04-14).
5. This policy applies to employees of the Company and employees of the affiliated company operating at all levels, including employees of the Company's or affiliates' branches and/or other related parties.
6. The policy regarding the Company's employment contracts states that all employees must comply with the rules, regulations and policies of the Company. Compliance with this policy is in accordance with the terms of the relevant employment contract or any agreement between the Company and the employees.
7. If this policy conflicts with or differs from other policies of the Company, the affiliates or the relevant regulations and laws, the stricter policies, regulations, and laws must be adhered to.
8. The Company determines that its affiliates shall implement the anti-corruption policy of each company in accordance with this policy.

In addition, the Company has set rules and guidelines of Gift and Entertainment. The Company has a policy of employees and family not requiring and receiving gifts, money, or special favors from our vendor or company stakeholders, the Company announces and reminds employees every year.



Risk and Crisis Management System



The Company realizes uncertainties of current economic situations leading to risk exposure affecting the Company's performance. Therefore, the Company has accordingly implemented the Risk Management System as follows;

1. Governance Committee

The Governance Committee is the combination of Risk Management committee, Corporate Governance, and Compliance committee. The Governance Committee is also recognized as "Risk Management and Compliance Committee". The policy of the governance committee was last reviewed on January 21, 2021. The committee is for reporting, deliberation and resolution regarding to,

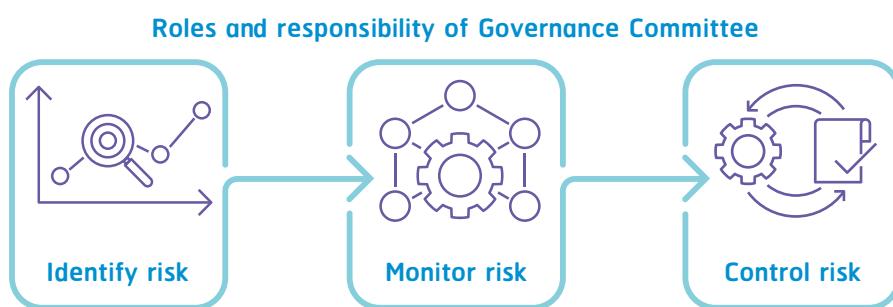
- 1) Risk Management
- 2) Compliance
- 3) Corporate Control

Roles and responsibilities of the committee are to identify risks associated with company business activities, monitor and control risks within acceptable levels. Moreover, to ensure the Company is compliant to the related regulatory, ISO standards and J-SOX audit by monitoring results.



The Governance Committee member is last reviewed on 17 September 2020, with 17 members consisting of the Managing Director, all executive directors and top management of the Company. The Company arranges the internal governance meeting as a monthly basis to discuss and to handle the risk of the Company. Moreover, the Company arranges additional meeting for sharing session between group i.e. AEON Financial Service Co., Ltd., and all affiliated companies both domestic and overseas via TV Conference. This is for governance the risk of the Company and subsidiary companies.

Regarding Risk Management, the Governance Committee has scope of power and duties to establish risk management policy and procedure which would cover the main company's risks such as Credit Risk, Liquidity Risk, Market Risk and Operational Risk. The committee has oversight and follows up risk management process as stated in policy/procedure approved by the governance committee. Moreover, the committee would support the risk management unit in part of human resource, budget or others necessary to conform the responsibilities.



2. Risk Management Unit

The Company also sets up the Risk Management Unit in order to conduct the risk management process as policy and procedure defined to support the RMC in setting up, analyzing, reviewing, and monitoring the Company's Risk Management System working with risk owners in related departments. Furthermore, design or recommend the sustainable preventive actions help to mitigate risk level to under or equal to the Company's risk appetite.

3. Risk

The Company has divided into 4 material risks as follows:



- **Credit Risk:** Credit risk is the potential for loss due to the counterparty failure to meet its obligations paying the Company in accordance with agreed terms. This results from risk factors arising from the current economic conditions.
 - i. World economic slowdown directly affecting the customer's ability to repay the loan.
 - ii. The discontinuation of employment in some areas, temporary ceasing of operations in some industries and wage reduction directly affecting the debt repayment ability of customers.
 - iii. Natural disasters i.e. flood, drought, etc. affecting the customer's ability to repay a loan.

This risk is managed through a framework setting out policies and procedures. The Company generally defines the strategy and goals of lending and strategic risk. The Company has many tools to manage credit risk such as credit scoring including geographies and industries etc., setting credit criteria, performing credit reviews ,also layering authority for credit approval.

Credit origination function and the credit approval functions are clearly segregated to enhance internal control in order to mitigate credit risk.

- **Market Risk:** the risk of loss resulting caused by changes in the value of assets including off-balance-sheet assets due to fluctuations in risk factors such as interest rates, foreign exchange rates and stock prices. Additionally, the risk of loss resulting from changes in earnings generated from assets and liabilities. The Company regularly monitors the status of additional amounts of securities invested monthly. The Company also follows up on changes in bank rate or the financing rate.
- **Liquidity Risk:** the risk that the Company will incur losses as working capital is insufficient to pay for cash outflow or is forced to obtain funds at far higher interest rates than under normal conditions or unexpected substantial cash outflow than expected (referred to as funding-liquidity risk). The Company diversifies such a risk by having 12 banks as a source of the Company's funding. Moreover, the Company monitors impacts of changes on financing practice and cash management, drivers of changes in investment balance.
- **Operational Risk:** Operational risk refers to the risk of loss arising from inadequate either failed internal processes, people, information technology systems and external events/factors. The operational risk arises from business activities. However, the Company has a standard of procedure to identify each workflow process. Employees are able to understand the process and to operate effectively as company standards. Moreover, the Company establishes a policy framework of Operational Risk Management, and the Emergency or Immediately Reports on incident, accident, or trouble to handle the risk happening. This is to govern, monitor and manage the risk and incident with its loss to be in a low risk acceptable level.

The Company establishes a wide range of tools supporting the coordination of operational risk activities to identify, monitor, manage and report risk issues. All departments are required to conduct Risk Control Self-Assessment (RCSA) to identify and assess the risk of each department including assessing the existing control in place of the risk. This is for conducting the risk management action plan to mitigate the risk to be at a low level or acceptable level. Each risk will be set Key Risk Indicators (KRI) to monitor its trend.

Operational Risk Matrix had been established as a guideline to assess and assign risk rating to each operational incident. Incident report is to consolidate all damage events both financial and non-financial loss also other damage or unusual events which information of the Company will use for either process improvement or established additional control to minimize risk or loss due to operational risk.

Moreover, as part of the risk mitigation process, the Company had a Business Continuity Plan (BCP) to ensure continuity of key activities during a crisis event, any emergency event occur such as offenses and disasters. The Company will provide constant service to customers or minimize operating disruption period to acceptable duration. The plan has been annually revised by all departments, the Regeneration system and key company's operating process also annually rehearsed. To ensure that the Company can efficiently perform normal operation in all crises.

Responsibility to Customers



8 DECENT WORK AND ECONOMIC GROWTH



9 INDUSTRY, INNOVATION AND INFRASTRUCTURE



10 REDUCED INEQUALITIES



The Company persists in AEON Basic Principles and follows the “Customer-First” philosophy. Therefore, the Company is determined to provide products and services serving our customer’s needs and lifestyle, develop and improve operation processes continuously, apply technology towards services and customer’s information security. The Company realizes that customer’s voices are valuable, therefore, the Company always gives priority to listening and taking action to its.

The Company persists in protect personal information of our customers, the Information Security Management System (ISO 27001) was applied and certified cover Head Office, all Operation Centers and branches nationwide which can reduce risk in terms of information leakage that may happen as well as reduce impact from business operations against loss of the confidentiality, integrity and availability to cover all types of information.

Furthermore, the Company considers the business environment by studying and identifying all of the external and internal factors that could influence the information security management system used in company situations promptly. Examples of external factors are the environment (the current economy, the customer responsiveness, business competitor, technology, legal, etc. Meanwhile, examples of internal factors are marketing strategy, organization management, and human resource management, etc. These factors are taken into risk consideration and also further protection.



To increase the efficiency of operation and to focus on information security, the Company develops and improves by applying high technology to verify the security of information flow in the system such as email restriction ensuring that emails are successfully sent and received are secured to prevent all different problems.

The Company has determined to authorize systems as appropriate for position and duties controlled by use of the Vein Scan System to identify each person and to code access to systems. The Company strictly monitors and provides access to information of employees and those involved as well.

Additionally, the Company also concentrates with business continuity to prepare for any issue or situation happening any time. The Company has set up a backup with the appropriate approach based on the priority of data and arranged Business Continuity Plan Test Plan regularly to cover core systems and the Company operation including to improve operational risk management and internal control so as to raise awareness of data protection effectively and to ensuring with customers as well as shareholders and concerned person.

Customer Satisfaction Survey

The Company has improved quality of service to increase the highest customer's satisfaction. Customers are able to give an opinion or suggestion of our branches staff by Customer Voice System with 2 topics questionnaire to the customers; "Branch staff service" and "Net Promoter Score Survey". These data will be collected every month and reported to the management for consideration of the guideline to improve and to develop our services onwards.

In addition to the satisfaction survey of branch service, the Company has launched the "Customer Satisfaction toward Contact Center" project to get feedback from the customers. Customer's call will be transferred to IVR system to evaluate after finished services via Line, Facebook Messenger as follows:

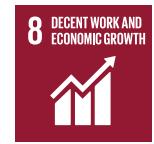
<https://www.aeon.co.th/survey/?formId=4> for Line service

<https://www.aeon.co.th/survey/?formId=5> for Facebook Messenger

The Company also established a Customer Satisfaction Survey via Survey Form on the Company website.

The Company focuses on customer's voice and emphasizes on consistent improvement for support and proceeds to keep the company growing and also the goodness standard for customers.

Digital Technology



The Company determined to develop our business digitally, especially as the pandemic has caused such major changes in customers' needs. We are developing and creating our products and services to give our customers quicker, more convenient, and equitable access. The Company prioritize the security of customer data and are ever-alert to cyber threats so that you can be confident that your transactions are safe. Continually upgrading our digital services not only enhances security, but is the green way to go, as the need for paper is substantially eliminated.

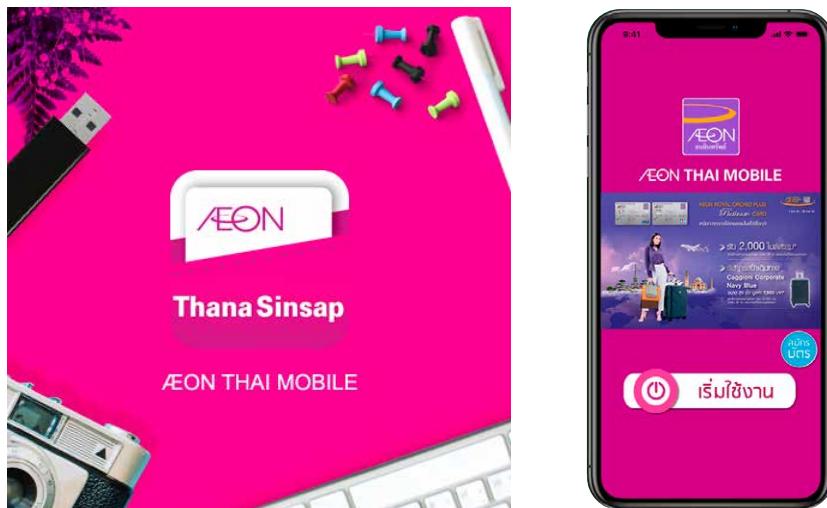
Online financial transactions

• AEON THAI MOBILE APPLICATION

The Company have developed this app, AEON THAI MOBILE, so that customers can easily see their balance, make payments and withdrawals, self-service installments, check promotions, and access their point redemptions etc.

To ensure the safety of your online transactions, customers must use a 6-digit code or face-scan to log in.

The number of people used mobile application as of year 2020 are 3,296,163



- **Cardless Cash Advance**

The Company provide a Cardless Cash Advance service in which you make a transaction via the AEON THAI MOBILE app by scanning the QR Code to get cash through any Kasikorn Bank ATM.

- **Digital YouCash-A**

The Company also offer YourCash-A, a new cardless, digital personal loan service in the form of a Virtual Account. Customers can make online transactions via the AEON THAI MOBILE app, scanning the QR Code to get cash at an AEON ATM or Kasikorn Bank, or by making a cardless installment at AEON member stores.



- **Online Promotion**

The Company notify about promotions and benefits via the AEON THAI MOBILE app, the Company website (www.aeon.co.th), the AEON Thana Sinsap Fanpage, and AEON Line page. Anyone can access the relevant information anywhere, anytime.



Cyber security and Data Retention

The Company is committed to protecting our customers' data, so the Information Security Management System (ISO27001) has been applied in accordance with international standards at our Head Office, all operations centers, and our regional branches nationwide. We can reduce potential risks to prevent data leaks by scrupulously protecting data confidentiality, accuracy, and availability.

In order to increase operational efficiency and to primarily focus on information security, the Company uses the most advanced technology to verify information in our IT system throughout the organization, including Email Restrictions, which is an internal security audit of email use within the organization.

The use the following methods to safeguard your online activities with us:

- Unrelated information, profanity, and inappropriate words and documents must not be sent via email to outside.
- Sending confidential data, non-work data and prohibited words to external agents must not be sent externally though email.
- Sending emails is restricted to a maximum of 30 email addresses per time.
- Sending email to free platforms such as Gmail and Yahoo is restricted. Employees must have a business email address associated with the relevant department.

In terms of data usage, the Company allocates appropriate access to the information systems based on one's position and job function, and we use identification methods such as the Finger Vein System, the Palm Secure System, and the Identity Code. We are rigorous in auditing and granting authorization to confidential information among employees and those involved.



ຄລິກເດີຍວິ!...ເປັນຫຼັກ

ຮະວັງສັກນິດກ່ອນຕິດ

"RANSOMWARE"

ເຄີດລັບຕ່ອງກັບຈາກນິລວິເວົຣ໌ເຮັດກຳໄດ້

ໄປເປັນເອກສາກ໌ແນບນາກີ່ອິເມວິກ່ີ່ໄປນີ້ໃຈ
ຕຽວສອບຕໍ່ນາຍອິເມວິກ່ີ່ເປັນນາກີ່ໄປແນວໃຈ ກ່ອນເປັນເຈັນ

ວັດທະບະປົງປັບຕິກາ
ການຊັບດອກຮະບບປົງປັບຕິກາ ແລະ ຂອບເພື່ອໄວ່ຈະບໍ່ໄວ່ປັນກິນການຈົນຕີ
ກ່ອາຍີ່ເຊີ່ງໃຈ່ວ່ອຈົນຂອບເພື່ອໄວ່ຈະບໍ່ໄວ່ປັບຕິກາ ຄວາມວັດທະບະທີ່ໄປນີ້ຈະບັນປັບປຸງ

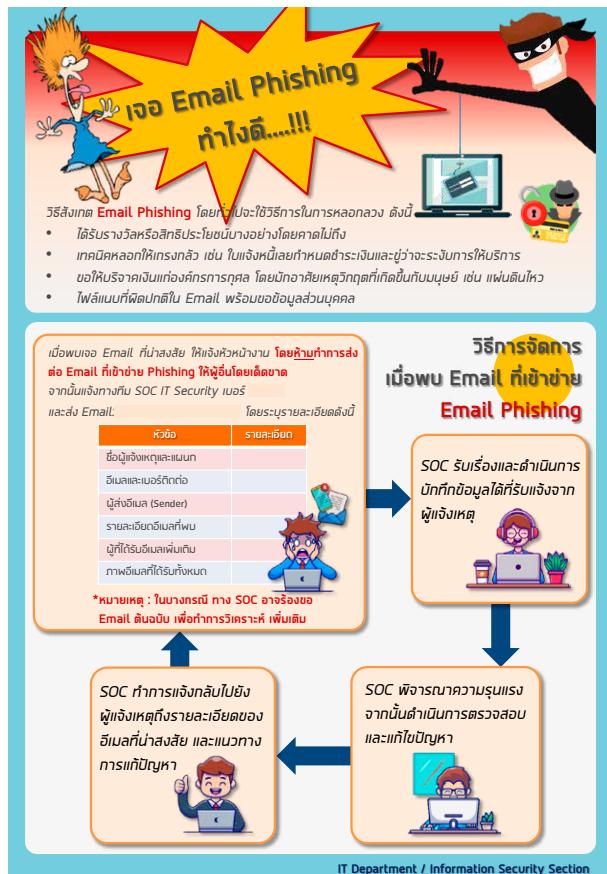
ສາຮອນຂອ່ມູນກໍາສ້າງ
ສາຮອນຂອ່ມູນກໍາສ້າງຍູ່ປັບປະຈາກ ເພີ້ປັນກິນຂອ່ມູນລຸ່ມຍາ
ໂຍ່ສະຮອນໄວ່ໃນ Share drive ຂອງບໍລິສັດກໍ

ຮະບັບຮ້າງການໃຊ້ຈານວິເປີຕີ
ໄປເຂົ້າວິເປີຕີ ແຮຊີຄິລິສິງກໍໄປຍົງວິເປີຕີ ເຮັດ ດາວບໍ່ໄຫດລິໄຟສີ
ຈາກແລ້ວກໍໄປໄໝເຖິງເກີນບາຕືອດຕີ່ໃນຮະບບຄອບກິວພົວຕອຮົງ

ຕືອນຕານໜ້າສໍາຮັບ
ຕືອນຕານໜ້າສໍາຮັບທີ່ກັບບໍ່ທີ່ໄວ່ເຮັດກັບຄຸກຄານຕ່າງໆ ຮວນເຖິງສຶກຫາວິເກາຮາ
ປັບກັນ ເພື່ອໃຫ້ເກີນບາຕືອດຕີ່ໃນຮະບບຄອບກິວພົວຕອຮົງ

-- Ransomware ກໍາລັງຮັບຮັດກຳໄດ້ --

ເບີນລັບເຄີຍ (Malware) ກ່ອງຈະເຄີຍຮັດກຳໄຟໄຟສີປ່ານາໄປໄຟສີປ່ານາໄປໄຟສີປ່ານາ ຮຸກປາກ ວິເຊົາ ຜູ້ໃຫຍ່ບານ
ຈະໄປສາມາດເປີດເຮັດກຳເຫັນໄສ້ໄຟສີ ຈະລັດການຈ່າຍເລີນຄົນຂອງວິເກາຮາ "ຍິເຮັດກຳໄຟ" ເພື່ອປົກລົງອິເມວິກ່ີ່ເປັນຫຼັກ



In addition, the Company regularly provide knowledge regarding Information Security, Cyber Security, and Data Privacy to the executives and employees through our internal communication channel in order to constantly reassess our knowledge and enhance our awareness.

Quality Management System



The Company conducts business following AEON Code of Conduct and in keeping with the view of “Customer-First” philosophy. Therefore, providing financial services at reasonable and convenient service through various products are the Company’s goals for reaching highest customer satisfaction and business partners which result in the Company step into the leader in retail finance business in Asia.

To achieve these goals, the Company has implemented the Quality Management System; ISO9001 standard at Head Office, Bangkok Operation Center, Chiangmai Operation Center, Khon Kaen Operation Center, Sriracha Operation Center and Hat Yai Operation Center including branches nationwide with scope of covering retail finance services as Credit card, Personal loan, Motorcycle Hire Purchase, Used Car Hire Purchase and Web business service.

ISO9001 is the international standard of quality management system that refers to design and development of production, installation and service indicating the quality and efficiency of internal control by organization. The controlling, checking and operating process monitored by smart systems will build up the efficiency and confidence of the Company

The Company has determined and documented Quality Manual, Quality Policy and Quality Objectives as well as monitoring key performance indicator (KPI) at both departmental and organizational level to ensure that the Company will achieve the defined quality policy as follow;

1. Customers come first

We think, discuss, perform and implement every possible measure to enrich customers’ lifestyle

2. Constant improvement for customer satisfaction

We continually develop and enhance the quality of our services and products.

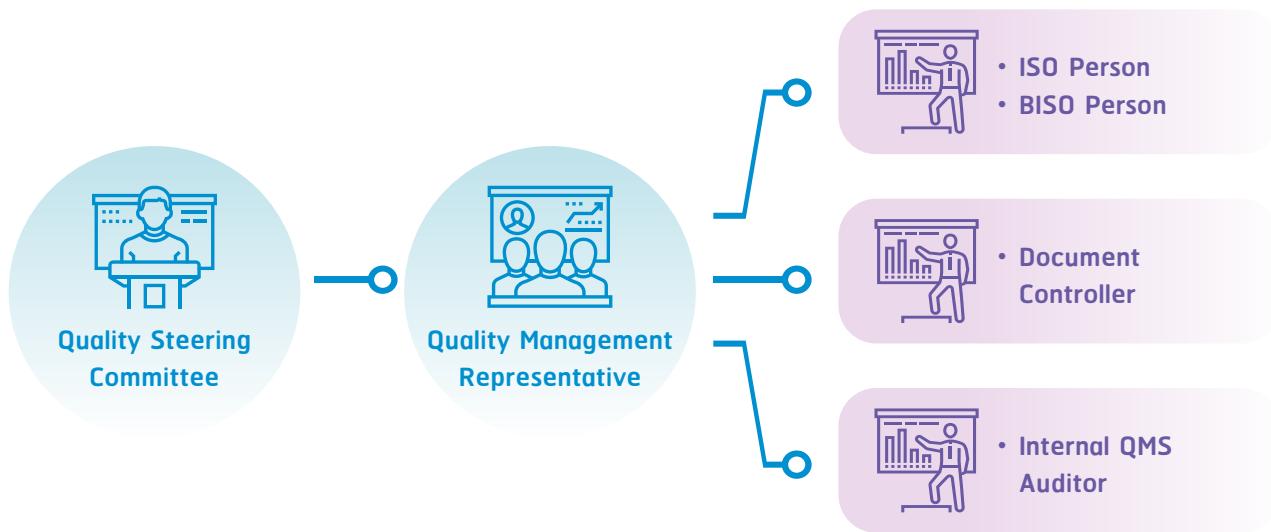
3. Value the voice of customers

We listen sincerely, respond quickly and work hard to earn trust of customers

4. Understand precious time of customers

We provide speedy and timely service to meet needs and expectations of customers

To ensure the Company goals and targets achievement, roles and responsibilities have been established in part of the Quality Management System. The high-level executives of all departments are appointed to be Quality Steering Committee in order to review and approve the operations of the Quality Management System and also appointed Quality Management Representative to supervise, coordinate, establish and develop the Company’s Quality Management System in collaboration with the Corporate Quality Secretariat (CQS).



As well as to arrange the Management Review meeting at least twice a year to review and acknowledge the result of Quality Management implementation. The subject will be reported such as the internal and external factors related to the quality management system, operational performance based on quality objectives both of departmental and organizational level. The internal and external audit results, customer and interested party's satisfaction level are reviewed and evaluated for the efficiency of quality management system as a continuous improvement process.

Moreover, the Company realize and gives prior to risk management and has applied the international risk management framework to the quality management system. The Company has identifies risk and opportunities to products and services in form of operational risk assessment to prevent and mitigate potential impacts and to ensure the successful of quality system.

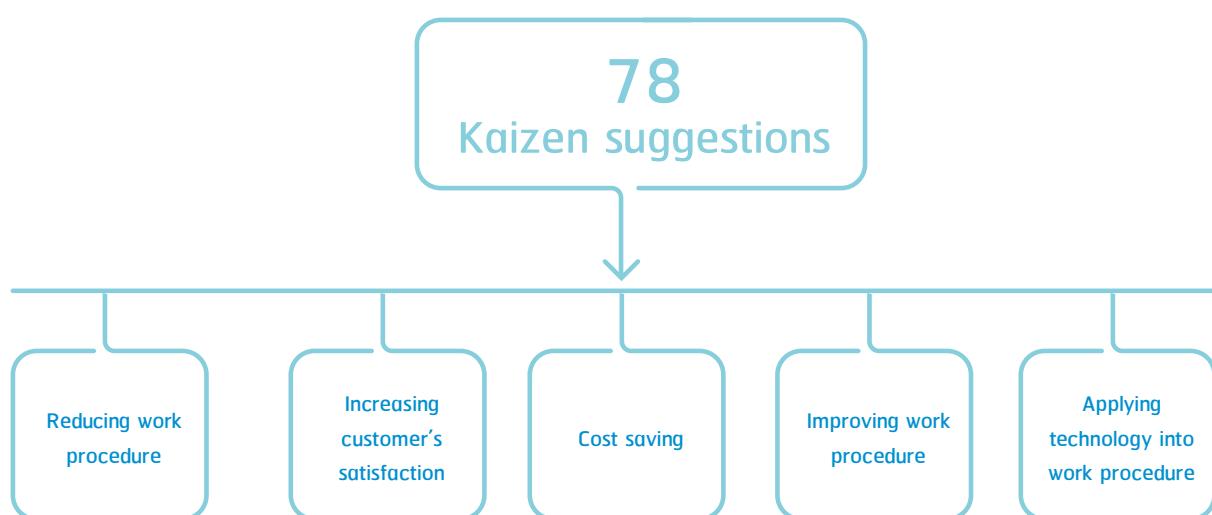




The Company persists in AEON Commitment: AEON people actively seek out ways to exceed customer expectations. Therefore, improving work efficiency continually is the key to the Company's operations, especially in the present-day changing all the time.

Kaizen is an approach that continuously improves focusing in an organization, focusing on reducing waste to the constant small positive change leading to improve work efficiency, safety and working environment. The Company has adopted the Kaizen principle as a guideline for development. The Kaizen Committee was set up to consider, support, give advice including evaluate Kaizen suggestions, also consider to approve the projects and final decide for the contest.

The Company promotes all employees to realize continuous improvement by communicating the Kaizen knowledge via internal communication channels every month for understanding of the Kaizen, providing guidelines and encouraging employees to submit the Kaizen suggestions. There're 78 Kaizen suggestions last year categorized into the Kaizen for reducing work procedure, increasing customer's satisfaction, cost saving, improving work procedure and applying technology into work procedure.



KAIZEN FESTIVAL

พิเศษสุด ๆ สำหรับการส่งข้อเสนอแนะ Small Kaizen และ Kaizen ไปเดือนเมษายน ถึงเดือนพฤษภาคมนี้ หากข้อเสนอแนะได้รับเกณฑ์การตรวจสอบจากกิมมาน รับรางวัลพิเศษไปเลยอีก 100 บาท!!

SMALL KAIZEN  100 →  200

KAIZEN  200 →  300

รับบัตรของขวัญเดือนพฤษภาคมนี้ สำหรับผู้ที่ได้รับรางวัลพิเศษเพิ่มเติม

**หมดเขต: 31 พฤษภาคม 2020
Email : thatchasek@aeon.co.th , apinyah@aeon.co.th

แนวคิด ECRS Kaizen Knowledge

แนวคิด ECRS คือ แนวคิดในการปรับปรุงงาน เน้นการลดความสูญเปล่า หรือที่เรียกว่า Waste โดยแนวคิดนี้ประกอบไปด้วย ตัวอักษร 4 ตัว คือ **Eliminate** **Combine** **Rearrange** และ **Simplify**

Kaizen Knowledge สับปดานี้จะแนะนำอีก 2 ตัวที่เหลือ ได้แก่ ...

Rearrange  คือ การสับสันเปลี่ยน วิธีการทำงานใหม่ หรือการจัดลำดับความสำคัญ เพื่อให้ทำงานได้่ายั่ง และสะส่วนการเริ่มต้นได้

Simplify  คือ การปรับปรุงให้ง่ายขึ้น โดยปรับปรุงซึ่งกันและกัน ในการทำงาน ลดความซับซ้อนความยุ่งยาก เป็นสิ่งให้ง่ายขึ้น

กิจกรรมร่วมกัน
ตอบคำถามตามล่างนี้ เพื่อรับบัตรของขวัญเดือนพฤษภาคมนี้

?" “ในเกตติ้งบิ๊กสีน้ำเงินที่ตั้งอยู่ที่มีสถานที่ลับแอบ จังจั่งเรียงลิสต์ติดไว้ จำนวน 5 แผง และทุกครั้งที่จะมีการติดลิสต์ค้างค้างต้องรีบลิสต์กันแล้ว เพื่อหาลิสต์ต่อต่อ กอง C จึงสนใจนักเดินทางใหม่เป็น 3 และ หางต้นข้าม และ 2 แล้วกางร่มจูง เพื่อตัดความงุ่มง่ามในการเดินทาง” วิธีการที่นาย C นำเสนอนี้เป็นการใช้แนวคิด **Rearrange** หรือ **Simplify**

ส่งคำตอบเข้ามายัง [Email : Thatchasek@aeon.co.th](mailto:Thatchasek@aeon.co.th)
หรือ Apinyah@aeon.co.th

Furthermore, the Company encourages employees to participate in increasing work efficiency by arranging the Kaizen project contest and award prizes. In 2020, there were 12 Kaizen projects participating in the contest separated into 8 Kaizen projects and other 4 small Kaizen projects. The best Kaizen secretary was awarded as well.



The winner of Kaizen project: Auto fill from by smart card reader by Marketing/ Branch Operation team

Key: the change from customer makes transaction at AEON branch by filling in hard copy to automatic input customer's information by inserting ID card into the system.

Benefits: to reduce customer transaction's time and to increase customer's satisfaction since customers no need to fill in paper form.





The winner Small Kaizen project: Close account letter by collection team

Key: change method of requesting to close account letter from phone call and email to creating request via the Mendix system

Benefits: to shorten working time and to increase customer's satisfaction since customers receive close account letters faster.



List of challengers for Kaizen project contest in 2020

Kaizen project	Small Kaizen project
Auto fill form by smart card reader by Branch Operation team Key: to develop an auto fill form system at branch to transfer customer's data from ID card instead of writing.	Close account letter by Collection & Customer Service team Key: to change method of close account letter request from phone call and email to create request via Mendix system
Data transfer flow & firm by EDP team Key: to develop a system to transfer customer's data to the EDP system without re-key.	Online mapping for auto finance operation by Auto finance & Collection team Key: to apply Google map location instead of drawing map in Auto finance documents
Electronic payment advice by ACS Servicing team Key: to develop a waive system for create a request and apply E-signature for special notice process	Improve sampling data verification process by Credit Control team Key: to develop a RPA system for automatic sampling data of JSJ process
Online Kaizen suggestion by Kaizen team Key: to change method of submitting Kaizen suggestion from paper to E-memo system	ISO E-learning by CQS team Key: to provide online training via SAP SuccessFactors system instead of classroom training at operation center
E-memo for office furniture by Branch Strategic team Key: to change method of request for repair office furniture from paper to E-memo system	
Safety course management by Safety team Key: to apply SAP SuccessFactors system to record training and alert safety training course for employees	
ISO E-test by CQS team Key: to change ISO test method from paper to SAP Success Factors system	
Less size / Light pay by Custodian team Key: to reduce paper size of Custodian report from A3 to A4	

Information Security Management System



The Company strongly values all customers' information entrusted. It will be assured that the information and the customer trust provided to the Company are fully safeguarded. Additionally, the Company never published or disclosed without an explicitly written permission from the information owner. The customer information will be used strictly for the agreed business scope of business only. The Company has implemented the ISO27001 requirement (Information Security Management System; ISMS), the ICT Law and the Personal Data Protection Act (PDPA) as an internal operation framework within the Company.

The Company has been certified from Certification Body for Information Security Management Standards (ISO27001) covering all departments in all areas including Head Office, Bangkok Operations Center, Regional Operations Center (Chiang Mai, Khonkaen, Chonburi and Songkhla province) and branches nationwide. It will comprehensive the retail finance business comprising 5 core businesses which are Credit Card, Personal Loan, Motorcycle Hire Purchase, Used Car Hire Purchase and Online Business (Web Business Service) since 2008 until now.



Therefore, the Company is obligated not only to provide information security, but also to give attention to information security management and cyber security as well. The efficient information security of the Company comes from a certified process and a well-management system. This makes customers confident that the Company will be able to keep customer's information with confidentiality, integrity, availability and to reduce the risk of information leaks.

Information Confidentiality, Integrity and Availability of Information



Confidentiality

Ensuring that information is accessible only to those authorized to have access



Integrity

Safeguarding the accuracy and completeness of information and processing methods



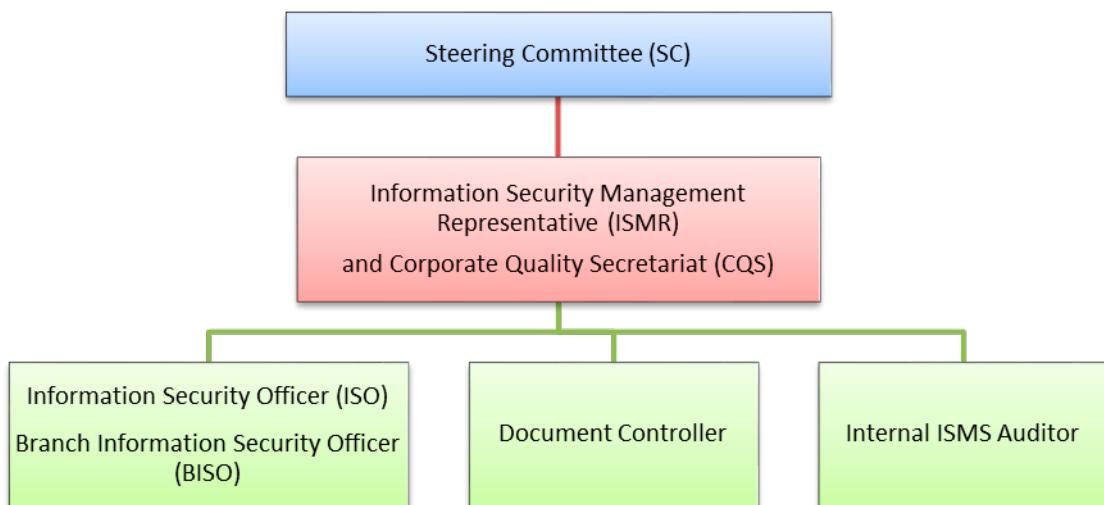
Availability

Ensuring that authorized users have access to information and associated assets when required

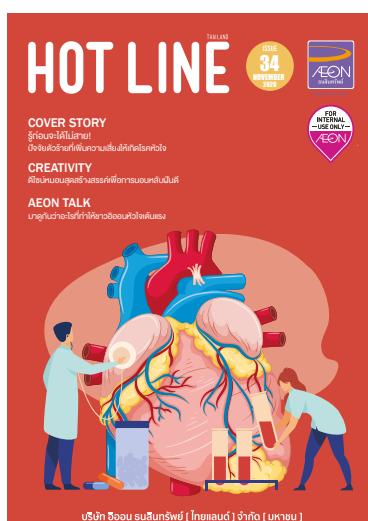
The Company's operational has covered 3 components, People, Process and Technology as follows:

People

- To determine the roles and responsibilities of the information security management system, The high-level executives of all departments are appointed to be ISMS Steering Committee (SC) in order to review and approve various operations of the information security management system, also appoint an Information Security Management Representative (ISMR) to supervise, coordinate, establish and develop the Information Security Management System (ISMS) in the Company in collaboration with the Corporate Quality Secretariat (CQS).



- Provide training to raise awareness about information security in accordance with ISO27001 requirements for new and current employees through the ISO E-learning system.
- Provide training according to the Company's information security policies and knowledge testing to measure understanding through the ISO E-test system every 3 months.
- Publish the articles about information security through the online journal, AEON HOTLINE THAILAND.



- To review program and software used in the Company to ensure that there have no unauthorized or violate copyright and intellectual property programs or software used in the Company. Prohibiting the installation of any programs or software unless they can prove that those programs or software have a proper copyright.
- To arrange the management review meeting at least twice a year or in case there are significant changes or impacts. The subject will be updated with both the internal and external factors related to the Company's business, risks assessment issued, suggestions or complaints from interested parties, internal and external audit results or even incident reports with the corrective and preventive action. All these are reviewed and evaluated for the efficiency of information security management systems as a continuous improvement process.

Technology

- To conduct vulnerability assessment and penetration testing.
- To install virus and malware detection and protection programs which must be updated regularly (Controls against malware).
- To backup the operation system, application and information to be ready to use in case of incident.
- To set the access rights to the information technology system of the Company. General staffs are not allowed to have the access rights, or authorize to adjust or modify the information technology system of the Company. To prevent unauthorized access to the system, user name and password as well as authentication devices such as Palm Secure System and Finger Vein Scanner are used to verify user identity.
- The Privileged Access Management System (PAM) is used to control the usage of privilege ID for accessing to computer system or critical system (production system) of the Company.



Penetration Testing



Vulnerability Assessment

All of these are to increase the customer protection and the Company information and to build customers' trust as well as shareholders and those related to the Company.

Social Dimensions



- Financial Inclusion and Financial Literacy
- Human Resource Management
- Human Rights Operations
- Social Contributions

Financial Inclusion and Financial Literacy



The Company intends to develop products and services quality to fulfill customer's needs and to be an important part of customer's daily life in a thorough and equitable manner through the offline and online platforms. Also, the Company aims to raise customer's quality of life and to mitigate distress caused by predatory lending. In addition, the Company promotes financial literacy by sharing the finance knowledge via the Company online channel which everyone can access at anywhere anytime.

Financial Inclusion

The Company introduces and supports formal financial products and services matching customer's needs including offline and online channels. Especially searching consumers' lifestyle for information via online channels, the Company develops the website (www.aeon.co.th) and AEON THAI MOBILE Application for customers more fast and convenient access anywhere anytime.

Products and financial services

The Company conducts business with social responsibility and considers to approve credit limits properly based on customer qualifications and debt payment capabilities. Last year, the Company launched YourCash service or the new cash revolving loan with no card holder issue (Digital YourCash) increasing or more convenient to access credit service and money reservation for customers when necessary.

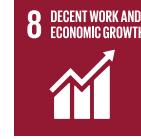
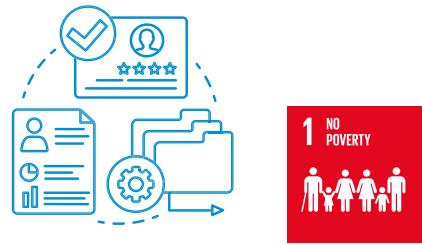


Financial Literacy

The Company promotes financial knowledge for customers and people who get attention through the website www.aeon.co.th and Facebook Page - AEON Thana Sinsap also, updating the information related to financial including always warning cyber security for customers and who plan for any necessary as well as be aware of financial transactions scams.



Human Resource Management



Among the environmental rapid changes in technology and high competitiveness in the market, the Company understands and realizes the importance of Talent Acquisitions and Retention as high performers are highly demanded. They will be a great value in driving the Company performance. To ensure, the Company focuses on wellbeing of employees, including providing the working environment where staff is highly motivated, encourages positive and collaborative spirit which will lead to good business results where customer's expectations are served.

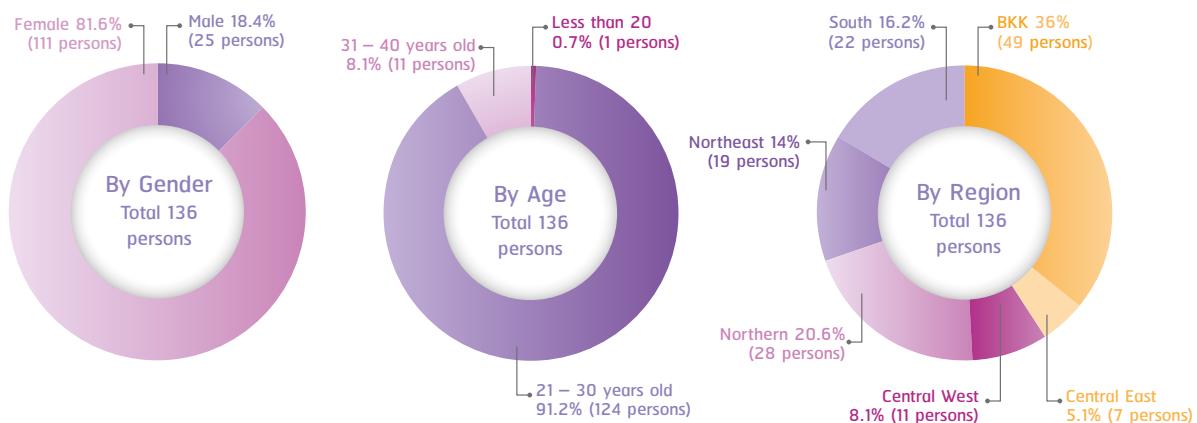
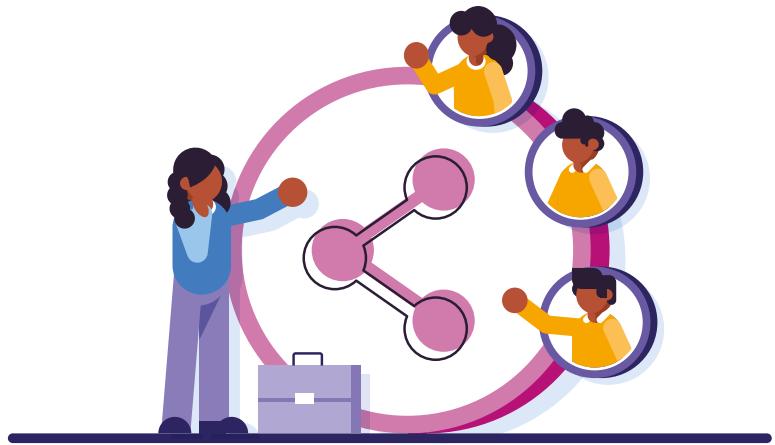
Recruitment

Fiscal of 2020 was a challenging year. Rapid growth of technology, new norm of working and high market competitiveness significantly influenced the recruitment process. The Company realizes that technology enhancement would provide recruitment success. The well planned and effective recruitment process by online channels will enable higher opportunity to recruit high performers. Hence, the Company implements an online channel called AEON Career (<https://jobs.aeon.co.th>), this channel would benefit the candidate in terms of the application journey while sustainably promoting paperless.

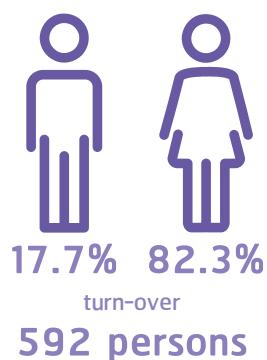
In recognition of human right and personal data protection, not only to comply with the Personal Data Protection Act B.E. 2562, but also to protect individual's data as the Company greatly gives priority. The Company has issued regulation and added the Privacy Policy Statement and the consent in the AEON Career to ensure that personal data of candidates and employees are collected, used or disclosed for legitimate and reasonable purposes under the acknowledgement and candidates consent.

As Company understands and recognizes the impact of HR processes on hiring women, disabilities or those who have difficulties reentering the job market, during the past year, the Company provided employment opportunities in all regions in Thailand. The Company also attempted to promote equal opportunities for all, in terms of nationalities, genders, religions, races and disability to be able to be a part of the Company's success. Last year, the Company employed 41 disabilities staff in all regions.

To support business growth and promote labor equity, in 2020, 136 staffs were employed by the Company consisted of 25 males (18.4%) and 111 females (81.6%) in the range of ages 18–40 years from March 1st 2020 – February 28th 2021 which 124 persons (91.2%) of new employed are aged 21 to 30 years old. The highest employment by region was 49 persons (36.0%) in Bangkok area, followed by Northern 28 persons (20.6%) and Southern region 22 persons (16.2%).



In the Fiscal year of 2020, the Company's average monthly turn-over rate was 1.0% made it 592 persons (female: 82.3%, male: 17.7%), the highest rate of resigned persons was in the age range of 21-30 years old (67.7%). The highest rate of resigned persons by region was in Bangkok region made 39.7%, and the lowest was in the Central West region rating 4.2%. However, the Company recognizes the employee retention is a key for sustainable development of the Company as well.



The highest and the lowest of resigned persons by region



The highest rate of resigned persons



Human Resource Development

During the COVID 19 situation, for safety & security reasons of our employees, training courses in FY2020 have been adjusted to continuously develop skills and capabilities under the situation. Aim to develop employees to take the initiative from the customer's viewpoint and continue to create value, during the past year, the company's learning & development plan were focusing on online training.

In the Fiscal Year of 2020, the Company provides various training to our employees in which mainly on the Online Learning system, the number of online courses conducted increased 86% when compared to 2019. The courses provided are as follow;



1. Leadership and Managerial Courses

The course focuses on Leadership and Managerial skills including skills required to well complete a job in each function via a job specific course, which 80% of courses mainly be conducted via online platforms. Leadership and Managerial course is divided into 3 groups to fit in with each group's requirements and enhance & refine their expertise.

- Assistant Vice President up; provides 5 courses, total 62 hours.

AFS Group Director and Management Training Program

Design Thinking for management : Deep Dive

Design Thinking for management : Facilitation Workshop

The 7 Habits of Highly Effective People

3C Thinking

- Assistant Manager-Senior Manager; provides 6 courses, total 24 hours.

Basic Management Skill

Advance Management Skill : 6 Managerial Skills for Top Manager

Leading Strong Team

Systematic Planning : Deming Model - PDCA

Psychology of Consumer in Digital Marketing Age

One Page Summary

- Staff-Senior Chief; provides 6 courses, total 15 hours.

Basic Supervisory Skills : Smart Leader

Advance Supervisory Skills : Super Smart Leader

Team Collaboration

Storytelling for Effective Communication in the workplace

Intensive Digital Marketing (during Crisis)

Adaptability/Flexibility/Agility/For Operation)

2. Legal & Business-related courses

These courses aim to create awareness, educate and prepare employees so as to confidently operate work and handle cases in any relevant situation by focusing on Corporate Compliance under Government's regulation towards Thai Financial Institution and Financial Business Group.

- “Anti-Money Laundering and Counter Financial Terrorism and Weapon Mass Destruction” for all employees (100%)
- “Market Conduct” for all service employees on monthly basis
- “Laws related to the New Normal” for Supervisor Level employees of the Operation and Marketing Department.
- “Personal Data Protection Act B.E. 2562” for all employees (100%)
- “AEON People Training” as an Onboarding E-Learning course for new joiners to introduce Company Culture & Value, including company's rule & regulation and employee's related information within the designated time (30 days).

3. Special Courses

Courses focus on promoting self-development approaches aimed at personal growth and skills enhancement by E-Learning and Hybrid Learning. This past year, the Company provides 6 courses, 35 hours.

- Upskilling and reskilling courses provided 4 courses by E-Learning. Total number of trained employees are 3,928 per course (85%)
- English Program provided 2 courses by Hybrid Learning (online and offline)

4. Performance Assessment

The Company has enhanced the assessment process by collaborating with Chulalongkorn University to redesign Company Test for assessing knowledge, skills and employees potential aim to particularly Learning and Development Plan and Promotion. In the Fiscal Year of 2020, the total number of employees assessed was 170 people by online and offline.

Based on the Company's belief that human resources are a valuable asset department. AEON Thana Sinsap has been improving our training, as it plays an important role, to develop employees to take the initiative from the customer's point of view to value creation.

Occupational Safety, Health and Environment

The Company greatly gives an importance to Occupational Safety, Health and Working Environment. Additionally, the Company also realizes the employee's safety which is highly significant for operations. The Company expects to have no accidents and no occupational disease that may impact any loss towards entire employees and related stakeholders. Therefore, the Company continuously develops, improves and promotes Occupational Safety, Health and Environment by supporting awareness of them and cultivates a good corporate culture and employees' participation such as giving them advice.

In 2020, the Company implements the Occupational Safety, Health and Environment as follows;

1. Regarding the COVID-19 pandemic, the Company defines measure for employees, visitors and customer in accordance with the measure specifies by the Department of Disease Control, Ministry of Public Health as follows;
 - Provide screening points for checking body temperature before entering the workplace. In case of body temperature is higher than 37.5 degree, they will absolutely not be allowed to enter the workplace.
 - Provide sanitizing gel with at least 70% of alcohol contained in the workplace.
 - Social distancing arrangements such as providing acrylic shield petitions at each desk, seating distancing at canteen, meeting room and customer service area, etc.
 - Inform employees to always wear facemasks. The Company also prepares facemasks for employees.
 - Spraying disinfectant in the workplace as well as cleaning rooms, canteen, meeting room, office equipment and all stuff which are commonly touched surfaces.
 - Provide Work from Home, split the working team with flexible working time, arrange online meetings to reduce the congestion in the workplace.
 - Provide knowledge about to COVID-19 prevention to employees.
 - Follow the measures for COVID-19 Infection Prevention and Control announced by the Department of Disease Control, Ministry of Public Health strictly.
2. To ensure that employees and visitors are in a safe environment, the Company sets up measures to control the working environment by providing the evaluation of a total dust measurement (dust and chemical), also light and sound intensity measurement as a survey working conditions.
3. Provide training courses for occupational safety for instance, practice an emergency response plan in order to ensure that the Company educates a safety culture to employees which they can respond to in an emergency case effectively lead to continuity company operation.

Human Rights Operations



The Company highly values human rights and follows AEON Basic Principles of “Pursuing peace, respecting humanity, and contributing to local communities, always with the customer’s point of view as its core.”

Fair Treatment of Employee

The Company follows AEON Code of Conduct of “AEON to respect human rights, and does not discriminate against anyone based on nationality, race, gender, age, educational background, religion, sexual orientation, physical handicap, or else not related to desire, hard work, and talent. AEON people respect and listen to their co-workers. Our goal is to be recognized as the friendliest, people-oriented company to work for in the world.”

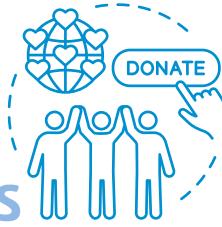
For Human Resources Management and Development, the Company gives equal opportunities for all nationalities, genders, religions, race and disability to be a part of the Company’s success. Also, the Company ensures fair treatment and equal opportunities for all employees in salary, benefits, training, evaluation, promotion, discipline, termination and retirement. In addition, the Company treats employees with respect and dignity in an environment free from harassment, victimization and other unwanted conduct.

Listening to Employees’ Voices

The Company realizes employees’ feedback considered as a valuable asset both in the form of sending the work operation improvement suggestion through the Kaizen project (continuous improved project) and in the form of reporting non-compliance matters to regulations and policies.

- Sending the work operation improvement and suggestion through the Kaizen project refer to the Kaizen in Economic Dimension of the report.
- Reporting non-compliance matters towards regulations and policies refer to Business Etic in Economic Dimension of the report.

Social Contributions



The Company follows AEON Code of Conduct, "AEON aims to set examples as a good corporate citizen, working together with the community for its growth and the improvement of quality of life". Therefore, the Company promotes and supports social contributions continuously through AEON Thailand Foundation. The Company initially supported by profits donations since officially registered of AEON Thailand Foundation in 2007 and the Foundation engages in charitable activities according to its objectives. AEON volunteers, customers and stakeholders go along with the charitable activities as well.

AEON Thailand Foundation was announced to be a qualified foundation number 773 by the Ministry of Finance on Income Tax and Value Added Tax No. 490 on January 16, 2012. The Foundation has been implementing charitable activities according to its objectives as follows.

AEON Thailand Foundation objectives

1. To support and promote the forest preservation
2. To enhance the education and provide scholarship and/or donation to students and/or schools
3. To develop Thai society and promote public welfare support.
4. To operate and cooperate with other charity organizations for public benefit
5. To carry out activities without political involvement

Support and promote the forest preservation

In 2020, AEON Thailand Foundation donates necessary equipment to support tasks and increase efficiency in forest preservation as following details;

- **Financial donation to purchase equipment for forest ranger firefighter**

April 21st, 2020: From the situation of forest fires that spread damage in many areas of the North causing the air pollution and affecting directly to public health, the Foundation donated forest fire control devices for forest ranger of Srilanna National Park consist of petrol blower 10 set and headlamp 100 pcs.



- **Donate drone to Protected Area Regional Office 13 (Phrae)**

July 13th, 2020: Patrolling one of significant tasks for forest protection. AEON Thailand Foundation donates drones including accessories for 2 sets with training course by expertise to the Protected Area Regional Office 13 (Phrae)- Department of National Parks, Wildlife and Plant Conservation. These drones will be applied to increase efficiency of patrolling, explore natural resources and rescue in the national park area.



The education enhancement and scholarship and/or donation to students and/or schools provided

Education is important and fundamental for children. Therefore, the Foundation emphasizes and provides various kinds of programs to support and promote education as follows;

- **Grant scholarship (primary – high school)**

June 30th, 2020: grant a scholarship to Border Patrol Police Schools under the Provincial Police division 5 and 6 in Northern region for 46 schools

July 3rd, 2020: grant a scholarship to children of Military officer under Territorial Defense Command, Royal Thai Army

July 3rd, 2020: grant a scholarship to children of the 11th Infantry Division Commander, Royal Thai Army

July 12th, 2020: grant a scholarship to children of Association of Children and Youths for Southern Border Peace (Luuk Riang group)

July 18th, 2020: grant a scholarship to children of the Intelligence Unit, Royal Thai Army



- **AEON Scholarship**

November 16th, 2020: AEON Thailand Foundation arranges AEON Scholarship Ceremony 2020 to grant AEON Scholarship amount 70,000 THB each for students of Chulalongkorn University and Thammasat University, totalling 32 students. This group of students has good academic results, good behavior and financial needs. It turns to the 10th year of AEON Scholarship co-supported by AEON 1% Club Foundation, AEON (Thailand) Co., Ltd. and AEON Topvalu (Thailand) Co., Ltd.



- **AEON English Speech Contest 2020 and ASIA YOUTH LEADERS 2020 ONLINE Program**

AEON Thailand Foundation arranges AEON English Speech Contest 2020 to select high school students 7 people to be a Thailand representative participating an ASIA YOUTH LEADERS 2020 ONLINE Program, with “What We Can Propose Experiencing COVID-19 Related Confusion in term of Education” theme hosted by AEON 1% Club Foundation in December 17th -19th, 2020. The ASIA YOUTH LEADERS program provides a forum for high school students from Japan, China, Vietnam, Indonesia, Malaysia, Cambodia, Laos, Myanmar, and Thailand, to polish problem solution and logical thinking skills through lectures and discussion activities on world current situation. Considering the COVID-19 pandemic, the program was arranged via an online platform.



- **AEON E-Library for Boundless Learning**

December 22nd, 2020: Reading is the fundamental of learning. Access to quality books and study materials of students in rural areas is one of the targets of AEON Thailand Foundation with donating to the AEON Library every year. From Covid-19 pandemic last year, the Foundation considered donating AEON E-Library with 450 e-books and 2 sets of computers to Watbangli School, Ratchaburi province, and Bannamang School, Udonthani province. With the E-library, students are able to access via their computer, smartphone and tablet anywhere anytime. Besides, Watbangli School receives more than 1,400 books to fulfill the school library.

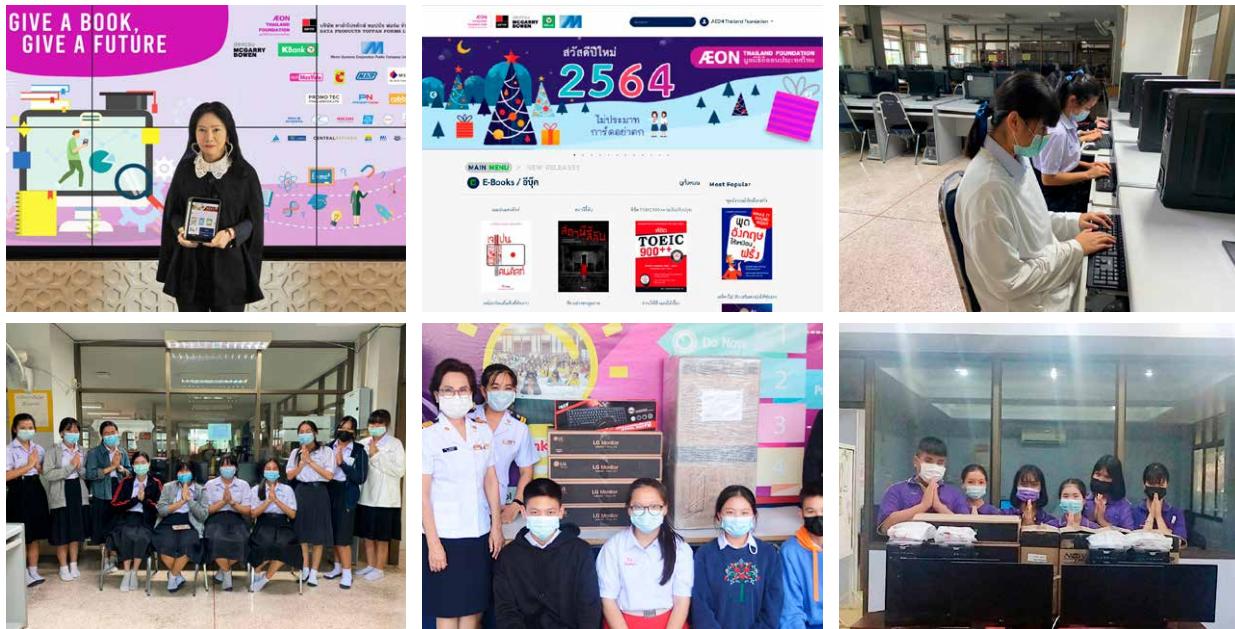


- **AEON Online Tutor**

January 22nd, 2021: AEON Tutor program had been arranged for the 5th year to provide tutor courses to Grade 12 students for 6 schools located in Khonkaen, Nakhonpathom, Udonthani, Chiangmai and Narathiwat province this year. The program aims to help students prepare to take an O-NET Test and take an examination for university admission. The Foundation invites expertise tutoring English and Thai critical thinking which are 2 major subjects for the test. Considering the New Normal lifestyle, the program was arranged online based.



January 29th, 2021: The Company cooperated with AEON Thailand Foundation business partners totally 24 companies deliver online library program, new normal new year's gift to Kanchanapisek Wittayalai Nakhon Pathom School in Nakhon Pathom, Ratanaratbumrung School in Ratchaburi, Rangsee Vittaya School in Chiang Mai, Satri Rachinuthit School in Udonthani and Narathiwat School in Narathiwat under the “GIVE A BOOK, GIVE A FUTURE” campaign. All schools will receive an E-Library program with over 600 e-books and 4 sets of computers. This project aims to promote the ability to access quality books for the younger generation



Develop Thai society and promote support of public welfare

- **Donate necessary items via the Relief and Community Health Bureau, Thai Red Cross Society**

August 10th, 2020: Since the information from the Relief and Community Health Bureau, Thai Red Cross Society performs many schools lack for necessary items, AEON Thailand Foundation donates 30 computers, 30 sport equipment and 140 sets of water dispenser to schools in nationwide by the Relief and Community Health Bureau, Thai Red Cross Society. Computers are to support education. Sport equipment is to promote good health. Lastly, water dispensers help access to safe drinking water for all in school.



- **Donate to support an innovation research for cancer treatment of Ramathibodi Foundation**

July 29th, 2020: The AEON charity running was arranged for 3 times to fundraise for an innovation research for cancer treatment of Ramathibodi Foundation. However, suspension of the charity running program was done last year considering the spread of COVID-19 and AEON Thailand Foundation continue to support the research by cash since cancer is still the top cause of death.



- **Together we fight against COVID-19!**

According to the growing COVID-19 pandemic affected to lack of protective, medical and other essential equipment for patient treatment, many people were affected by the pandemic. AEON Thailand Foundation contributes cash and supplies worth 2.4 million THB to support medical professionals and encourage executives. AEON drives employees to donate to affected people as follows;

March 25th, 2020: Donate personal protective equipments to Ramathibodi Hospital and Rajavithi Hospital



April 9th, 2020: Donate 2 sets of Airvo™2 high flow oxygen therapy device and toiletries items to Rajavithi Hospital



April 14th, 2020: Donate 2 sets of Airvo™2 high flow oxygen therapy device and ready-to-eat food to Chulalongkorn Hospital



May 18th, 2020: Donate cash to support the dental room renovation & equipment to Maha Chakri Sirindhorn Dental Hospital, Faculty of Dentistry, Mahidol University



May 22nd, 2020: Donate 2 sets of Venaflow Elite System Deviceto Bamrasnaradura Infectious Diseases Institute



May 25th, 2020: Donate 2 sets of Airvo™2 high flow oxygen therapy device and ready-to-eat food to Ramathibodi Hospital



July 8th, 2020: Donate 2 sets of electric bed and 10 sets of automatic alcohol dispenser to Priest Hospital



August 26th, 2020: Grants Extra-oral Aerosol Suction Device for 4 units to Phramongkutklao Hospital to promote COVID-19 Precautions in Dentistry.



February 25th, 2021: Grants necessary items and surgical mask for 200 Relief bags to Thailand Association of the Blind for people with visual impairment affected by COVID-19. All bags will be delivered to the victims as requested.



May-June, 2020: launch **AEON Pun Sook** campaign to encourage executives and employees to donate instant food, drinking water and necessary items by putting in the Pun Sook cabinet located nearby the Company or residence for COVID-19 afflicted people.



Operate and cooperate with other charity organizations for public benefit

Apart from social contribution on behalf of AEON Thailand Foundation, the Foundation also cooperates with other charity organizations for public benefit as follows;

- **Donate cash to support the Cardiac Children Foundation of Thailand**

October 21st, 2020: AEON Thailand Foundation donates cash 500,000 THB to the Cardiac Children Foundation of Thailand to help children and families who are required to treat congenital heart disease as well as reduce the rate of premature death. The Foundation has continually been supporting for 9 years and being able to help children for 169 cases.



- **Cooperate with the Relief and Community Health Bureau, the Thai Red Cross Society in donating winter equipment under “Doing Good Deeds for Dad 2021” activity**

December 15th, 2020: AEON Thailand Foundation cooperated with the Relief and Community Health Bureau, the Thai Red Cross Society, and associated partners organized the “Doing Good Deeds for Dad 2021” activity at Mae Sot and Pob Pra district, Tak province. The Foundation donated 1,400 jackets and encouraged AEON people to donate winter equipment with a total 81 bags.



- **Blood Donation Activity**

The blood donation activity was arranged at AEON Operation Center every 3 months, AEON Thailand Foundation encourages AEON volunteers and general people to express their kind through blood donation.



Environment Dimensions



Environmental Management System

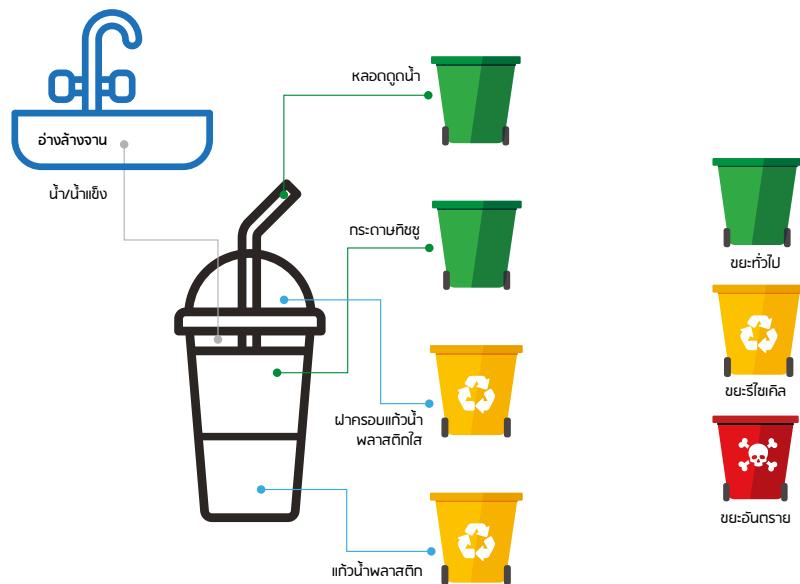


The Company emphasizes conducting business with environmental responsibilities, although it slightly impacts on the environment from operation processes compared with other industries. The Company applied and certified the Environmental Management System (ISO14001) covering a whole company and since 2010 at Head office and all operation centers showed our commitment to the Company to be a part of reducing environmental problems continuously. The Company states its Environmental Policy as follows;

1. The Company strives to continually improve our Environmental Management System applied to all business activities with respect to environmental impacts, environmental pollution prevention, and natural resources conservation.
2. The Company ensures that all business activities complied with applicable environmental laws and other requirements.
3. The Company establishes and determines our environmental goals and objectives to support the Environmental Management System reviewed periodically in order to improve energy efficiency and environmental protection.
4. The Company builds up environmental awareness among employees in order to ensure that the Environmental Management System is effectively implemented.

The Company promotes and supports various activities for environment and social responsibilities, creates an environmental responsibilities culture by encouraging employees to be a part of its such as waste separation campaign; a basic concept for all to become aware of environment responsibilities continuously and be able to apply in daily life.





Regarding the Kaizen approach for continuous improvement, the Company encourages employees to submit the Kaizen suggestion for working operations improvement. There are the Kaizen suggestions related with the environment responsibilities which the Company considers to apply in operation processes. The Company also encourages and promotes reducing paper usage in the Company for decreasing natural resource usage and reducing pollution and waste.

The Kaizen suggestions applied for working operations improvement are as follows;

1. ISO E-Test: change from paper-based examination to online examination. This suggestion can save papers for 30,000 sheets per year.
2. Online Kaizen Suggestion: change from paper-based submitting to electronic form. This suggestion can save papers for 336 sheets per year.
3. E-Memo for office furniture & equipment repairing: change from paper-based requisition to electronic form. This suggestion can save papers for 5,446 sheets per year.
4. Improve sampling data verification: change from paper-based report to RPA technology. This suggestion can save papers for 13,200 sheets per year.

From the improvement of work as stated, the Company can overall reduce the paper usage at least 50,000 sheets per year and plans to expand scope to other activities in the future. All of the projects align with the Company's Environment Policy that focuses on reducing environmental impact, protecting environmental pollution and natural resource conservation.

E-statement Campaign

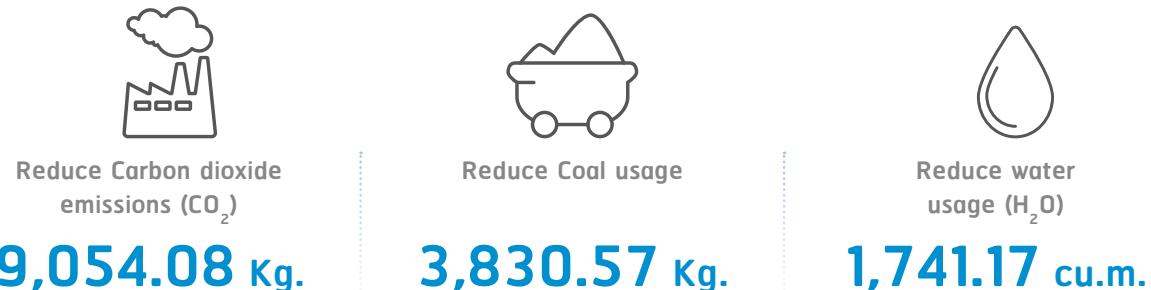
The Company promotes employees and customers to switch billing statements from paper to e-statement since 2011 to reduce printing resources, saving delivery and storage cost including resolving the problem of lost documents during delivery, and providing faster and convenient for customers in checking their expenses. The Company has continuously campaigned the project as follows;

- Recommend customers to apply for e-Statement by Customer Service.
- Send Email to customers, invitation pop-up on AEON THAI MOBILE application and the Company's website, including campaign on the Company's Facebook Page and Line Official.
- Arrange activity campaigns with customers who switch to receive E-statements.
- Give positive feedback from all campaigns, the number of customer enrolments for E-statement is 604,861 since the beginning ,from April, 2020 and can reduce paper statements for 5,276,129 sheets.



Moreover, the Company has been a member of the Shred 2 Share Project, "Change Your Secret into Love" in corporations with Iron Mountain (Thailand) Ltd. since 2010. The paper management which recycle safely to prevent the information leakage and the paper recycle can be changed to the donation money and sponsor to social development activities as project objective.

In 2020, the Company destroyed paper with Shred 2 Share Project with a total 34.82 tons, after safely degrading the correct way to recycle there can reduce CO_2 emissions, Coal and H_2O as follows;



Reference: Environmental Saving Report Year 2020 from Iron Mountain (Thailand) Ltd.



About this Report



The Company prepared Sustainability Report as a channel to report our sustainable development performance in economic dimension, social dimension and environmental dimension to stakeholders. The report covers performance during March 1, 2020 – February 28, 2021.

The Company prepared this report in accordance with the Global Reporting Initiatives (GRI Standards) and the Sustainable Development Goals (SDGs).



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