

Treatment of Customers Policy

Central Pattana Public Company Limited

1. Introduction

Central Pattana Public Company Limited and its subsidiaries (the "Company"), as a leading real estate developer in Thailand, place the utmost importance on fair, transparent and respectful treatment of customers in all aspects of engagement. This commitment reflects not only the Company's responsibility to consumers, but also a core foundation of long-term business success and sustainability. A lack of accountability or ineffective management in this area can lead to a loss of trust, reputational damage and reduced competitiveness in a rapidly changing business environment.

To strengthen standards, the Company has developed this Treatment of Customers Policy, which is underpinned by corporate governance principles and complies with regulatory requirements in Thailand and internationally. It reinforces the Company's commitment to customer satisfaction through the delivery of high-quality, safe products and services that promote well-being in all dimensions. The guidelines set out in the Policy are intended to foster strong, lasting relationships with customers, and support stable and sustainable business operations in all areas.

2. Scope

This Policy applies to the Board of Directors, executives and employees at all levels, as well as business partners, service providers and affiliates involved in the Company's operations. It is designed to ensure that all customers are treated fairly, transparently and in accordance with applicable laws, regulations and international standards. The scope of this Policy covers the delivery of quality products and services, the protection of customer health and safety, effective complaint management, respect for customer rights and personal data and non-discriminatory treatment. It also supports the development of long-term trust and relationships with customers. In addition, the Policy promotes adherence to corporate governance and transparent practices to support responsible and sustainable business conduct in all dimensions.

3. Objectives

- To build trust between the Company and its customers by delivering products and services of the highest quality, with consideration for customers' health, safety and rights
- To establish standards for customer treatment that align with corporate governance principles, international best practices, applicable laws and regulations, ensuring transparent and responsible operations
- To promote long-term customer relationships through effective complaint handling, respect for personal data and non-discriminatory practices
- To strengthen the Company's image as a sustainability-focused organization that responds to customer expectations and needs in a rapidly evolving digital and business environment

4. Roles and Responsibilities

To ensure the effective, transparent and internationally aligned implementation of this Policy, the Company has defined the roles and responsibilities of relevant functions and individuals as follows:

4.1 Board of Directors

- · Oversee and approve this Policy to ensure alignment with the Company's governance principles, sustainability goals and business strategy
- Review the Policy at least annually, or when there are changes to applicable laws, regulations or relevant standards
- Review and monitor customer treatment performance through management reports, to ensure operations remain aligned with established standards

4.2 Senior Management

- Support the effective implementation of this Policy by allocating appropriate resources, including personnel, budget and technology, to enhance the overall customer experience
- Oversee and monitor relevant functions to ensure customer-related operations align with the Company's objectives and sustainability policies

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- Report performance, including customer complaints and potential risks, to the Board or relevant sub-committees on a periodic basis
- Promote the development of new approaches to strengthen long-term customer relationships and raise the Company's service standards

4.3 Relevant Functions

- Establish processes and practices that align with this Policy to ensure all customers are treated fairly and with transparency
- Regularly assess and monitor customer satisfaction, and manage complaints and feedback to improve product and service quality
- Conduct training and activities to strengthen employee understanding of this Policy
- Report progress and recommendations to senior management to support effective operations

4.4 Employees

- Comply strictly with this Policy, and provide service with courtesy, fairness and without discrimination
- Act transparently and fairly when providing service, avoiding inappropriate preferential treatment of customers, and report any issues that may affect the Company's brand perception
- Support communication and conduct that foster customer trust and satisfaction, and ensure information provided is clear and accurate
- Report any behaviors or situations that breach this Policy to a supervisor or relevant function, and cooperate with related investigations or evaluations
- Participate in training and activities organized by the Company to enhance customer service skills and knowledge, and apply them
 effectively in daily work
- Support long-term collaboration and behaviors that promote mutual trust and growth

5. Policy and Practices

- The Company is committed to customer satisfaction through the delivery of products and services of the highest quality, with a focus on health, safety, rights, property and well-being, in order to build customer trust and foster long-term relationships.
- 5.2) Employees must strictly comply with the commitments and contractual terms made by the Company to customers, and work closely with them to ensure services meet expectations.
- 5.3) Employees must treat customers equally and fairly, and respect their privacy. Discrimination based on gender, race, religion or culture is prohibited.
- 5.4) The Company must respond to customer complaints promptly and transparently, and provide clear communication channels along with an efficient complaint-handling system to maintain customer satisfaction and confidence.
- The Company promotes the provision of accurate, complete and easy-to-understand information, to help customers make informed decisions. Transparency and accountability must be upheld at every stage of business operations.
- 5.6) The Company focuses on enhancing the customer experience by collecting feedback and suggestions to continuously improve products and services, and by adopting modern technology to increase service efficiency.
- 5.7) The Company must clearly define guidelines for protecting customers' personal data, and ensure strict compliance with all applicable laws.
- 5.8) The Company has in place a real-time complaint tracking system, and communicates outcomes to customers clearly and transparently.
- 5.9) The Company should establish guidelines to ensure all customers receive equal treatment in service delivery, complaint handling and the communication of information.
- 5.10) The Company should enhance customer service through digital channels, such as online support, chatbots and mobile applications, to meet customer needs in the digital age.
- 5.11) The Company should organize activities that build positive relationships with customers, such as surveys, to promote engagement and long-term trust.

6. Training

The Company is committed to promoting understanding and compliance with this Policy across all parts of the organization. This includes topics such as fair and transparent customer treatment, respect for customer rights and the promotion of customer satisfaction. The Policy is communicated

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through a variety of channels, including meetings, handbooks, information materials, classroom training and digital communications, to ensure that employees and relevant parties can readily access the information and are equipped to apply it professionally in customer service delivery.

7. Complaints and Whistleblowing

The Company provides all customers, employees and stakeholders with the opportunity to raise complaints or report conduct inconsistent with this Policy. All reports will be handled in accordance with the Company's Whistleblowing Policy, which prioritizes the protection of the rights, safety and confidentiality of complainants, and ensures there are no adverse consequences to their employment or relationship with the Company. The Company is also committed to transparency and accountability, and fostering an organizational culture of ethics and trust in customer service.

8. Disciplinary Action

The Company places strong emphasis on strict compliance with this Policy. All relevant employees are required to fully cooperate in any review or investigation into potential breaches of this Policy. Where violations are identified, the Company will take appropriate action in accordance with established procedures, which may include formal warnings, disciplinary measures or legal proceedings. These actions are intended to uphold a standard of service that is transparent, fair and recognized at all levels.

9. Policy Review and Update

The Company reviews and updates this Policy at least annually, or changes in applicable laws, regulations or business conditions occur, to ensure it remains aligned with the evolving context. The Company is committed to continuously improving the Policy and related practices to meet stakeholder needs, support ethical business conduct and strengthen trust in the Company's leadership in customer service excellence over the long term.

This Policy is effective from May 2, 2025 onward.