

## SUSTAINABILITY POLICY

---

The Company's approach towards sustainability is to think globally, in line with AEON's mission and vision, through the activities carried out locally. Sustainability initiatives enable the Company to enhance customers' lifestyle and at the same time maintain its position as a leading non-bank financial service provider in Malaysia.

In upholding the above commitment, AEON Credit Service (M) Berhad will:

- Play an integral part in meeting the needs of the local community for financial services through its business operations, adopting sound governance practices with focus on customer experience and innovation.
- Become more employee-centric by taking care of and developing employees, including fostering culture amongst employees to become better people and community members.
- Implement environmental management initiatives to protect the environment and minimize impact on the environment from its operations.
- Demonstrate how the Company gives back to the local community through activities which contribute to society in line with AEON's basic principles of pursuing peace, respecting humanity and contributing to local communities, always with the customer's point of view as its core.

On an annual basis, the Board shall review the Company's performance, targets and progress towards achieving the long-term sustainability of the business, and ensure consideration of sustainability issues in setting the Company's strategic direction.

Disclosure of this Policy, measures and actions taken as well as the Company's progress towards achieving sustainability objectives shall be made in the Sustainability Statement to be included in the Company's Annual Report.