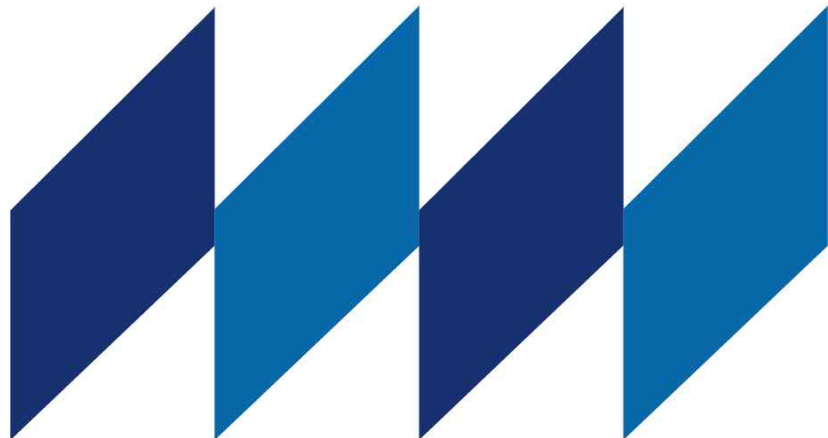


Human Right Policy



Human Right Policy

1. Purpose

We, the JB Financial Group, respect and support human rights and labor-related international principles proclaimed by the United Nations' Universal Declaration of Human Rights, UN Guiding Principles on Business and Human Rights, and ILO's Declaration on the Fundamental Principles and Rights at Work, etc. We are committed to protecting and enhancing human rights of all stakeholders including our customers, employees, shareholders and investors, business partners, suppliers and local communities.


Furthermore, we will make preemptive efforts to eliminate any factors that may violate human rights in all of our business activities such as sales of financial products and provision of financial services, etc. Upon detection of human rights violations, we will strive to remedy such violations promptly and efficiently.

2. Scope of Application

This Human Rights Policy shall apply to JB Financial Group's subsidiaries as well as its joint ventures, business partners, and acquisition target companies. All employees of JB Financial Group are expected to comply with this Human Rights Policy, and all the stakeholders who engage in business with JB Financial Group including customers and business partners are also expected to respect this Human Rights Policy.

3. Human Rights Management Process

JB Financial Group implements human rights-friendly management in accordance with this Human Rights Policy, and inspects and improves any human rights-related risks that might occur within the Group through the human rights impact assessment.



4. Basic Principles

Protection of Employees' Human Rights

- Prohibiting Discrimination

We prohibit discrimination based on gender, age, race, nationality, religion, disability, place of origin and political orientation, etc., of employees and respect diversity.

- Prohibiting Forced Labor

We ban forced labor including bonded labor and human trafficking by mental or physical restraint against a person's free will, and we prohibit transferring ID cards, passports, etc., as employment terms.

- Prohibiting Child Labor

We comply with the minimum age of admission to employment set by the nation and do not hire people under the age of 15 years. In addition, we manage minors under the age of 18 not to work in any occupation that is deemed to be hazardous or harmful.

- Freedom of Association and Collective Bargaining

We guarantee the freedom and the right to collective bargaining guaranteed by law, grant the opportunities for communication between the company and employees, and we do not give any disadvantage for forming, joining and engaging in labor unions.

- Ensuring Fair Compensation and Opportunities for Development

We conduct fair evaluations and provide fair compensation based on the performance of employees, and guarantee all employees opportunities for self-development.

- **Guaranteeing Health and Safety**

We comply with laws related to workplace health and safety to create pleasant working environments, and to protect the health of all employees.

Protecting Customers' Human Rights

- We keep an open and inclusive mindset toward all customers with 'financial services that are essential for everyone,' and 'more convenient customized financial products and services that can appeal to the customers.'
- We provide equal financial services irrespective of the customers' gender, age, race, nationality, religion, disability, political orientation, etc.
- We retain personal information of customers at a minimum level required to provide financial services to them, and we are equipped with systems and processes sufficient to protect customer information.

Protecting Shareholders' and Investors' Human Rights

- We keep shareholders and investors updated with necessary information under the relevant laws and regulations in a timely, accurate, and complete manner.
- We prepare and retain accounting data in accordance with accepted accounting principles to secure management transparency.
- We respect the legitimate requests and suggestions of shareholders and investors, and strive to enhance value for shareholders and investors.

Protecting Business Partners and Suppliers' Human Rights

- We build mutual trust with business partners through transparent and fair implementation of business.
- We strive to grow and do business as an equal partner for win-win growth, rather than as one in a superior position.
- We do not accept or demand illegitimate benefits such as bribes or solicitations from business partners, aimed at complying with clean contracts.

Protecting Human Rights in the Local Community

- We actively engage in social contribution activities in the local community, as a member of the local community.
 - We prohibit undue discrimination against the socially and economically vulnerable in the local community by providing financial services or opportunities for them to participate in financial education programs.
 - We combat and prevent illegal money laundering transactions, and strive to comply with the real-name financial scheme in order to create a transparent and safe financial environment.
- * This 'Human Rights Policy' was adopted with the approval of the ESG Committee under the Board of Directors.

April 26, 2022

