

# Financial Inclusion Commitment



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As part of its corporate social responsibility commitment, JB Financial Group affirms its dedication to delivering equitable and sustainable financial services to all customers, thereby fostering an inclusive financial culture.

With this declaration, JB Financial Group pledges to promote the coexistence, growth, and well-being of all stakeholders through our ongoing practice and enhancement of financial inclusion.

- JB Financial Group persistently innovates and expands the range of financial services for underserved groups based on market research and customer feedback.
- JB Financial Group tailors financial products/services to suit the characteristics and preferences of diverse customer groups, including the elderly, disabled, foreigners and other financially underserved groups.
- JB Financial Group enhances financial well-being by offering a range of financial and non-financial services to the financially disadvantaged and underserved groups for financial independence.
- JB Financial Group sets and manages loan limits based on customers' repayment capacity to prevent over-indebtedness, while supporting customers in attaining their financial goals.
- JB Financial Group addresses customer concerns and enhances their satisfaction by operating complaint mechanisms for effective grievance resolution.

- JB Financial Group conducts employee training programs to help them cater to customers from financially underserved backgrounds, thereby ensuring a culture of understanding and respect for all clients and preventing disrespectful treatment and aggressive sales techniques.
- JB Financial Group engages with local communities and industries to expand financial inclusivity and accessibility, thus fostering the advancement of an financial inclusion market.
- The ESG Committee under the Board of Directors of JB Financial Group reviews and approves financial inclusion initiatives and results thereby ensuring sufficient resources are allocated for their implementation.

May 28, 2024

