KARMART

Creditor Treatment Policy

The Company fosters and sustains relationships with creditors founded on integrity, aiming to build mutual trust and credibility. It fulfills its obligations by strictly adhering to agreed terms and conditions and maintaining compliance with the highest standards.

The Company is committed to disciplined business operations to maintain trust and credibility with its creditors. The Company's creditor management principles are as follow:

1. Treat all creditors fairly and equitably.

2. Strictly adhere to contractual terms and agreements.

3. Ensure sound financial management to maintain creditor confidence in the Company’s financial stability and debt repayment capability.

4. Disclose financial status accurately and in a timely manner.

5. In case of any inability to meet agreed terms, promptly inform creditors in advance to seek a mutual resolution and prevent potential damages.

The Principles of Good Corporate Governance, 1st Revision, were approved by the resolution of the Board of Directors' Meeting No. 1/2026 on 26 February 2026 and shall take effect from 27 February 2026 onwards.

– Signed –

Mr. Wiwat Theekhakhirikul

Chairman of the Board