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Introduction

The business continuity plan, hereinafter referred to as the "Business Continuity Plan (BCP)", has been prepared so that the various departments of the Company can use it to respond and to carry out their work during a crisis or an emergency situation of any kind — whether caused by natural disaster, by accident or by malicious acts directed at the organisation — so that such a crisis or emergency situation does not cause the business to be interrupted or unable to operate continuously.

If the organisation has no process in place to support it during a crisis or emergency situation, the departments and those concerned may be affected in a number of respects, such as the economy, service delivery, society, the community, the environment, and even the lives and property of the public. Preparing a business continuity plan is therefore essential in helping the organisation to cope with unforeseen emergencies and in enabling critical business processes to resume normal operation, or to operate at the service level that has been prescribed, which helps reduce the severity of the impact on the organisation.

Business Continuity Plan Policy (BCP)

Jaymart Group Holdings Public Company Limited recognises the importance of being prepared to cope with a crisis or emergency situation, which can arise at any time and which may affect the business by causing it to slow down or be interrupted for a period, and which may also affect all groups of the Company's stakeholders on a wide scale.

Accordingly, in order that the Company and its personnel are ready to cope with every situation that may arise in a systematic manner, with clear operating procedures and a clearly responsible team, and in order to avoid duplicated work in difficult circumstances that call for speed and clarity in restoring normal conditions as quickly as possible, the Company has established this Business Continuity Plan (BCP) policy in order to set out the scope of work, as follows:

1. To identify each type of crisis event or emergency situation that may arise and that could affect the Company in each respect.

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2. To establish the processes to be used in managing a crisis event or emergency situation, so as to be ready to respond and to help prevent the impact of that situation from escalating or becoming more severe than the situation currently being faced.
3. To establish the Business Continuity Plan Team, so that responsibility is clearly assigned and the team clearly understands its roles and duties; to drive the work forward in accordance with the plan as efficiently as possible; to reduce the risk of delayed action; and to keep the business continuity plan up to date and always ready to respond to an emergency situation.

Objectives

1. To serve as a guideline for business continuity management during a crisis or emergency situation.
2. To ensure that the responsible units are clearly identified for preparing to cope with every crisis or emergency situation.
3. To reduce the impact of interruption to operations or service delivery.
4. To mitigate damage to an acceptable level.
5. To give the public, officials, state enterprises, government agencies and stakeholders confidence in the capability of the organisation, even where the organisation faces a serious event whose impact causes operations to be interrupted.

Scope of the Business Continuity Plan (Scope of BCP)

This Business Continuity Plan (BCP) covers situations in which a crisis or emergency arises in the office area of a unit, or within a unit, as a result of the following events:

1. Flood
2. Fire
3. Power outage
4. Protest / riot
5. Terrorism
6. Epidemic / severe communicable disease
7. Earthquake

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Key Impacts of a Crisis

A crisis or emergency situation is, for the most part, an event that can occur suddenly and rapidly without warning, yet it invariably creates a negative impact, whether physical or psychological. The Company must therefore prepare its plans in advance and always be ready to cope with every situation that may arise, so that the organisation can continue to operate its business. The Company has accordingly considered the impacts that would arise and has prepared the critical resources needed, as follows:

1. Impact on buildings / the main workplace

Means a crisis or emergency situation that causes damage to the building or office to the extent that personnel cannot carry out their work.

2. Impact on the management of critical equipment / merchandise held for sale

Means a crisis or emergency situation that causes damage to the Company's critical equipment, with the result that it cannot be used normally; and, in respect of merchandise held for sale, that sales slowdown, creating a risk that the goods become dead stock.

3. Impact on information technology and critical data

Means a crisis or emergency situation that causes damage to the Company's information technology and critical data, or that prevents the information technology and critical data from being used normally.

4. Impact on primary personnel

Means a crisis or emergency situation that causes harm to the body, life or property of personnel in the organisation to the extent that they cannot carry out their work.

5. Impact on the Company's stakeholders

Means a crisis or emergency situation that affects stakeholders both directly and indirectly, to the extent that services cannot be provided or used, or that other activities in which those stakeholders are involved are likewise affected.

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Summary of the Impacts of a Crisis

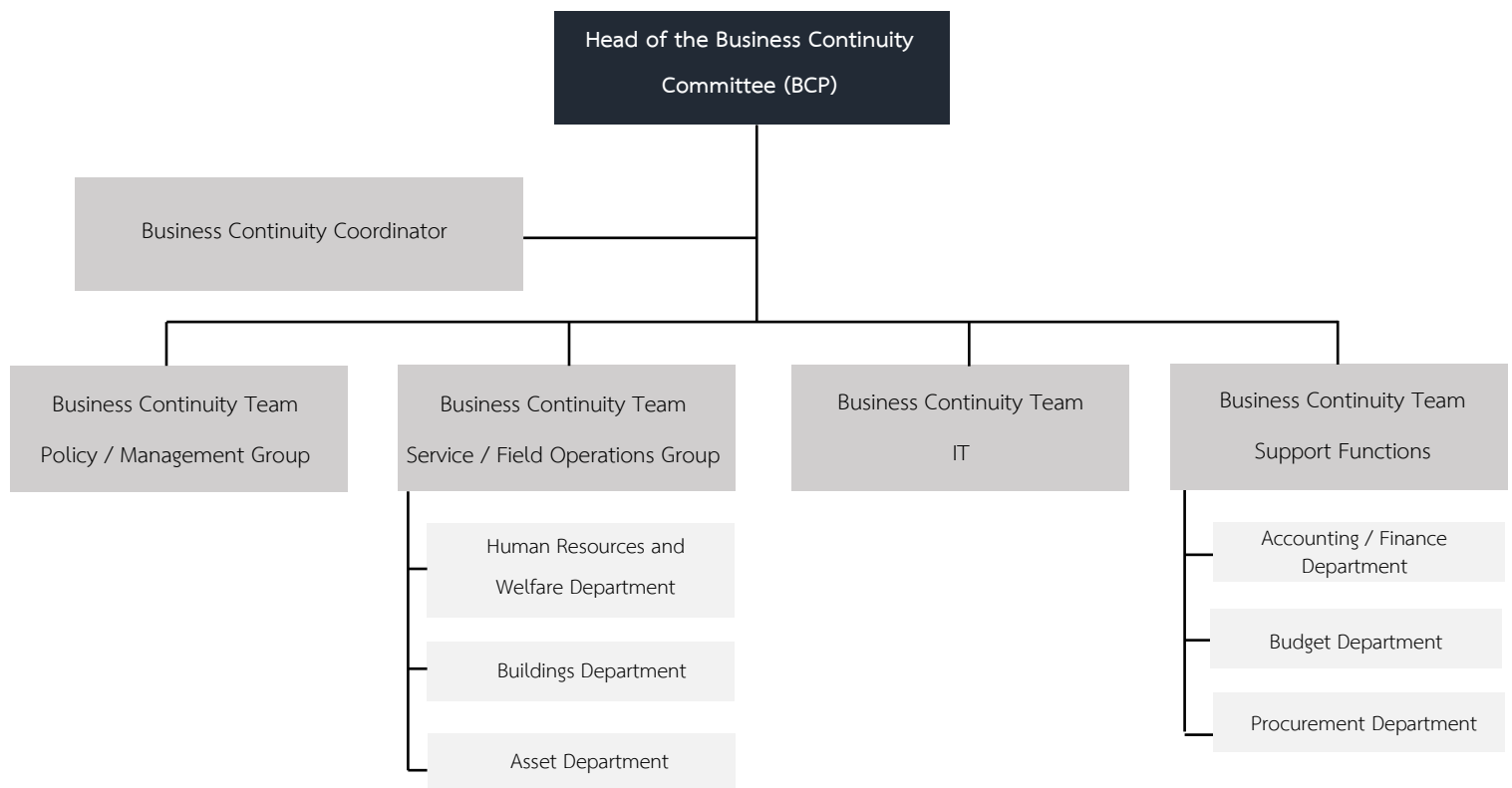
Crisis or emergency situation	Impact				
	Buildings / main workplace	Critical equipment / merchandise held for sale	IT and critical data	Personnel	Company stakeholders
Flood	✓	✓	✓	✓	✓
Fire	✓	✓	✓	✓	✓
Power outage	✓	✓	✓	✓	✓
Protest / riot	✓	-	-	✓	✓
Terrorism	✓	✓	✓	✓	✓
Epidemic / severe communicable disease	✓	-	-	✓	✓
Earthquake	✓	✓	✓	✓	✓

This Business Continuity Plan (BCP) does not cover action relating to emergencies, accidents or general malfunctions that may occur from time to time during the course of work, where the impact causes only minor damage and the problem can be resolved quickly.

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Business Continuity Plan Team (BCP Team)

In order that the Company's Business Continuity Plan (BCP) can be carried out effectively, with clearly assigned responsibility and with less duplication in resolving the situation, the Company must establish a Business Continuity Plan Team (BCP Team) with the following structure:



Duties and Responsibilities

1. To take charge of and oversee the response to, and recovery from, a crisis or emergency situation in every event, so that conditions return to normal as quickly as possible, in order to reduce the impact and mitigate the damage that arises.
2. To update and review the Business Continuity Plan (BCP) so that it can be used to respond to actual current situations.

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Details of the Business Continuity Plan Team (BCP Team)

Primary personnel		
Business Continuity Team – Policy / Management Group		
1	Executive Director, Investor Relations Division	02 308 8196
2	Deputy Chief Executive Officer, Investment Division	02 308 8062
3	Deputy Chief Executive Officer, Commerce and Finance Division	02 308 9996
4	President (core company)	02 308 8033
Business Continuity Team – Service / Field Operations Group		
1	Director, Investor Relations Department	02 308 8152
2	Director, Budget Department	02 308 8068
3	Director, Asset Department	02 308 8004
Business Continuity Team – IT		
1	Executive Director, Information Technology Division	02 308 8111
Business Continuity Team – Support Functions		
1	Executive Director, Accounting and Finance Division	02 308 8093
2	Director, Budget Department	02 308 8068
Back-up personnel		
1	Director, Human Resources Department	02 308 8192
2	Assistant Director, Accounting and Finance Division	02 308 8017
3	Officer, Buildings and Premises Department	02 308 8109
4	Senior Department Manager, Assets	02 308 8091
5	Senior Department Manager, Procurement	02 308 8112
6	Section Manager, Budget	02 308 8064

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Business Continuity Strategy / Measures

Resource affected	Impact	Business continuity strategy
Buildings / main workplace / core company branches	The building or main workplace is damaged to the extent that normal work cannot be carried out there, either temporarily or on a long-term basis.	- Where the Jaymart Building head office is affected and cannot be accessed, the BCP Team shall consider allocating work from home as appropriate to the nature of each department's work. - Where the Jaymart Building head office is affected by a crisis or emergency situation and the whole of the Bangkok area is affected so that no work site can be accessed, the office building at Klang Sena of Singer Thailand Public Company Limited shall be used as a temporary alternative work site. - Where the Jaymart Building head office is affected by a crisis or emergency situation but some areas of Bangkok remain accessible, the BCP Team shall allocate space at the shopping centers of Jas Asset Public Company Limited as a temporary alternative work site. - Where the office building at Klang Sena of Singer Thailand Public Company Limited and the shopping centers of Jas Asset Public Company Limited do not have sufficient capacity for the number of personnel, the BCP Team shall coordinate the rental of other buildings and premises to accommodate temporary operations. - Where a core company branch is affected, the BCP Team shall consider a plan to consolidate the affected branch into a nearby safe branch on

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Resource affected	Impact	Business continuity strategy
		a temporary basis until the situation reaches a safe level.
Management of critical equipment / merchandise held for sale	Critical equipment and merchandise held for sale — being the main working tools of personnel, namely goods, desktop computers, notebook computers, communication equipment and internet connectivity — are affected to the extent that they cannot be accessed and used normally.	1. The BCP Team shall allocate desktop computers or notebook computers and internet connectivity suited to the work site that the Company has allocated to personnel, in order to facilitate their work where the severity of the impact still allows the Company to operate in a temporarily modified form, and to serve as tools that help resolve the situation. 2. The Company requires the BCP Team first to source the desktop computers, notebook computers, communication equipment and internet connectivity that are already available for personnel, and only then to source additional items externally where these are insufficient. 3. The BCP Team shall plan the movement of merchandise held for sale to a safe nearby branch, or arrange a temporary reserve warehouse. 4. • Establish a plan to make online sales the main channel during the crisis, together with an efficient method of managing nationwide delivery to support the situation.
Information technology, the Company's critical data, and the sales and payment collection system	Information technology and critical data are affected by the crisis or emergency situation, with the result that personnel cannot access the	1. The BCP Team shall collect critical data in order to back it up, and shall move the servers to a safe area. 2. The BCP Team must handle the data with the greatest care and caution, in order to ensure that the Company's critical data remains securely

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Resource affected	Impact	Business continuity strategy
	Company's technology systems and critical data.	stored and that no subsequent impact or damage arises. 3. • The BCP Team shall consider a contingency plan for collecting payment for goods and issuing receipts through the system efficiently, avoiding manual working as far as possible because tracking and verification are then difficult.
Primary personnel	In managing a crisis or emergency situation, primary personnel may be injured or fall ill. It may also be necessary to rotate the workforce when resolving the situation, so that fatigue does not have an excessive effect on their health.	1. Allocate sufficient primary and back-up personnel so that the Company can respond to a crisis or emergency situation without interruption. 2. Back-up personnel must be able to manage the situation to the same standard as the primary personnel, so that the situation is resolved efficiently and brought to an end quickly.
All groups of Company stakeholders	A crisis or emergency situation that affects all groups of the Company's stakeholders, with the result that those persons or groups cannot access or use the Company's services, or suffer other damage connected with the Company.	1. The BCP Team shall manage communications so that stakeholders are informed of the progress of the situation quickly and clearly. The content of the communication must be screened carefully in order to ease concerns on various issues and to help stakeholders obtain better information for planning their own arrangements.

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Management of Key Business Functions

In order to respond to emergency situations and disasters of various kinds, which can arise at any time, the Company has established guidelines for managing its key business functions so that the business can continue to operate even under changed circumstances, in a professional manner, quickly and with the greatest efficiency. The Company has therefore established the following guidelines:

1. Point of Sale system (POS)

The sales system is an extremely important process, as it is the tool used to collect payment for goods.

- 1.1. Train staff in the process of selling goods and collecting payment manually for situations in which the point of sale (POS) system cannot be used.
- 1.2. Back up sales data from the point of sale (POS) system on a back-up server.
- 1.3. Prepare a daily sales summary form in Excel format in order to control and collect sales data so that it can be checked retrospectively in a systematic manner.

2. Inventory management system

This comprises the merchandise planning process, the procurement process, the warehouse process and the transportation process.

- 2.1. The Sales Department and the Product Department must plan the weekly forecast of demand for goods and must draw down goods within the minimum stock and maximum stock levels prescribed by the Company, so that goods are consistently available for sale and are held in reserve in case the Company is temporarily unable to receive goods from the warehouse because of an emergency situation.
- 2.2. Branch staff must record entries on the stock card to control inventory quantities, both for goods received and for goods issued, in order to control and track goods where the point of sale (POS) system cannot be used, and to prevent loss of goods.
- 2.3. The Product Department must plan to source one to two reserve warehouses and transport companies in addition to the warehouse company with which it has a contract, in order to cope with an interruption to transportation.

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3. Distribution channels

- 3.1. Manage the online distribution channel so that it is ready for use and is consistently well known among the customer base, in order to support sales in the event that branches cannot open for service.

4. Accounting and finance systems

- 4.1. Establish a plan to back up accounting and financial data on the cloud or on a back-up server, in order to prevent data loss.
- 4.2. Establish a plan for managing payments to suppliers in the event of an emergency situation.
- 4.3. The Accounting and Finance Department shall always be ready to advise branch staff on methods of paying for goods and services when an emergency situation arises and customers cannot be served in the normal manner.

5. Customer service and the help center

- 5.1. Head office and branch staff must communicate and monitor the emergency situation at all times, so that they have a correct and shared understanding of it and are ready to explain the situation to customers correctly and quickly.
- 5.2. Be ready to assign staff with professional listening and communication skills, so that they are prepared to answer questions and communicate with customers effectively and to reduce possible misunderstandings.

6. Human resources management system

- 6.1. Prepare a plan for recording working time during an emergency situation.
- 6.2. Prepare a plan for checking the number and status of employees at all times, in order to be confident that the Company's employees remain safe and to be ready to assist them where an urgent situation arises.
- 6.3. Prepare one additional back-up channel for paying monthly employee remuneration, in case remuneration cannot be paid in the normal manner.

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Business Impact Analysis

From the assessment and analysis of the business impact (Business Impact Analysis), the Company is able to rank impacts qualitatively and to organise the work processes that must be given urgent priority, so that the Company recovers or returns to its former condition as quickly as possible, as follows:

The qualitative impacts can be identified as follows:

1. Low impact

A level of damage of low to very low value, creating only a minor impact on business operations, where the situation can be managed within a short period of time.

2. Medium impact

A level of damage of moderately higher value, creating a broader impact on business operations, but still at a level at which the Company can bring the situation under control quickly. The business can still continue, or can resume quickly.

3. High impact

A level of damage of high value, affecting a greater number of the Company's stakeholders over a wider area, affecting the normal way of working of employees and the organisation such that working methods must be changed temporarily, and causing the Company to be interrupted in the short term.

4. Very high impact

A level of damage of very high value, severely affecting the Company, its employees and its stakeholders on a wide scale, damaging business operations, and causing harm to body, life and property, such that the business is temporarily interrupted. The Company must respond to the damage with a high degree of intensity so that it returns to normal as quickly as possible.

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Business Impact Analysis

Key process	Urgency level	Target recovery time			
		24 hours	7 days	14 days	30 days
Policy for governing group companies and decision-making	Very high	✓			
IT system services	High	✓			
Accounting	High		✓		
Finance	High	✓			
Human resources and welfare	High		✓		
Assets	High		✓		
Buildings and premises	High		✓		

For other processes assessed as unlikely to be affected at a high or very high level, or where operations and service delivery can flexibly be deferred, the executives of the various departments may assess the necessity and appropriateness of managing the situation. Where necessary, they shall follow the same business continuity guidelines as apply to the key processes.

Analysis of the Critical Resource Requirements for Business Continuity Management

1. Alternative work site (Working Space Requirement)

Type of resource	Location	Period of use			
		24 hours	7 days	14 days	30 days
Space for an alternative work site	Klang Sena / shopping centers	40 sq.m. (10 persons)	40 sq.m. (10 persons)	40 sq.m. (10 persons)	40 sq.m. (10 persons)
Space for working from home	Personnel's own residences	1 per residence	1 per residence	1 per residence	1 per residence
Branches in safe areas	Branches near the affected area that are in a safe zone, within the same province	Number of personnel rotating within the branch as appropriate to the size of each branch			

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2. Equipment and information technology requirements (Equipment & IT Requirement)

Type of resource	Source	Period of use			
		24 hours	24 hours	24 hours	24 hours
Spare desktop or notebook computers for work that is essential to operations	IT Department	1 unit / person	1 unit / person	1 unit / person	1 unit / person
Internal cloud / internet / website	IT Department	1 account / company	1 account / company	1 account / company	1 account / company
E-mail system	IT Department	1 user / person	1 user / person	1 user / person	1 user / person
Video conference system	IT Department	1 user / dept.	1 user / dept.	1 user / dept.	1 user / dept.
Sales and payment collection system (POS)	IT Department	1 unit / branch	1 unit / branch	1 unit / branch	1 unit / branch
E-portal system for recording working time and approving documents	IT Department	1 user / person	1 user / person	1 user / person	1 user / person
Printer for use at Klang Sena or the shopping centres	IT Department	–	1 unit	1 unit	1 unit
First-aid medicine box	HR Department	1 box / company	1 box / company	1 box / company	1 box / company
Vehicles / staff shuttle vans	Buildings and Premises Department	1 vehicle	2 vehicles	2 vehicles	2 vehicles

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Emergency Notification Process — Call Tree

The Call Tree process is the process of notifying the members of the Business Continuity Plan Team (BCP Team) of an emergency so that they all receive the same correct information. Its purpose is to enable each group of members to prepare a systematic response plan for the crisis or emergency situation, based on shared basic information about the event and in accordance with clearly assigned duties and responsibilities.

Steps of the Call Tree emergency notification process

1. The "Head of the Business Continuity Committee" instructs the "Business Continuity Coordinator" to notify the head of each business continuity team of the event.
2. The "head of each business continuity team" coordinates with the members of the team under his or her line of command so that they are informed of the event and are ready for the business continuity plan to be activated.
3. Once the "head of each business continuity team" has finished coordinating with the members under his or her line of command, that person shall report back to the "Business Continuity Coordinator" to summarise the readiness of the team, together with the plan for the safety of the lives and property of the team members.

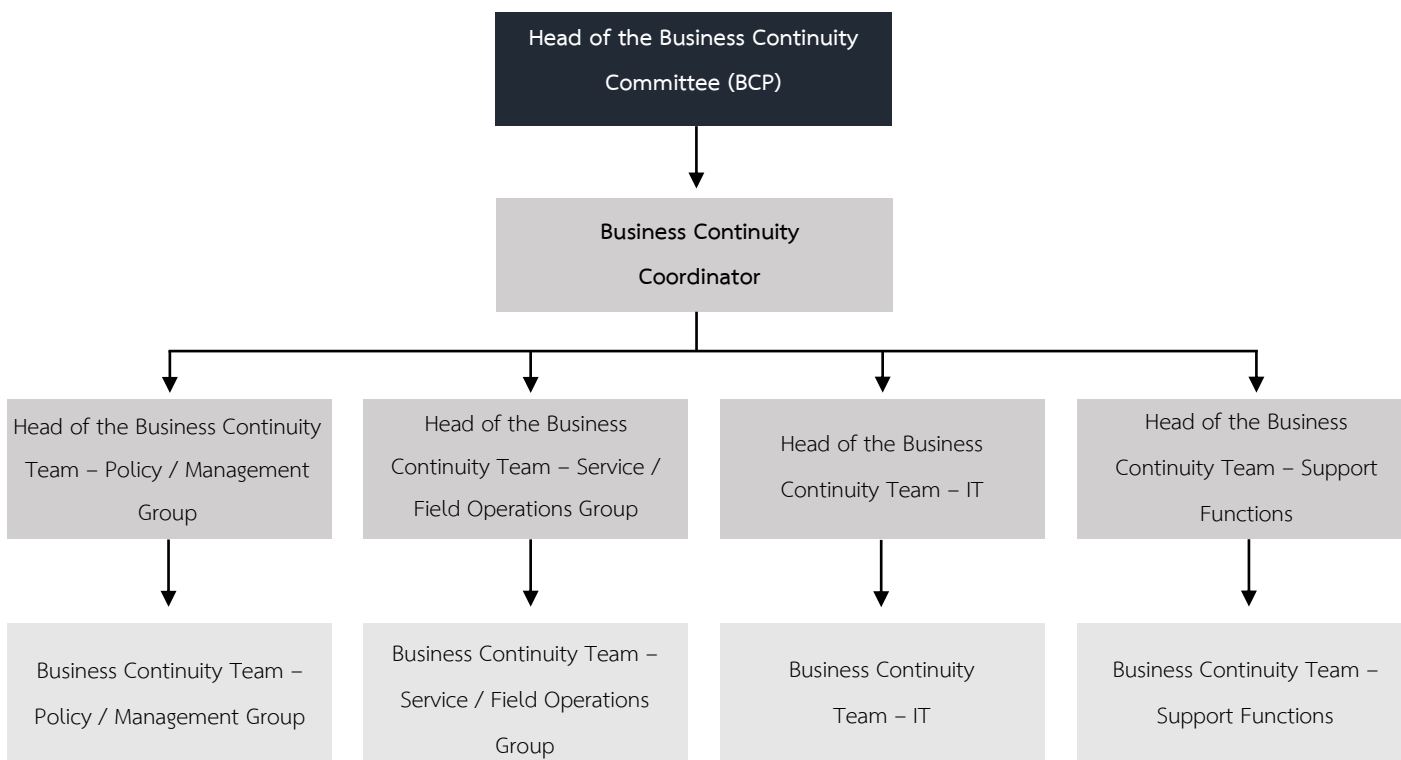
The steps for contacting the head of each business continuity team are as follows:

1. Where the event occurs during working hours: contact the primary personnel before the back-up personnel, using the unit's telephone as the first channel of contact.
2. Where the event occurs outside working hours, or where the main premises are affected: contact the primary personnel before the back-up personnel, using mobile telephone numbers as the first channel of contact.
3. Where the Business Continuity Coordinator cannot reach the primary personnel, contact the back-up personnel next.
4. The details to be explained to the primary or back-up personnel are as follows:
 - 4.1. A summary of the status of the crisis or emergency situation, together with notice to activate the business continuity plan.

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- 4.2. The date, time and place of the meeting, or the choice to hold the meeting by video conference, in order to plan the response to the situation so that the whole Business Continuity Plan Team (BCP Team) has a shared understanding of it.
5. The Business Continuity Plan Team (BCP Team) must keep the team's contact details up to date at all times, so that it is ready to respond in every situation and can manage the plan continuously.

Structure of the Emergency Notification Process — Call Tree



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Business Continuity and Recovery Procedures

1. Flood

Management Procedure – Flood	Responsible Party
1. Assess the persistence of the flood situation and the water level.	1. Business Continuity Team – Policy / Management Group 2. Business Continuity Team – Service / Field Operations Group
2. Assess the qualitative level of impact: 2.1. Low impact 2.2. Medium impact 2.3. High impact 2.4. Very high impact	1. Business Continuity Team – Policy / Management Group 2. Business Continuity Team – Service / Field Operations Group
3. Assess the resources affected: 3.1. Buildings / main premises / core company branches 3.2. Personnel 3.3. Customers 3.4. Business partners	1. Business Continuity Team – Policy / Management Group 2. Business Continuity Team – Service / Field Operations Group
4. Consider declaring a crisis or emergency situation.	1. Business Continuity Team – Policy / Management Group 2. Business Continuity Coordinator
5. Response to the situation 5.1. Response for buildings / main premises / core company branches 5.1.1. Monitor the situation and the severity of the water level. 5.1.2. Consider relocating assets that are at risk of damage from prolonged submersion. 5.1.3. Prepare flood-barrier equipment to prevent water from entering the premises, so as to prevent further damage.	The full Business Continuity Plan Team (BCP Team), comprising: 1. Business Continuity Team – Policy / Management Group 2. Business Continuity Team – Service / Field Operations Group 3. Business Continuity Team – IT 4. Business Continuity Team – Support Functions

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Management Procedure – Flood	Responsible Party
5.2. Response for personnel 5.2.1. Compile the names and number of personnel in the flood-affected area. 5.2.2. Prepare premises and vehicles for relocating personnel and assets. 5.2.3. Prepare a first-aid medicine box, clean drinking water and reserve dry food. 5.3. Response for critical equipment, information technology and merchandise held for sale 5.3.1. Where the assessment shows that the business can still operate in a modified form, the BCP Team shall allocate the tools required to work in accordance with the plan, so that the business can continue as appropriate to the situation. 5.3.2. Move merchandise held for sale to a safe nearby branch, or find another warehouse to serve as reserve storage. 5.4. Response for stakeholders 5.4.1. Communicate the situation and the clear response measures to stakeholders as quickly as possible, in order to reduce their concern about the situation. 5.4.2. Inform or direct customers to other service branches in the nearby area. 5.5. The BCP Team shall monitor and manage the situation closely and continuously until conditions return to normal. Records must be kept in sufficient	

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Management Procedure – Flood	Responsible Party
and specific detail to serve as information for communication, so that the BCP Team can always respond in a timely manner. 5.6. Announce the return to normal operations once the situation has ended. 5.7. The BCP Team shall carry out recovery so that operations return to normal as quickly as possible, and shall prepare a summary report of the incident and of all damage incurred for submission to the Head of the Business Continuity Committee, thereby closing the process.	

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2. Fire

Management Procedure – Fire	Responsible Party
1. Inspect the incident at the scene as quickly as possible in order to assess the level of severity.	1. Business Continuity Team – Service / Field Operations Group
2. Assess the qualitative level of impact: 2.1. Low impact 2.2. Medium impact 2.3. High impact 2.4. Very high impact	2. Business Continuity Team – Policy / Management Group 3. Business Continuity Team – Service / Field Operations Group
3. Bring the fire under control using the building’s basic firefighting equipment, where the fire is minor and the assessment shows that the situation can be brought to an end quickly.	1. Business Continuity Team – Service / Field Operations Group
4. Contact the fire service as quickly as possible to extinguish the fire, where the assessment shows that the incident is severe and causes widespread damage to both personnel and property.	1. Business Continuity Team – Service / Field Operations Group
5. Consider declaring a crisis or emergency situation.	1. Business Continuity Team – Policy / Management Group 2. Business Continuity Coordinator
6. Response to the situation 6.1. Response for buildings / main premises / core company branches 6.1.1. Contact the fire service to extinguish the fire. 6.2. Response for personnel 6.2.1. Evacuate personnel from the building as quickly as possible. 6.2.2. Coordinate with the nearest hospital to provide first aid and transport the injured out of the incident area.	The full Business Continuity Plan Team (BCP Team), comprising: 1. Business Continuity Team – Policy / Management Group 2. Business Continuity Team – Service / Field Operations Group 3. Business Continuity Team – IT 4. Business Continuity Team – Support Functions

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Management Procedure – Fire	Responsible Party
6.2.3. Provide appropriate assistance and care to personnel in other respects, in accordance with the human rights to which they are entitled. 6.3. Response for critical equipment, information technology and merchandise held for sale 6.3.1. Assess the damage to information technology in order to back up critical data, and safeguard critical equipment with due care. 6.3.2. Move merchandise held for sale away from the site of the incident to prevent the damage from spreading — but only where it can still be moved safely, and always giving first priority to the safety of personnel’s lives. 6.4. Response for stakeholders 6.4.1. Communicate the situation and the clear response measures to stakeholders as quickly as possible, in order to reduce their concern about the situation. 6.4.2. Inform or direct customers to other service branches in the nearby area. 6.5. Response for business operations 6.5.1. The BCP Team shall consider the response measures needed to resume business as quickly as possible. This may include the strategy of finding an alternative work site where the building, main premises or a branch has been severely damaged and time is needed to make the affected site usable again,	

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Management Procedure – Fire	Responsible Party
together with allowing personnel to work from home in departments whose work permits it. 6.5.2. Consider making online sales the main sales channel, and prepare a plan for managing nationwide delivery efficiently. 6.6. The BCP Team shall monitor and manage the situation closely and continuously until conditions return to normal. 6.7. Announce the return to normal operations once the situation has ended. 6.8. The BCP Team shall carry out recovery so that operations return to normal as quickly as possible, and shall prepare a summary report of the incident and of all damage incurred for submission to the Head of the Business Continuity Committee, thereby closing the process.	

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3. Power Outage

Management Procedure – Power Outage	Responsible Party
1. Inspect the incident as quickly as possible in order to assess the level of severity and the cause of the power outage, which may arise from a number of factors: 1.1. Natural disaster 1.2. Animals of various kinds 1.3. Environmental conditions 1.4. Human action 1.5. System failure	1. Business Continuity Team – Service / Field Operations Group
2. Assess the qualitative level of impact: 2.1. Low impact 2.2. Medium impact 2.3. High impact 2.4. Very high impact	1. Business Continuity Team – Policy / Management Group 2. Business Continuity Team – Service / Field Operations Group
3. Where the assessment shows that the situation can be resolved internally within 60 minutes, the responsible party shall act as quickly as possible so that normal operations can resume.	1. Business Continuity Team – Service / Field Operations Group
4. Where the assessment shows that the situation cannot be resolved internally because the damage is severe, contact an external agency to manage the situation instead.	1. Business Continuity Team – Service / Field Operations Group
5. Consider declaring a crisis or emergency situation.	1. Business Continuity Team – Policy / Management Group 2. Business Continuity Coordinator
6. Response to the situation 6.1. Response for buildings / main premises / core company branches 6.1.1. Contact an external agency to manage the situation.	The full Business Continuity Plan Team (BCP Team), comprising: 1. Business Continuity Team – Policy / Management Group

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Management Procedure – Power Outage	Responsible Party
6.2. Response for personnel 6.2.1. Assess whether work can still be carried out inside the building, main premises or branch. If so, personnel shall monitor the situation without the need to relocate. If the situation is severe, prepare a plan to relocate personnel as appropriate. 6.2.2. Response for critical equipment, information technology and merchandise held for sale 6.3. Back up the Company’s critical data. Response for business operations 6.3.1. Head office: consider a short-term work-from-home arrangement. 6.3.2. Core company branches: where customers are present at the branch, branch staff shall explain the situation to customers so that they understand it, and shall recommend a branch in the nearby area where they can obtain service instead.	2. Business Continuity Team – Service / Field Operations Group 3. Business Continuity Team – IT 4. Business Continuity Team – Support Functions
7. The BCP Team shall carry out recovery and shall prepare a summary report of the incident and of all damage incurred for submission to the Head of the Business Continuity Committee, thereby closing the process.	

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4. Protest / Riot

Management Procedure – Protest / Riot	Responsible Party
1. Inspect the incident or verify information as to how close the protest or riot is to the building or main office, and whether the incident is related to the Company.	1. Business Continuity Team – Service / Field Operations Group
2. Assess the qualitative level of impact: 2.1. Low impact 2.2. Medium impact 2.3. High impact 2.4. Very high impact	1. Business Continuity Team – Policy / Management Group 2. Business Continuity Team – Service / Field Operations Group
3. Where the assessment shows that the incident is at a safe distance and does not cause trouble or danger to personnel and property, the BCP Team shall monitor the situation closely and keep it under observation.	1. Business Continuity Team – Service / Field Operations Group
4. Where the assessment shows that the incident is severe, prepare a plan for considering the declaration of a crisis or emergency situation.	2. Business Continuity Team – Policy / Management Group 3. Business Continuity Team – Service / Field Operations Group
5. Response to the situation 5.1. Response for buildings / main premises / core company branches 5.1.1. Prepare protection of the area so that the protest or riot does not come close to the building or main premises to the point where control is lost or violence is caused to personnel and property. 5.1.2. Coordinate with the police station so that they can help bring the incident under control. 5.1.3. Be ready to close the branch doors immediately where the assessment shows a	The full Business Continuity Plan Team (BCP Team), comprising: 1. Business Continuity Team – Policy / Management Group 2. Business Continuity Team – Service / Field Operations Group 3. Business Continuity Team – IT 4. Business Continuity Team – Support Functions

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Management Procedure – Protest / Riot	Responsible Party
high risk of danger to the lives of personnel and to property. 5.2. Response for personnel 5.2.1. Prepare personnel who can act as leaders, to handle situations in which negotiation with the protesters is required. 5.2.2. Where the assessment shows that the protest or riot may cause damage to personnel and property, prepare a plan to relocate personnel to a safe area immediately upon instruction. 5.3. Response for critical equipment, information technology and merchandise held for sale 5.3.1. Back up the Company’s critical data. 5.3.2. Prepare a plan to move high-value merchandise held for sale to a safe point within the branch, or return the goods to the stock room, to the extent that the situation at that time permits — always giving first priority to the safety of personnel’s lives. 5.4. Response for stakeholders 5.4.1. Communicate the situation and the clear response measures to stakeholders as quickly as possible, in order to reduce their concern about the situation. 5.5. Response for business operations 5.5.1. The BCP Team shall consider the response measures needed to resume business as	

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Management Procedure – Protest / Riot	Responsible Party
quickly as possible. This may include the strategy of finding an alternative work site where the building, main premises or a branch has been severely damaged and time is needed to make the affected site usable again, together with allowing personnel to work from home in departments whose work permits it. 5.5.2. Consider making online sales the main sales channel, and prepare a plan for managing nationwide delivery efficiently. 5.6. The BCP Team shall monitor and manage the situation closely and continuously until conditions return to normal. 5.7. Announce the return to normal operations once the situation has ended. 5.8. The BCP Team shall carry out recovery so that operations return to normal as quickly as possible, and shall prepare a summary report of the incident and of all damage incurred for submission to the Head of the Business Continuity Committee, thereby closing the process.	

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5. Terrorism

Management Procedure – Terrorism	Responsible Party
1. Inspect the incident in order to assess the severity and the form the act of terrorism takes. Two forms may occur: 1.1. A person or group of persons behaving in a manner that constitutes a danger 1.2. The Company receives a suspicious parcel or object	Business Continuity Team – Service / Field Operations Group
2. Assess the qualitative level of impact: 2.1. Low impact 2.2. Medium impact 2.3. High impact 2.4. Very high impact	Business Continuity Team – Policy / Management Group Business Continuity Team – Service / Field Operations Group
3. Where the assessment shows that the incident is severe, prepare a plan for considering the declaration of a crisis or emergency situation.	Business Continuity Team – Policy / Management Group Business Continuity Team – Service / Field Operations Group
4. Response to the situation 4.1. Response for buildings / main premises / core company branches 4.1.1. Prevent any person or group of persons behaving in a manner that constitutes a danger from approaching areas where they could cause damage to personnel and property. 4.1.2. Prevent any movement of the suspicious parcel or object. 4.1.3. Coordinate with the police station or an agency with the relevant expertise to bring the incident under control.	The full Business Continuity Plan Team (BCP Team), comprising: • Business Continuity Team – Policy / Management Group • Business Continuity Team – Service / Field Operations Group • Business Continuity Team – IT • Business Continuity Team – Support Functions

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Management Procedure – Terrorism	Responsible Party
4.2. Response for personnel 4.2.1. Be ready to relocate personnel to a safe area immediately upon the instruction to relocate. 4.3. Response for critical equipment, information technology and merchandise held for sale 4.3.1. Back up the Company’s critical data. 4.4. Response for stakeholders 4.4.1. Communicate the situation and the clear response measures to stakeholders as quickly as possible, in order to reduce their concern about the situation. 4.4.2. If customers are inside the branch when the incident occurs, personnel shall immediately assist them to a safe point, giving priority to the safety of both personnel and customers. 4.5. Response for business operations 4.5.1. The BCP Team shall consider the response measures needed to resume business as quickly as possible. This may include the strategy of finding an alternative work site where the building, main premises or a branch has been severely damaged and time is needed to make the affected site usable again, together with allowing personnel to work from home in departments whose work permits it.	

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Management Procedure – Terrorism	Responsible Party
4.6. The BCP Team shall monitor and manage the situation closely and continuously until conditions return to normal. 4.7. Announce the return to normal operations once the situation has ended. 4.8. The BCP Team shall carry out recovery so that operations return to normal as quickly as possible, and shall prepare a summary report of the incident and of all damage incurred for submission to the Head of the Business Continuity Committee, thereby closing the process.	

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6. Epidemic / severe communicable disease

Management Procedure – Epidemic / Severe Communicable Disease	Responsible Party
1. Where a person infected with an epidemic or severe communicable disease is found, or where a person is at risk of infection or at risk of spreading the infection: 1.1. The BCP Team shall separate that person from other people as quickly as possible. 1.2. Ask about the patient's symptoms in order to assess their severity, and establish the patient's timeline in order to screen personnel who may be at risk of infection. 1.3. Contact the nearest hospital, or the medical facility to which the patient is entitled under social security, in order to prepare a plan to move the patient out of the area and reduce further spread of the disease. 1.4. Assess the situation regarding moving personnel out of the area, so that disinfectant spraying can be carried out on the same day the infected person is found in the building or main premises. 1.5. Announce the situation to all personnel so that they take care of their own health during a period of risk from an epidemic or severe communicable disease. 1.6. Advise and explain health-care guidance to personnel in order to prevent infection. 1.7. Prepare medical supplies and other protective equipment so that they are ready for use and personnel can readily access or requisition them. 1.8. Screen all personnel daily before they enter the building or main premises to work.	The full Business Continuity Plan Team (BCP Team), comprising: 1. Business Continuity Team – Policy / Management Group 2. Business Continuity Team – Service / Field Operations Group 3. Business Continuity Team – IT 4. Business Continuity Team – Support Functions

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Management Procedure – Epidemic / Severe Communicable Disease	Responsible Party
1.9. If further infected persons are found at around the same time as the first case, prepare a response plan with working arrangements suited to the nature of the work of each department — for example, finding an alternative work site, or considering rotating personnel to work from home — until the situation is at a safe level. 1.10. Consider making online sales the main sales channel, and prepare a plan for managing nationwide delivery efficiently. 1.11. The BCP Team shall monitor and manage the situation closely and continuously until it is at a safe level. 1.12. Announce the return to normal operations once the situation has ended. 1.13. The BCP Team shall carry out recovery so that operations return to normal as quickly as possible, and shall prepare a summary report of the incident and of all damage incurred for submission to the Head of the Business Continuity Committee, thereby closing the process.	

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7. Earthquake

Management Procedure – Earthquake	Responsible Party
1. Inspect the incident at the scene as quickly as possible, once it is certain that the earthquake has subsided, by following news from the government or the relevant agencies.	1. Business Continuity Team – Service / Field Operations Group
2. Coordinate with experts in building and premises structures to assess the qualitative level of impact: 2.1. Low impact 2.2. Medium impact 2.3. High impact 2.4. Very high impact	1. Business Continuity Team – Policy / Management Group 2. Business Continuity Team – Service / Field Operations Group 3. Team of experts in building and premises structures
3. Consider declaring a crisis or emergency situation.	1. Business Continuity Team – Policy / Management Group 2. Business Continuity Coordinator
4. Response to the situation 4.1. Response for buildings / main premises / core company branches 4.1.1. Contact the buildings and premises department and the team of experts in building and premises structures. 4.2. Response for personnel 4.2.1. Evacuate personnel from the building as quickly as possible. 4.2.2. Coordinate with the nearest hospital to provide first aid and transport the injured out of the incident area. 4.2.3. Provide appropriate assistance and care to personnel in other respects, in accordance with the human rights to which they are entitled.	The full Business Continuity Plan Team (BCP Team), comprising: 1. Business Continuity Team – Policy / Management Group 2. Business Continuity Team – Service / Field Operations Group 3. Business Continuity Team – IT 4. Business Continuity Team – Support Functions

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Management Procedure – Earthquake	Responsible Party
4.3. Response for critical equipment, information technology and merchandise held for sale 4.3.1. Assess the damage to information technology in order to back up critical data, and safeguard critical equipment with due care. 4.3.2. Move merchandise held for sale away from the site of the incident to prevent the damage from spreading — but only where it can still be moved safely, and always giving first priority to the safety of personnel’s lives. 4.4. Response for stakeholders 4.4.1. Communicate the situation and the clear response measures to stakeholders as quickly as possible, in order to reduce their concern about the situation. 4.4.2. Inform or direct customers to other service branches in the nearby area. 4.5. Response for business operations 4.5.1. The BCP Team shall consider the response measures needed to resume business as quickly as possible. This may include the strategy of finding an alternative work site where the building, main premises or a branch has been severely damaged and time is needed to make the affected site usable again, together with allowing personnel to work from home in departments whose work permits it.	

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Management Procedure – Earthquake	Responsible Party
4.5.2. Consider making online sales the main sales channel, and prepare a plan for managing nationwide delivery efficiently. 4.6. The BCP Team shall monitor and manage the situation closely and continuously until conditions return to normal. 4.7. Announce the return to normal operations once the situation has ended. 4.8. The BCP Team shall carry out recovery so that operations return to normal as quickly as possible, and shall prepare a summary report of the incident and of all damage incurred for submission to the Head of the Business Continuity Committee, thereby closing the process.	

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Review and Update of the Business Continuity Plan (BCP)

The management is required to update the information in the "Business Continuity Plan (BCP)" every year so that it becomes more effective and remains current, in order that the responsible team has a systematic approach to preparing for every situation, that responsibility for the work is clearly assigned, that impacts which could otherwise widen are reduced, and that the business can return to normal or be restored as quickly as possible.

This plan is announced and shall come into force from 14 May 2025 onwards.



Approver of the Business Continuity Plan (BCP)

(Mr. Pisnu Pong-Atcha)

Chairman of the Board of Directors

