Child Rights Policy

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Child Rights Policy

"Child rights" are a crucial matter that organizations must give equal importance to as adult human rights, as any adverse impact on children can be more severe and long-lasting. Children typically have limited bargaining power and fewer opportunities to protect their own rights.

JMT Network Services Public Company Limited recognizes the significance of this issue. Although children and young people may not be directly involved in the Company's value chain, they are considered a group that may be indirectly linked—particularly through family members who are involved in financial processes between the Company and its debtors, which may create direct or indirect impacts. In addition, young people who join the Company as interns or trainees may play an important role in the future development of the organization.

Accordingly, the Company has established this Policy as a guideline for all employees to respect, promote, and protect child rights, while conducting debt-management operations responsibly, transparently, and ethically. The Company places great importance on identifying and mitigating potential impacts on children and young people across all dimensions, in alignment with the UNICEF Children's Rights and Business Principles and the Company's commitment to sustainable business practices.

Scope of the Policy

This Policy applies to all levels of personnel within the Company, including directors, executives, and operational employees, as well as the Company's business partners, suppliers, and external parties involved in the Company's activities—particularly those that may have direct or indirect impacts on the rights of children and young people.

Definitions

Human Rights

Refers to the fundamental freedoms and entitlements to which all individuals are equally entitled, reflecting the dignity inherent in every human being. These include freedom of thought, bodily autonomy, and decision-making rights, all of which are protected under the Constitution of the Kingdom of Thailand.

Child Labor

Refers to private-sector employees between the ages of 15 and under 18 years old.

Dual Vocational Training Program

Refers to a cooperative program between educational institutions and business establishments that provides students with opportunities to gain practical vocational experience within the workplace, in accordance with the curriculum requirements.

Safety and Occupational Health

Refers to the provision of a safe and hygienic working environment, including measures to prevent accidents and work-related illnesses, in order to safeguard the health and well-being of all employees.

Ethical Debt Collection

Refers to the conduct of debt collection activities with politeness, respect for debtor dignity, and without the use of language or behavior that may negatively affect the emotional well-being of children and young people within the debtor's family.

Child Rights Policy Scope

Support and Promotion of Child Rights

Children are a group deserving of the highest level of protection under the Company's social responsibility. The Company acknowledges that its operations and value chain may create direct or indirect impacts on child rights if appropriate management measures are not in place.

The Company strictly prohibits the employment of individuals below the legal minimum working age, as such practices may hinder age-appropriate development, pose physical or psychological risks, or deprive them of educational opportunities. The Company places utmost importance on preventing any such negative impacts.

Good Practices

1. Minimum Age Requirements for Interns and Participants in Dual Vocational Programs

The Company shall establish minimum age requirements for interns and participants in vocational training programs in accordance with labor laws and international human rights standards, to prevent the inappropriate use of child labor.

2. Defining the Scope and Nature of Internship Activities

The Company shall clearly define appropriate tasks and responsibilities for interns, ensuring suitability for their age and abilities. Such tasks must not pose physical or psychological risks and must promote safe, constructive learning experiences.

3. Encouraging Youth Participation and Feedback

The Company supports an open environment in which interns or youth participants can express opinions or raise concerns freely. Their inputs will be treated with respect and considered for improving operational practices.

4. Safety and Occupational Health Support

In the event an intern is injured or becomes ill, the Company will provide appropriate assistance and ensure that they receive fair and adequate protection in accordance with basic safety and occupational health principles.

5. Supporting Education, Sports, and Youth Well-Being

The Company supports child and youth development activities such as scholarships for employees' children, sports programs, and initiatives that improve quality of life. The aim is to foster opportunities, skill development, and sustainable growth for young people in society.

6. Ethical Business Conduct with Consideration for Child Rights

The Company emphasizes ethical debt-management practices. Employees must avoid communication or conduct that may cause emotional distress to children or young people within a debtor's household, while remaining mindful of the importance of protecting children's personal data.

7. Employment Requirements

The Company requires all applicants and employees—including permanent, contract, and temporary staff—to be **at least 20 years old**. Age verification will be carried out thoroughly prior to employment to prevent misinformation or the hiring of individuals below the Company's established age threshold.

8. Ensuring Child-Safe Environments in Company Activities

The Company shall implement appropriate safety and care measures in all activities involving children or young people—whether as participants or beneficiaries. For Company interns who join CSR or community-focused activities, the Company will oversee and assess safety risks carefully to prevent accidents, harassment, or any incidents that may cause harm to children at any stage of the activity.

Monitoring and Review of the Policy

The Company shall review the Child Rights Policy at least once a year, or whenever there are significant changes related to child rights issues. This is to ensure that the Company's practices remain aligned with applicable laws, international human rights standards, and the principles outlined in the UNICEF Children's Rights and Business Principles.

This policy shall take effect from 11 November 2025 onwards.



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Approved by

Mr.Adisak Sukumvitaya

Chairman of the Board

Revision History

Revision	Responsible Department	Review Date	Effective Date	Details of Revision
REV00	Investor Relations	At the Board of Directors Meeting No. 7/2025 held on 11 November 2025	11 November 2025	Initial issuance of the Policy, expanded from the Human Rights Policy to reflect the importance of child rights.