

# KGIF's Commitment to Inclusive Finance



1. Expanding the range of financial services available to underserved groups (including but not limited to senior citizens, people with physical and mental disabilities, people whose educational level less than junior high school) based on market research and customer feedback;
2. Providing non-financial support (e.g. financial literacy training) and promoting the financial well-being of underserved groups;
3. Offering a wide range of products and services that are tailored to the needs and preferences of different groups of customers by designing easy-to-access channels and methods;
4. Establishing procedures to avoid over-indebtedness of customers from using financial services in alignment with the FSC Principle for Financial Service Industries to Treat Clients Fairly;
5. Furnishing the financial inclusion clients with multiple and easily accessible complaint channels and a comprehensive complaint handling process to ensure that their rights are protected;
6. Enhancing staff education and training to prevent an overly aggressive sales approach and serving customers of all groups with fairness and respect;
7. Collaborating with external partners to promote the development of the inclusive finance market; and
8. Upon approval of this commitment by the Board of Directors, the Sustainability Committee attached to the Board is tasked to oversee the planning and achievement of the Group's financial inclusion initiatives.