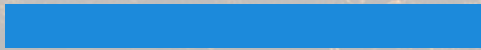




# Annual Social Operations for 2024

JMT Network Services Public Company Limited



# Driving Social business

JMT Network Services Public Company Limited (JMT) fully recognizes the importance of being a socially responsible organization and is committed to contributing to the sustainable development of surrounding communities. This begins with taking responsibility for the areas in which the company operates, including both office locations and company-owned properties. The company also considers the potential impacts of its business operations on nearby communities.

JMT places strong emphasis on conducting business not only for profit but also with a deep commitment to social and environmental responsibility. These principles are at the core of the company’s mission to create shared value with the community and all stakeholders involved.



- 3** GOOD HEALTH AND WELL-BEING  

- 4** QUALITY EDUCATION  

- 5** GENDER EQUALITY  

- 8** DECENT WORK AND ECONOMIC GROWTH  

- 10** REDUCED INEQUALITIES  

- 16** PEACE, JUSTICE AND STRONG INSTITUTIONS  




## Human rights policies and practices

Human rights are basic rights that every human being has since birth. They are something that everyone should be protected and respected, whether it is the right to live, safety, personal freedom, and equality. However, human rights violations are currently increasing in many regions around the world. These may be caused by actions that violate the law, international standards, or human rights covenants, including incidents that result in human rights violations in various forms. These not only have negative impacts on the affected individuals, but also affect the reputation and image of the related organizations. They may also lead to complaints from human rights protection organizations, as well as protests by those affected by rights violations.

For this reason, JMT Network Services Public Company Limited realizes the importance of respecting and protecting human rights in all aspects and has strictly integrated this principle into the business process to create a fair, transparent working environment that respects human dignity, especially in the areas of the right to life, safety, personal freedom and equality within the organization.

The Company is committed to establishing clear policies and practices to protect human rights in terms of the treatment of employees and stakeholders in the Company's value chain, from employee selection to the treatment of business partners and surrounding communities. Such policies are continuously reviewed and improved to comply with international standards on human rights.



Human rights policy

## Human rights policy declaration

JMT Network Services Public Company Limited has been an important part in establishing the human rights policy of JMT Group in accordance with human rights laws, local and international laws and regulations. The scope of JMT's human rights policy covers all stakeholders, including all employees in the company's operations, including subsidiaries and affiliates, business representatives and business partners, from the board of directors, executives and employees at all levels, to be used as a guideline for working together strictly under honesty and integrity, in accordance with the principles of good governance and ethics, while adhering to social responsibility and all stakeholders in accordance with the principles of good corporate governance and sustainable business operations to ensure that the company's business operations are in line with the principles of respect for human rights and the guidelines for operations in accordance with the United Nations Framework and Guiding Principles on Business and Human Rights (UNGPs), covering important issues such as treating employees with humanity, free from abuse, violence, sexual abuse, physical, mental or verbal intimidation, as well as maintaining hygiene and safety standards in the workplace, providing a good working environment, including a human rights policy to prohibit the company from Or the employees are absolutely not involved in any human rights violations or violations of co-workers in any way, such as using illegal migrant workers, child labor, etc.



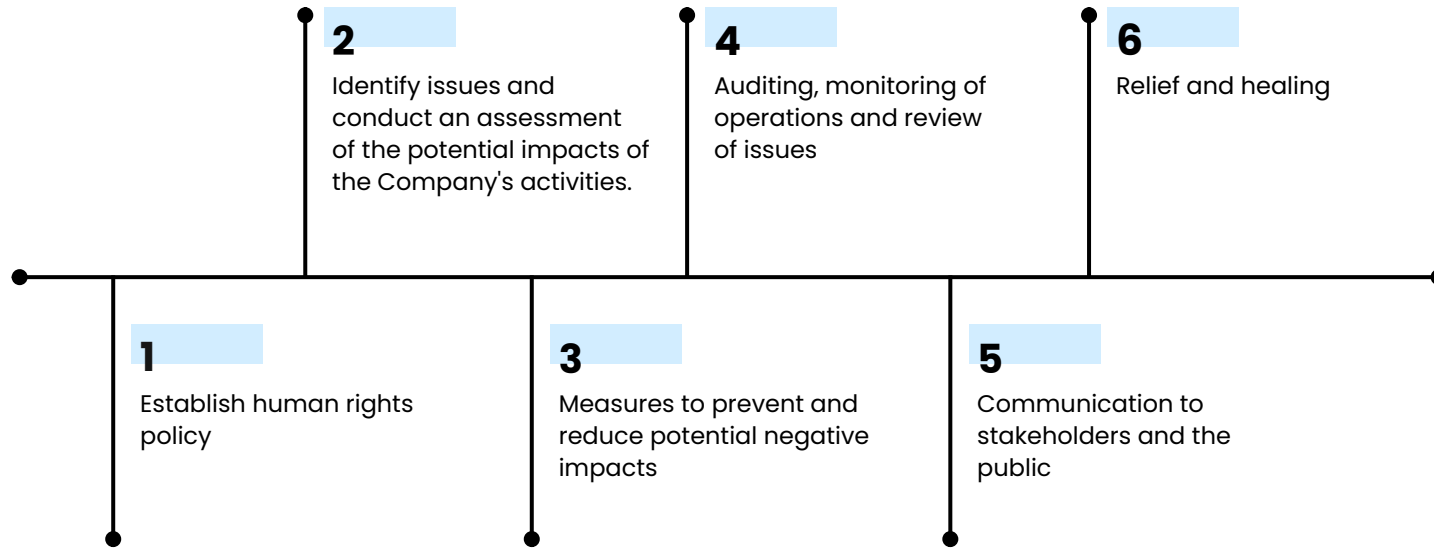
**In 2024, the company received **No** material human rights complaints from stakeholders impacted by its business operations.**



## Human Rights Due Diligence (HRDD)

JMT Network Services Public Company Limited has continuously upgraded its intensity from the preparation of human rights policy that focuses on good practices with respect for the company’s employees and stakeholders to human rights audit that focuses on audit guidelines from the UN Guiding Principles on Business and Human Rights (UNGPs) as a framework for ensuring that the company complies with international human rights standards, which can prevent and address potential impacts on human rights of all parties throughout the value chain to examine incidents and those affected, which has a comprehensive human rights management process according to the following steps:

### Scope of the Comprehensive Human Rights Management Process



Therefore, this comprehensive human rights checklist can be used as a tool to identify issues covering the scope of the company’s operations that may impact or may have negative impacts on stakeholders in the future, and to identify issues to the company’s key partners as a tool for managing the organization’s human rights to discover issues that the company still needs to develop and improve, or issues that are at risk and have not been implemented well enough or incompletely. When the company is aware of issues that may impact any stakeholder group, the company will set preventive measures to reduce the impact or prevent such cases from happening again, and set remedial measures for those who may be affected by the business operations as a guideline for operations for related departments.

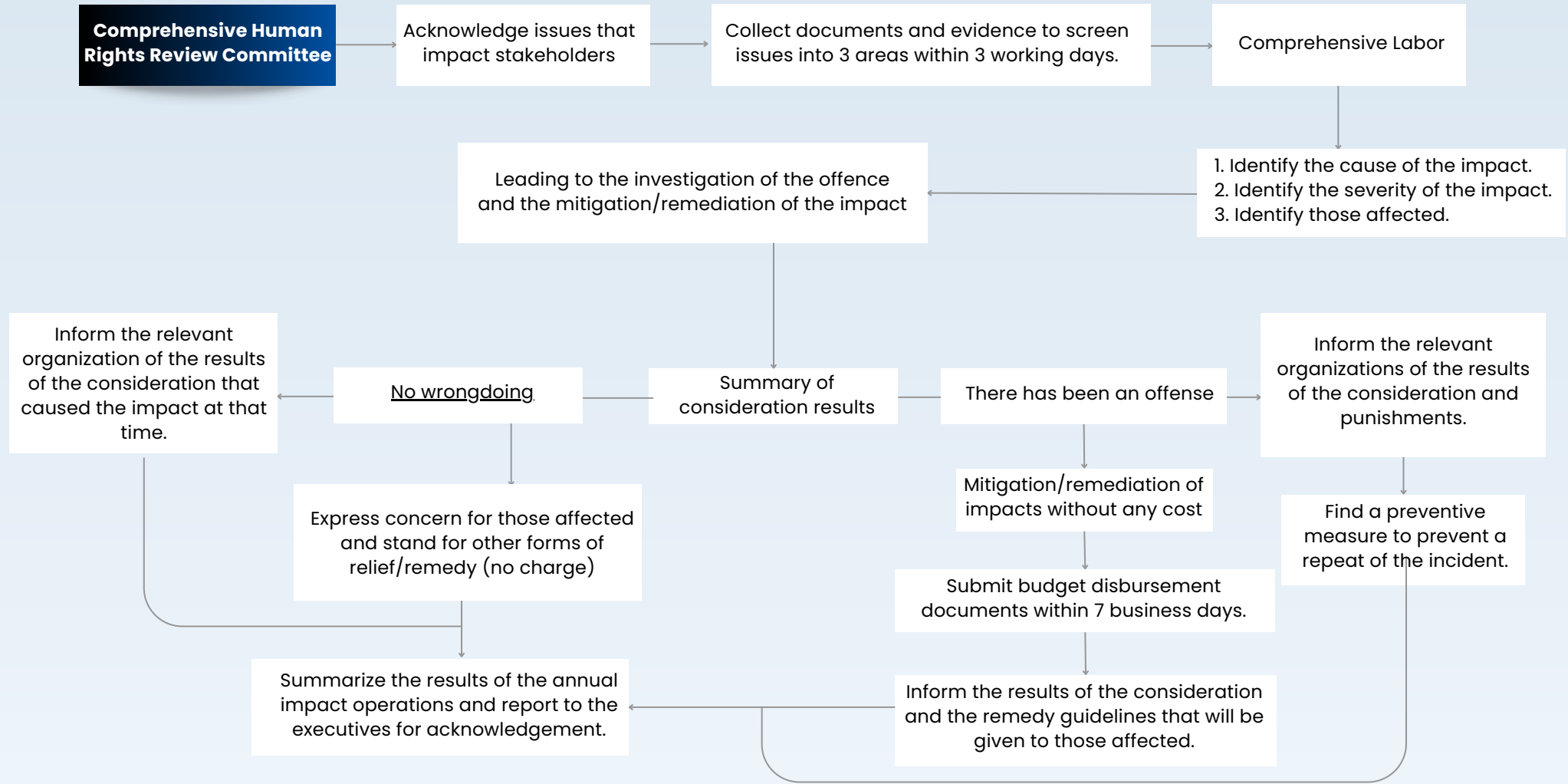


Human Rights Due Diligence (HRDD)





## Mitigation and Remediation



# Human resource management and development

JMT Network Services Public Company Limited, as a business operator in managing non-performing loans (NPLs), focuses on creating added value for customers, shareholders, and communities by conducting business under the principles of good governance, transparency, and social responsibility, and is committed to continuously developing business strength to support the organization's sustainable growth in the long term. The core of JMT's business operations is all employees, who are valuable resources and a key driving force that helps the organization achieve its goals. For this reason, the company places importance on taking care of employees in all dimensions, whether it be providing a safe working environment and promoting employees' physical and mental health, supporting appropriate welfare, and promoting equality in the workplace, by operating under the framework of relevant laws, regulations, and rules to ensure that all employees are treated fairly.

## Employee Care

In an era of highly competitive and rapidly changing business, JMT Network Services Public Company Limited (JMT) realizes the importance of human resources as a key factor that helps create competitive advantages and drives the organization to sustainable success. The company therefore focuses on systematic and comprehensive human resource management in all dimensions, adhering to the principles of ethics, transparency, and social responsibility.

One of JMT's key policies is to strictly practice labor practices that take into account human rights principles. The company does not support or involve in child labor, discrimination, or any form of human rights violations. In the past, the company has not received any complaints related to such rights violations. In addition, JMT creates social opportunities through diverse employment without discrimination based on gender, age, race, religion, place of origin, or disability. It also emphasizes creating a safe working environment, supporting good occupational health, and promoting good relationships among employees (Employee Engagement) so that all employees can work efficiently and happily. In terms of personnel development, JMT continuously invests in training and development to prepare employees to cope with changes in the business world, including developing a modern human resource management system to support the needs of employees and the organization in the long term.

The company emphasizes retaining employees with skills and abilities to stay with the organization in the long term to reduce the problem of personnel shortages and to make employees feel valued and see opportunities for growth in their careers within the organization. With a commitment to conducting business on the basis of fair and ethical practices, JMT continues to develop human resource management processes so that employees can grow and participate in creating sustainable success for the organization and society as a whole.

## Commitment and goals

The Company realizes the importance of personnel as valuable resources and the key to driving the organization forward steadily and sustainably. Therefore, the Company places great importance on continuously developing the skills, knowledge, and potential of all personnel to create readiness and capability to cope with changes that may occur in the future. Effective personnel development results in many aspects, such as increasing the ability to perform work to the highest efficiency, promoting engagement and trust between employees and the organization, which helps create good and sustainable relationships, as well as maintaining a balance in terms of manpower, reducing employee turnover problems that may affect the continuity of business operations. In addition, personnel potential development also helps create new innovations, which are important drivers of value addition and business opportunities, as well as creating competitive advantages in a rapidly changing market. These are all important foundations for leading the organization to achieve stable and sustainable business goals in the long term.





Personnel training and development, average training hours not less than

**12**  
Hours/person/year

## Human Resource Management and Development Policy

JMT Network Services Public Company Limited has set a policy that emphasizes human resource management, focusing on operations based on morality and equality, taking care of employees thoroughly and fairly, and promoting the inculcation of values, discipline, and strict compliance with the company's regulations, including the requirements of laws and regulatory agencies, so that all employees play an important role in driving the organization to success and achieving its goals as a leader in distributing modern technology products through excellent service and efficient management. The company emphasizes the quality of life of its employees, provides a good working environment, and has occupational health and safety standards that are in line with international standards. It also focuses on continuous development of employees' capabilities to support the organization's long-term growth, support career growth according to employees' potential, and manage compensation and benefits appropriately and fairly, while promoting employees' continuous participation in the organization's development. The company has therefore set a human resource management and development policy to be used as a guideline and guideline for relevant persons to apply in their work, and has determined that the policy must be reviewed at least once a year.

JMT Network Services Public Company Limited has set a policy on human resource management and development to be used as a guideline and guidelines for those involved to apply and practice by taking care of compensation and various benefits no less than those stipulated by law as follows:

-  Recruitment and employment of personnel must be based on suitability in terms of knowledge, ability, experience and behavioral history checks according to the company's regulations.
-  Set a minimum wage rate not less than that stipulated by law, including considering compensation based on knowledge, ability and experience, which is a wage rate that can compete in the same type of business.
-  Arrange training and orientation for new employees to provide them with knowledge and understanding of the company's details and regulations, including introduction to the organization structure, executives, and various business processes within the company and subsidiaries.
-  Promote continuous development of personnel at all levels to ensure that personnel have diverse knowledge and abilities (Multi-Skills) for career advancement.



Promote and support personnel to fully utilize their knowledge, skills and abilities in the company's work.



Provide a good working environment that is safe and hygienic by following rules, regulations and the law.



Establish a compensation management process that motivates and rewards based on the value of work achievement.



Organize welfare and activities for employees to build good relationships within the organization, create unity and a good culture in the organization.



Treat all employees with fairness and equality, with transparency, respect and honor for all employees.



Respect and take into account basic rights in employment by not forcing labor, not supporting the employment of children or persons under the age specified by law.



Human Resource Management and Development Policy





## Developing potential and promoting advancement for employees

The human resource management of J.M.T. Network Services Public Company Limited is operated under the supervision of the organization level. The human resource department plays an important role in planning and driving strategies to systematically develop the potential of employees. The company realizes that investing in employee training and development is not only about motivating and satisfying employees, but also an important tool in creating personnel with knowledge, capabilities, and skills that are in line with the organization's needs in the long term. Therefore, the company has initiated and implemented a variety of skill development projects that cover all dimensions, whether it is promoting personal skill advancement, developing career potential, and creating readiness for future changes. These projects start with analyzing and identifying skill gaps to understand which skills the company's personnel need to enhance or develop. Then, training is conducted to enhance existing skills (Upskilling) and develop new skills (Reskilling) so that all employees can adapt and develop themselves to suit their assigned roles, as well as fully respond to the company's strategies and visions.

In addition, the company emphasizes the development of personnel to be in line with the continuous changes in today's world, whether it is adapting to new technologies that are changing rapidly, complying with new laws and regulations, and introducing modern technology to support business activities. This is to ensure that the company's employees are ready to face challenges and changes in every situation. The Company believes that developing employees to their full potential not only enhances operational efficiency but also builds a solid foundation for industry competition, sustainable growth, and long-term business leadership.



### Knowledge or skill goals to be developed

The Company places importance on the continuous preparation and development of personnel's skills to enhance their adaptability to align with the Company's business goals and operational direction under the context of rapidly and continuously changing environmental factors, such as rapid and complex changes in technology, the adaptation of diverse and ever-changing consumer behaviors, and market competition that increases the challenges of business operations. In response to these factors, the Company places special importance on training and developing personnel's potential, focusing on creating a solid and sustainable foundation for learning and developing new skills so that all employees are ready to cope with the changes that occur, both in terms of work related to new technologies, improving service approaches to meet the changing needs of customers, and enhancing the Company's competitiveness in the market.

Developing people in this way not only enhances the capabilities of current employees, but also helps prepare them for the future, reduces risks from changes in the industry, and provides a solid foundation for the organization to move forward steadily and sustainably in the long run.

In 2024, JMT Network Services Public Company Limited has developed executives and employees through in-house training courses, public training courses, and e-learning courses.

**Target: Employee training hours are not less than 12 hours/person/year.**

### Performance Results

Total of 20 courses	
Employees receive an average of 32 hours of development training per person per year.	There are training costs included 1,167,812.09 Bath

## Training courses conducted in 2024

### Basic staff skills development

- Monthly new employee orientation course
- New Employee Orientation Course, Non-Performing Assets (NPA) Division
- Orientation course for new employees, Non-Performing Loan (NPL) Division

### Development of employee skills in the field of good corporate governance

- Anti-Corruption and Fraud Course Curriculum
- Course for developing knowledge about court work and enforcement work (on-site level)
- Debt Collection Act 2015 Annual Course
- Legal Status Knowledge Course
- Leadership Development Course for Supervisors (Leadership for Leader)

### Employee professional skills development

- Debt Collection Officer Skills Course
- Effective Debt Acceleration Course
- Debt Acceleration Unit Capacity Building Course
- Online marketing course on house sales, NPA group
- Home Loan Application Course, NPL Group
- A course to enhance the potential of being a telephone debt collector

### Skill development for employees in the occupational health and safety category

- Firefighting and evacuation drill course

### Development of skills of employees in the Information Technology and Innovation category in organizations

- Personal Data Protection Act (PDPA) Course
- Understanding the program in EM (Enterprise Management) work
- Course moves hand in hand with Auto Dial system

### Employee skills development in the category of competency-based skills (Soft Skill)

- Professional Presentation Skill Course
- Support to Goal Workshop course to lead organizations to the same goal

### The ESG DNA program of the Stock Exchange of Thailand.

- ESG 101: Understanding the Basic Knowledge Related to Sustainability
- P01: Basic Course on Business Sustainability



The image shows a screenshot of the 'ESG Knowledge Package' interface. It features a grid of course cards. Two cards are highlighted: 'ESG 101' (50 minutes) and 'P01' (51 minutes). The ESG 101 card includes the text: 'การพัฒนาศักยภาพเชิงยั่งยืนของธุรกิจ หรือที่เรารู้จักกันในชื่อ ESG' and 'ตลาดหลักทรัพย์แห่งประเทศไทย'. The P01 card includes the text: 'พื้นฐานด้านความยั่งยืนของธุรกิจ' and 'คุณอนันตชัย ชูรสประนอม'.

Goal: At least 50% of the employees who registered for the ESG DNA program of the Stock Exchange of Thailand must complete both courses by June 5, 2025.

Performance Result: Employees of JMT Network Services Public Company Limited have completed and passed both courses.

**48.85%**

## Training Results 2024



### Professional Leadership Skills (Win for Sale)

This program is designed to enhance leadership skills and potential of salespeople, focusing on learning new products, creative application of knowledge in work, and developing strategic ideas to analyze markets and effectively meet customer needs.

It also promotes innovative thinking processes, develops modern and flexible sales techniques that are in line with the changing market to enhance competitive advantages, aim for sustainable sales goals, increase revenue, and create continuous customer satisfaction.



### Support to Goal Workshop

The success of an organization each year depends on the cooperation of all departments. Policy meetings are therefore an important tool in setting common directions and goals, emphasizing clear communication, participation in decision-making processes, and setting strategies that respond to challenges.

These meetings create unity, strengthen organizational commitment, and help drive teams at all levels in the same direction to achieve goals effectively and sustainably in the long run.



### Shop Synergy Branch Area Training

Training has been organized by visiting the branches of Shop Synergy, branches of shops that sell products such as mobile phones, Singer electrical appliances, life insurance, car insurance nationwide on a monthly basis to enhance the skills, knowledge, and efficiency in selling products and services to employees.

### Empowering debt collectors over the phone

Employee Potential Development The debt collection department is an important factor in working to lead the organization to success. Therefore, organizing training every month is important in developing employee potential.



# Safety, occupational health and working environment

## Goal and Performance 2024 Zero Accidents

Zero work-related injury incidents or cases resulting in work stoppages

Zero fatal accidents



JMT Network Services Public Company Limited realizes the importance of occupational health, safety and working environment care, which are important factors in enhancing the sustainability and stability of the organization, especially in the current era where there are risks from emerging diseases and health challenges that may affect workers and stakeholders. To prevent risks and reduce the chances of accidents in the workplace, the company has implemented comprehensive proactive measures, ranging from managing risks related to the safety of employees and business partners to preventing violations of the basic rights of life and safety of all stakeholders. These measures have been developed in accordance with international standards, with the aim of creating a safe working environment, promoting good employee well-being and supporting morale at work.

In addition, the company is committed to developing an effective management system so that employees can work confidently, reduce the risk of accidents and increase readiness to respond to unexpected situations. This commitment helps enhance employee performance and builds employee-to-organization bonds. The company believes that investing in employee safety and health not only helps create a good working environment but is also an important foundation for driving the organization's success and sustainability in the long term.

## Commitment to safety, occupational health and working environment management

The Company has established policies and practices on safety, occupational health and working environment under the Human Rights Policy to provide comprehensive preventive measures to protect employees from potential workplace hazards by improving and maintaining workplace safety, as well as developing a hygienic working environment. Workplace management will be carried out in accordance with the specified standards to ensure workplaces and working environments are safe from hazards.

In addition, the Company has set quantitative targets, such as reducing accidents that require both work stoppage and non-work stoppage, as one of the main strategies the Company uses to ensure that employees work in a safe and healthy environment. Implementing these measures not only reduces occupational risks but also builds employee confidence and encourages them to work at their highest efficiency. The Company believes that creating a safe and hygienic working environment will reduce the risk of accidents and encourage employees to work efficiently. It also encourages employees to feel confident in their own safety and health, which are important factors in the sustainable development and growth of the Company.



## Management guidelines

JMT Network Services Public Company Limited places great importance on creating a safe working environment by conducting risk assessments in every work process, such as the work of the data collection team, the customer service process, the work of field staff, and the work within the office and branches. The company has prepared a manual of correct and clear work safety guidelines and communicated it to all employees. In addition, the company organizes safety training courses to create awareness and safety culture in the organization, focusing on all employees to have work discipline, reduce potential risks, and participate in maintaining safety in the workplace. These policies and guidelines are designed to prevent injuries and accidents from work and comply with legal requirements for work safety. The company inspects and assesses the work environment based on potential risk factors and continuously takes care of the health of its employees through annual health checkups. In addition, the company has developed an emergency plan to prevent and suppress fires, as well as prepare for dealing with emergencies effectively and promptly. These measures help enhance work safety and ensure that all employees can work in a safe environment.



Scan to study safety, occupational health and environment practices in the workplace (in the Human Rights Policy, pages 7-8)

### Occupational Health Management Practice approach

1. The parties involved in maintaining the orderliness of the building must always check the safety of the workplace according to the plan to avoid any dangers to the lives and property of employees at all levels as follows:

- The relevant parties shall regularly check the availability and quality of the elevators at scheduled intervals and keep a written record to confirm each inspection.
- The relevant departments shall check the lighting in all work areas to ensure that there is sufficient lighting and that it is ready for use in all areas at all times. If any department reports any damage to lighting, the department directly responsible shall promptly fix it and return it to use as soon as possible.
- The relevant parties take care of the condition of electrical appliances and electronic devices to be ready for use at all times and safe for users to prevent accidents that may occur both physically and property.
- If the company premises are deteriorated or there is damage to the building and premises, such as leaking ceilings, broken floor tiles, broken water pipes, etc., the relevant parties must carry out urgent maintenance. During the maintenance, there must be signs warning employees to be careful to prevent accidents that may occur to the employees' bodies.
- The Company prohibits any employee from placing objects that obstruct walkways or stairways that would obstruct use in any case.
- When driving cars, pickup trucks and motorcycles within the company premises, all employees should drive at a safe speed and are prohibited from honking loudly to disturb fellow employees' work.

- The company has security officers to take care of safety in relevant areas within the company premises.
- All employees are prohibited from engaging in any activities or behaviors that may cause damage to the Company's buildings/premises and property.
- The company allows all employees who encounter anything that may cause physical harm or damage the company's property to immediately report the damage to the responsible party immediately, without ignoring such danger.
  2. The company encourages all employees to follow the 5S principles: Sort, Set in order, Clean, Hygiene and Habitual in their personal desk areas and work areas within their departments to prevent accidents and germs.
  3. The company has installed drinking water dispensers in several locations in the company area to provide employees with clean and healthy drinking water at all times.
  4. The company always has clean and sufficient restrooms for the number of employees in the building.
  5. The company has cleaning staff on each floor to take care of the cleanliness of every area, allowing employees to work in a clean and sanitary work area at all times.
  6. Garbage collection is carried out regularly by cleaning staff on every floor of the building to ensure good hygiene for employees, prevent germs, and avoid unpleasant odors while working.
  7. The company strictly and regularly provides fire escape training for all levels of employees once a year.







## Operations for safety, occupational health and working environment

The company realizes the importance of creating a safe and accident-free working environment to protect the health and safety of all employees. As the organization has a clear goal of reducing accidents to zero, the company has continuously and consistently organized safety training for employees. Training not only provides employees with knowledge of preventive and risk reduction measures, but also is an important tool for use in managing the organization's occupational health and safety. When an unexpected incident occurs at work, all employees should strictly follow the trained procedures in order to be able to handle the situation appropriately and quickly.

Especially in the case of a serious incident, following these procedures will help employees find a way to get themselves out of a potentially dangerous situation as quickly and safely as possible. Employees should always be aware that the speed of response to an emergency situation is an important factor in reducing damage to both life and property of the organization.

J.M.T. Network Services Public Company Limited has continuously and effectively complied with occupational health and safety laws by setting an annual action plan with the following details:

- 
 • Establish policies and management systems for safety, occupational health and working environment.
- 
 • To enable the company to perform safety operations systematically
- 
 • Appointment of responsible persons and those involved in safety operations
- 
 • Training, communication, emergency drills, safety and work environment inspections, preparation of manuals, procedures for dealing with emergencies that may occur for employee safety, including annual employee health checks.

### Annual fire drill and evacuation drill

Fire is a potential danger that is a serious problem. JMT Network Services Public Company Limited realizes the importance of taking care of the safety of its employees. Therefore, fire drills are organized to prevent fires so that employees in the organization have knowledge and understanding of basic fire extinguishing and can use basic fire extinguishing equipment safely, such as using fire extinguishers and extinguishing various types of fires correctly, including survival in the event of an accident or fire, including learning the warning signs that indicate various events that occur in order to help themselves and others.

Therefore, the company organizes fire drills every year. Therefore, fire drills or evacuation drills in case of fire are considered very important for all employees in the company to know because no one can predict when a fire will occur. However, knowing will save the lives of those employees when the incident occurs.





## Annual health check

JMT Network Services Public Company Limited places great importance on the health and hygiene of its employees. In order to ensure that all employees are in good health and can work efficiently and safely, the company recognizes the importance of detecting abnormalities or illnesses that may occur during work in order to provide appropriate and timely treatment, which will help reduce the risk of various diseases and help promote employees to have a better quality of life. For this reason, the company has continuously organized an annual health check-up project for employees every year. In 2024, Kasemrad Ramkhamhaeng Hospital, a hospital with standards and expertise in health check-ups, has been assigned to conduct health check-ups for employees. The program provides comprehensive and diverse health check-ups so that employees receive complete and effective health care, according to the following program:

- Weight, height measurement, body mass index calculation
- Measure blood pressure, vital signs
- Basic eye examination
- Physical examination by a health examiner
- X-ray of lungs and heart
- Complete blood count
- Complete urine test
- Check blood sugar, fat and cholesterol levels.
- Check blood fat and triglyceride levels
- Measure blood fat levels (good fat), (bad fat)
- Kidney function test
- Liver function test
- Check blood uric acid levels
- Hepatitis B virus test

This health screening program aims to provide employees with a comprehensive health assessment in all aspects and to be able to plan their own health care effectively in the long term, which will help employees have good health and be able to work with quality and happiness.



โรงพยาบาลเกษมราษฎร์  
KASEMRAD HOSPITAL

แจ้งขอการรับสิทธิ์ พนักงานเริ่ม  
งานเดือน 1 สิงหาคม 2566

### ตรวจสุขภาพประจำปี

แผนการตรวจ

ปี	กลุ่มพนักงาน	แผนตรวจ	จำนวนตรวจ
1	พนักงานระดับ Staff - SSM	แบบ A	โปรแกรมพื้นฐาน (Total 520 บาท/คน)
2	พนักงานระดับ ADM - SEM	แบบ B	โปรแกรมพื้นฐาน+โปรแกรมเสริม (Total 3,000 บาท/คน)
3	พนักงานระดับ ADM - SDIM	แบบ C	โปรแกรมพื้นฐาน+โปรแกรมเสริม (Total 5,000 บาท/คน)

20 ตรวจสุขภาพ  
รายการ

ตรวจสอบรายชื่อได้ที่  
Line Bot : HR JMT

วันที่ 11, 13 และ 18 กันยายน 2567  
เวลา 07:00 - 12:00 โมง  
ณ ห้องประชุม ชั้น 2 อาคาร B

# Promoting employee relationships and engagement

## Goals and performance of employee engagement and retention development

Number of major labor disputes, 2024 target  
= 0 (no major labor disputes)

0

JMT Network Services Public Company Limited places great importance on human resource development by striving to create a team with expertise and happiness in their work. With the belief that employees are the key to driving the organization towards sustainable success, the company has planned and implemented personnel development projects in all dimensions, including enhancing skills and specialized abilities, as well as creating an organizational culture that promotes smooth and efficient collaboration.

The company's key strategies for taking care of its employees include training to develop potential, providing continuous learning opportunities, and promoting activities that build relationships among employees, such as recreational activities, annual parties, corporate social responsibility (CSR) projects, and team building activities. This is to create a friendly working environment that supports employee happiness, as well as to enhance a sense of commitment and pride in the organization. The company believes that taking care of employees with potential and giving them opportunities to express their opinions and participate in organizational development will help create a strong team that is ready to cooperate and drive the organization towards a shared, great goal steadily.



## Commitment and goals for employee engagement and retention development

Developing employee engagement and retention is a key goal that JMT focuses on because employees are valuable resources for the organization's success. Creating engagement makes employees feel valued and part of the organization, which results in employees being satisfied with their work and taking pride in the organization. Retaining potential employees therefore not only reduces the cost of recruiting new personnel, but also helps to create stability and develop long-term work efficiency.

### JMT Employee Retention

JMT places great importance on employee retention, aiming to create a motivating and challenging work environment so that employees feel recognized and valued for their work, which is an important factor in fostering organizational commitment. JMT focuses on rewarding and recognizing employees' achievements through a transparent evaluation process and benefits that meet employee needs to demonstrate that their dedication is appreciated and important to the organization's success. JMT also recognizes the importance of creating an environment that encourages employees to work to their full potential and enjoy their work.

### Developing and building engagement

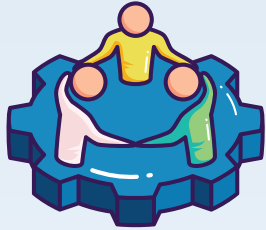
JMT believes that retaining employees in the long run comes with building a strong bond and relationship between employees and the organization by setting clear strategies that are consistent with the organization's culture by clearly communicating the company's mission and vision so that employees understand and feel their own importance in driving the organization towards future success. In addition, the company has a career development plan that supports continuous career growth so that employees can clearly see their growth path within the organization, which helps to build confidence that they are an important part in creating the company's success and sustainable growth in the long run.



## Management guidelines

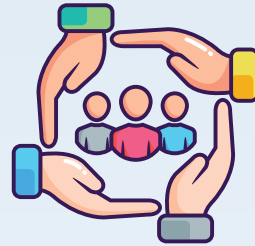
JMT places importance on employee retention, recognizing that quality work and services are rooted in employees who are the heart of the organization, driving the company to success and growth according to its goals. JMT is committed to creating a working environment that supports efficient work, stimulates the creation of new ideas, and continuously improves the quality of life of employees. Building engagement starts with emphasizing open and transparent communication so that employees feel that their voices are valued and can fully express their opinions. Giving employees the opportunity to participate in decision-making helps create a sense of ownership in the organization. In addition, the company provides skill development programs and supports additional learning so that employees can continuously grow in their careers, including assigning challenging tasks and giving employees the opportunity to fully demonstrate their potential. This results in employees feeling self-development and career advancement, which is an important factor in retaining employees with the organization in the long run. In addition, the company provides skill development programs in various areas and supports additional learning on a regular basis so that employees can continuously grow in their careers, including assigning tasks and organizing activities within the organization with employees to strengthen engagement and promote opportunities for employees to fully demonstrate their potential. This results in employees feeling self-development in all aspects and career advancement, which is an important factor in creating satisfaction and engagement, making employees intend to work with the organization in the long run.

Since the company focuses on preparing and developing the skills and abilities of its personnel to adapt to the direction and goals of the business under various factors that are constantly changing, both in terms of new technologies, changing consumer behavior, including fierce business competition, it has given importance to developing engagement and retaining employees by setting out a plan as follows:



### Strengthen the corporate culture and values among employees.

Clearly define the values and culture of the organization and communicate them through various channels. Create leaders who act as role models in demonstrating behaviors that are consistent with the values. In addition, the recruitment process is adjusted to consider the appropriateness of the organization's values, and employee training is provided to help them understand and comply with the established culture. Organizing activities to promote unity, such as CSR and internal activities, helps create bonds among employees. Rewarding those who demonstrate good values helps create motivation. Finally, continuous monitoring is done to improve the approach to suit the situation and organizational goals.



### Development to support career growth

Emphasis on clear career paths, skills development through continuous training and learning, and a mentoring system to support employees. In addition, transparent assessments are used to check potential and plan appropriate development, giving employees opportunities for career advancement. The guidelines are continuously monitored and improved to accommodate changes and employee needs.



### Upskill - Reskill to support business growth

Developing new and upskilling employees to meet the needs of the debt servicing and management industry, with a focus on technology, negotiation, data analytics and customer service training. In addition, it promotes learning through digital platforms, creating individual development programs to respond to business changes and increase employee readiness to drive the organization towards future success.

## Performance Results for Employee Engagement and Retention Development



### Making merit by offering alms to monks on the occasion of New Year's Day

On January 12, 2024, Jaymart Group Holdings Public Company Limited and its subsidiaries, including JMT Network Services Public Company Limited, jointly organized an alms-giving activity on the occasion of New Year 2024 at Jaymart Building, Head Office, to start the new year with good things, bring auspiciousness to the work life and living of all employees, as well as to strengthen good relationships between employees and the organization, and to continue the wisdom and good culture that reflects Thai identity. The activity included offering dry food and rice to 9 monks to express faith and do good deeds together to increase merit. After the alms-giving ceremony, executives and employees took a commemorative photo to record memories and create a warm and united atmosphere within the organization.

This activity not only reflects the company's intention to boost the morale and encouragement of employees at the beginning of the new year, but also reflects the importance of preserving and continuing Thai culture, including supporting all employees to have the opportunity to do activities together to strengthen the bond and unity within the organization, which is an important foundation for creating happiness and long-term mutual success for both employees and the company.



### Back to 90's Party New Year 2024

In January 2024, JMT Network Services Public Company Limited and its subsidiaries held an annual party to bid farewell to the old year and welcome the new year 2024.

The purpose was to express gratitude and appreciation to all employees who have devoted their physical and mental strength to perform their duties to the best of their abilities throughout the past year in a warm and friendly atmosphere. The event included a wheel spin activity to give away many prizes, creating excitement and giving encouragement to all employees. In addition, there were various recreational activities that allowed employees to participate and have fun with their colleagues to strengthen good relationships and unity within the organization.





### Scholarship Project for Employees' Children

In order to boost the morale and motivation of employees, JMT Network Services has organized a scholarship program for employees' children to help and ease the burden of educational expenses for employees' children. JMT and its subsidiaries have therefore promoted good educational opportunities for employees' children.

The program provides 20 scholarships to employees' children each year, with each scholarship worth 5,000 baht. The total scholarship for the program is 100,000 baht (one hundred thousand baht). Employees of JMT Network Services Public Company Limited and its subsidiaries who have worked for 5 consecutive years or more since their start date will receive scholarship conditions as determined by the company. Scholarship recipients will be selected annually and are not subject to any obligations.



### Popular clips, great views, of the month

JMT Network Services Public Company Limited organized an activity under the concept of "Power of Synergy" to promote creativity and potential of employees in presenting products and services. The activity provided opportunities for branch employees to create video clips reviewing car insurance products via online channels. The content of the clip should be interesting, clear, and consistent with the organization's image communication. To create motivation, the company determined that the video clip with the highest view count would receive a gift card from Lotus to honor and appreciate the employees' efforts in the activity. This activity not only helps improve communication and digital marketing skills for employees, but also helps strengthen team cooperation and promotes participation in the organization's business development.



### The Best Performance

JMT Network Services Public Company Limited has organized the "The Best Performance" award, which is a special award to honor and praise employees who have outstanding performance, are dedicated to their work, and have consistently created good performance results in line with the company's goals. This award aims to motivate and support employees with high potential and ability as important personnel of the organization. The criteria for considering the Best Performance award will be based on the "collection amount" that employees can perform. Employees will be ranked according to grades A, B, C, D, and F.

This award is given to employees who can maintain their performance at Grade A continuously for 6 to 12 months or more. The measurement will consider the collection amount each month that can achieve and maintain the standards set by the company. The "The Best Performance" award reflects the success of employees who are committed and have the potential to perform their work, as well as helping to promote a creative competitive atmosphere and develop quality results for the organization.



### Giving special prizes to branch staff

JMT Network Services Public Company Limited organized an activity to encourage and motivate branch employees by giving special prizes, including limited-edition shirts and cool design hats, to employees who can collect the target according to the company's conditions. This activity aims to honor employees who are committed and dedicated to their work, as well as create pride in their achievements. Giving such prizes will help motivate them to develop their work performance, as well as strengthen unity and bonding within the organization.



### Making merit by offering alms to monks every month

JMT Network Services Public Company Limited and its subsidiaries organize alms-giving activities every month at the Jaymart Building, Head Office, to enhance the auspiciousness of life for employees and executives, as well as to promote the conservation and continuation of Thai cultural wisdom, which is considered a way to pass on goodness and preserve this valuable tradition to continue on. Each month, alms-giving of rice, dried food, and ready-to-eat food are given to 3 monks from Wat Sriboonruang. This activity not only creates a bond between personnel within the organization, but also helps instill good morals and ethics in all employees. It also demonstrates the unity and cooperation of Jaymart people in doing good deeds, creating an atmosphere of happiness, warmth, and unity within the organization continuously and sustainably.



### Food and beverage welfare



The company realizes the importance of welfare and a good working environment, which help boost the morale of employees so that they can work efficiently and happily. In this regard, the company provides welfare by providing snacks and drinks to employees regularly, 2 times per month.

### FIT FUN FIRM 2nd time

The company has always given importance to the health and well-being of its employees, believing that good health will help promote work efficiency and create positive energy in life. In order to encourage employees to care for their health and be motivated to take care of themselves, the company has organized a weight loss competition project for employees of the JMT Group, giving employees the opportunity to participate in 3 categories:

- Single Men Category – For male employees who want to lose weight and have a goal to improve their health.
- Single Female Category – For female employees who want to control their weight and improve their health.
- Team Type – Allow employees to team up to lose weight together, promoting collaboration and motivation.

Category	Rank	Name	Initial Weight	Final Weight	Weight Loss	Percentage
Female (ประเภทหญิงเดี่ยว)	1st	คุณปรียากร บรรณสินธุ์	64.50 kg	56.90 kg	7.60 kg	11.79%
	2nd	คุณกนกพร ภูวนิสกุล	73.70 kg	74.50 kg	-0.80 kg	-0.82%
	3rd	คุณประภาวรินทร์ ค้อมสิงห์	97.60 kg	93.20 kg	4.40 kg	4.51%
Male (ประเภทชายเดี่ยว)	1st	คุณเบญจ วัฒนสิริสกุล	87.65 kg	74.85 kg	12.80 kg	14.60%
	2nd	คุณสุพจน์ ไร่ระยอง	71.40 kg	68.05 kg	3.35 kg	4.69%
	3rd	คุณธนา ช่างหล่อ	97.50 kg	93.90 kg	3.60 kg	3.69%
Team (ประเภททีม)	1st	คุณพัชริดา ธีระทอง	258.50 kg	243.85 kg	14.65 kg	5.74%
	2nd	คุณประภาวรินทร์ ค้อมสิงห์	217.80 kg	204.45 kg	13.35 kg	6.13%
	3rd	คุณเบญจ วัฒนสิริสกุล	217.80 kg	204.45 kg	13.35 kg	6.13%



## Responsibility towards customers/consumers

### Objectives of Customer Privacy Protection

Complaints about violations of customer privacy



There is no case of leakage, theft or loss of customer data that has been collected.



There are no complaints from external parties and/or regulatory agencies.

JMT Network Services Public Company Limited, as a leader in debt management and financial services, is committed to conducting business responsibly and fairly, adhering to a policy that prioritizes the rights and benefits of customers and consumers. The Company emphasizes transparency and fairness in every step of its operations, from debt management planning, consultation, and communication with customers, adhering to principles that emphasize the protection of personal information, customer confidentiality, and strict compliance with relevant legal standards. In addition, it emphasizes building trust through clear and verifiable communication, including continuous follow-up services, so that customers receive a good experience and confidence in using the services. The Company believes that honesty and professionalism in operations are important foundations for creating business sustainability.

JMT emphasizes designing services that meet the needs of customers in all dimensions, taking into account the maximum benefits of customers, along with building confidence in a transparent and fair financial system. With this vision, the Company is committed to creating maximum customer satisfaction, along with playing a role in developing a fair and creative debt and financial management system to support the organization's goals and drive the company's stable growth in the long term.

**In 2024, JMT Network Services had no data leaks, and the personal data protection officer has followed all management and legal procedures. You can contact the Data Protection Officer at**

**Email: [dpo-jmt@jmtnetwork.co.th](mailto:dpo-jmt@jmtnetwork.co.th)**



## Customer Privacy Policy and Guidelines

JMT Network Services Public Company Limited realizes the importance of maintaining the security and privacy of personal information of customers and consumers in every business process, especially in the debt management and financial service business, which handles sensitive information. Therefore, the safe storage and management of customers' personal information is something that the company gives great importance to.

The Company has established a personal data security policy in accordance with international standards, focusing on protecting customer data in every process, from data collection, storage, processing, and use. This is to prevent unauthorized access, use, or disclosure of data, and to comply with relevant personal data protection laws, such as Thailand's Personal Data Protection Act (PDPA). As a financial service and debt management company, data security is extremely important in building trust and confidence from customers. Personal data protection is therefore a way to protect customers' rights to ensure that their data will not be misused, which is an important part of building sustainable and transparent relationships with customers and supporting responsible and safe business operations.

### You can contact the Data Protection Officer at



Email : [DPO\\_JMT@jmtnetwork.co.th](mailto:DPO_JMT@jmtnetwork.co.th)



Scan to study customer privacy policy  
<https://www.jmtnetwork.co.th/th/privacy-policy>



## Personal Data Protection

### Disclosure of Personal Information

JMT Network Services Public Company Limited realizes the importance of keeping your personal information strictly confidential and is committed to complying with all relevant laws and regulations in all cases. However, in some situations, the Company may need to disclose your personal information to external service providers who have been carefully selected and are responsible for supporting or performing tasks related to the Company’s services, such as information technology service providers, document delivery service providers, or legal service providers. The Company will disclose or forward your personal information only when necessary and within the scope of the purposes notified to you in advance, and guarantees that such external parties will treat your personal information securely and in accordance with the specified data protection standards. The Company will take appropriate steps to ensure that your personal information is not misused or disclosed without permission in all cases.

### Appropriate data security measures

The Company provides appropriate security measures that are consistent with the sensitivity of the information you may disclose, with the aim of preventing unauthorized or improper access, use, alteration, modification or disclosure of personal information. The Company will periodically review such measures as appropriate and in accordance with relevant laws.

### Data Owner Rights

The Company respects your rights as a data owner under relevant laws. You can contact the Company to exercise your rights, including the right to withdraw consent, the right to access and request a copy of your personal data, the right to request correction of your personal data, the right to request personal data in the event that the Company makes such personal data in a format that can be read or used by general people with automatic tools or devices, including the right to request that such data be sent or transferred to another data controller, the right to object to the processing of personal data, the right to request that personal data be deleted, destroyed or anonymized when such data is no longer necessary, the right to request that the use of personal data be suspended, or the right to lodge a complaint.

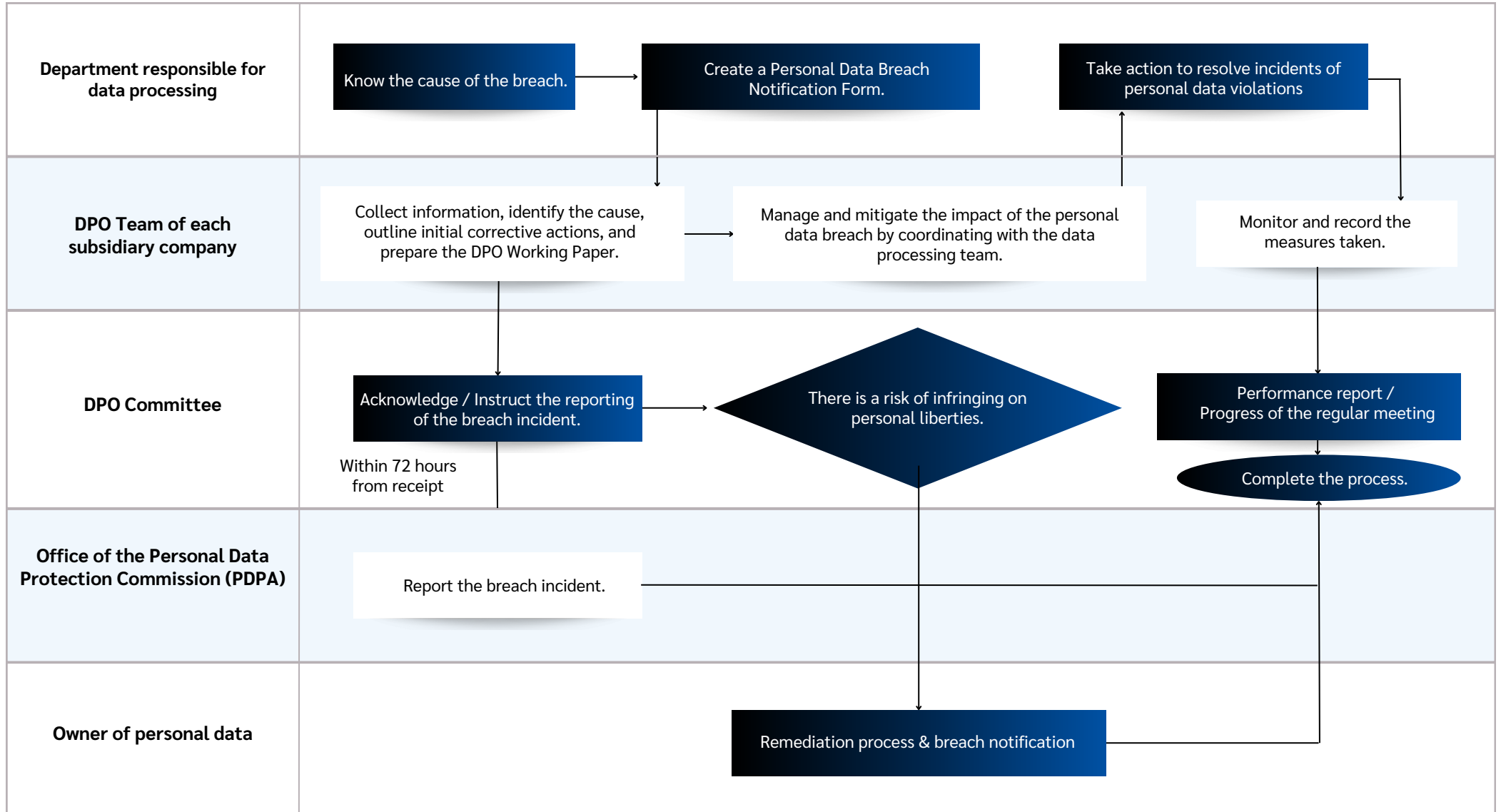
“ In 2024, JMT had no data breach incidents, and the Data Protection Officer has followed all management and legal procedures. ”

## Response process in case of personal data breach





## Procedures for managing personal data breach incidents



# Customer Relationship Management

JMT Network Services Public Company Limited places great importance on Customer Relationship Management to enhance trust and create sustainable bonds with all customer groups. With a commitment to developing quality services and comprehensively meeting customer needs, the Company adheres to the principle of transparent business operations and focuses on customer satisfaction in every process. The Company emphasizes on providing friendly, attentive services and professional advice, emphasizing on creating a good experience at every point of contact with customers, whether it is debt tracking and management, financial consultation, or presenting appropriate options for customers in various situations to help build confidence and trust in the Company's services. In terms of service development, the Company has established a team of specialized experts to handle various situations, and continuously trains its employees to improve service standards and enhance communication and problem-solving skills to ensure that customers receive the best care in every dimension. Furthermore, the Company focuses on building long-term relationships with customers by offering services that meet long-term needs, such as providing advice on personal financial management, debt restructuring, and flexible debt repayment plans.

In addition, it offers special privileges and appropriate care for each customer group to create maximum satisfaction and support strong relationships. With an approach that focuses on quality, attention to detail, and building trust in every service, JMT Network Services Public Company Limited remains committed to being a leading organization that customers trust. Ready to respond to customer needs in all dimensions comprehensively and sustainably in the long term.

## Commitment and goals for developing customer satisfaction

JMT Network Services Public Company Limited is committed to creating maximum customer satisfaction in all aspects of its services by focusing on transparent, attentive operations and providing quality services. The Company realizes that customer satisfaction is an important factor that helps build trust and long-term relationships. Therefore, the Company emphasizes continuous improvement and development of services to meet customer needs and expectations. With the intention of creating the best experience for customers, the Company is committed to providing friendly, attentive services and professional advice, especially in debt management and financial advice. The Company emphasizes clear, transparent and straightforward communication in every process so that customers receive complete information and are confident in the services.

In addition, the Company has set a goal to continuously develop service standards through employee training and the use of modern technology to increase service efficiency and respond to customer needs quickly and comprehensively. The Company focuses on building long-term relationships with customers by offering appropriate services and privileges, such as point accumulation, special promotions and flexible debt restructuring. With clear goals and continuous development, J.M.T. Network Services Public Company Limited is committed to creating maximum customer satisfaction, as well as building trust and confidence in the services in order to become a leading organization that customers choose to use in the long term.



## Customer Complaint Management Guidelines Complaint Handling Plan

The company has a Customer Relationship Management unit to handle complaints from customers, including rules and regulations regarding customer complaints about the performance of the company's employees, with the following objectives:

1. To reduce complaints arising from collection operations
2. To create quality collection services
3. To clarify and respond to customer complaints to ensure satisfactory results.
4. To prevent repeated complaints

**The company divides customer complaints into 4 categories based on the damage caused to the company as follows:**



### General complaints regarding collection practices

Improper employee behavior, such as contacting outside the specified time, contact frequency, contacting more than once a day, using impolite, sarcastic, etc.



### Complaints about practices that cause damage to customers and third parties

Such as using foul language, threatening, using inappropriate language that affects a third party, sending letters, postcards, faxes, sending messages or leaving voice messages through the system, which is intended to disclose customer information, surveys, etc.



### Complaints through the agency that may have regulatory authority

Such as the Office of the Consumer Protection Board (OCPB), the Bank of Thailand, government agencies, and others, which may have an impact on the company's image.



### Complaints that cause damage to the company

For example, complaints through the media, which may seriously damage the company's image, leading to legal cases, etc.

## Complaint acceptance and resolution process

1. The Customer Relationship Management unit receives complaints from various customers of the company, such as the Marketing Complaint Center, Email channels, Facebook Inbox, letters, financial institutions, complaints through various media, and government agencies.
2. The officer in charge of handling customer complaints of the company will contact the customer to verify the facts (to ask for details about the complaint in a concrete manner, such as who, what, where, how, including asking about the customer's needs, etc.)
3. The complaint center forwards the case to the supervisor for fact-finding. The complained officer fills in the details of the incident, such as the date and time of the incident, details of the incident, the results of the internal investigation, the reasons for choosing to do so, etc. in the Customer Complaint Explanation Form.
4. The Customer Relationship Management Officer summarizes the information from both sides and presents it to the executives for consideration of the details and facts from both the customer and employee sides, and makes a decision as to whether the officer has committed any wrongdoing.
5. If the decision is made that the employee has actually committed the offense as complained about, the manager shall punish the employee according to the company regulations.
6. Customer Relationship Management staff contacted the customer to apologize for the employee's actual misconduct as complained about, and explained the facts and the results of the complaint to the customer.
7. Summarize the results of the complaint consideration and report to the company's executives and related persons once a month.

## Time to fix

This must be completed within 24 hours (1 day) and if the complaint is complicated to investigate, it must be completed within 3 business days. After that, the Collection Department must call to inquire about the satisfaction of the Customer Relationship Management officer's service again within the next day that the investigation summary is sent.





## Procedure for considering complaints regarding contract work Penalties for employees who complain

1. Receive customer complaints through the company's various customer contact channels, such as the Marketing Complaint Center, Email, Facebook Inbox, letters, financial institutions, complaints through the media, and government agencies.
2. Forward the matter to the complaint center of the employer company to investigate the details of the complaint and the facts from the customer.
3. The Company's Customer Complaint Officer will contact the customer to verify the facts (to ask for details about the complaint in a concrete manner, such as who, what, where, how, including asking about the customer's needs, etc.) in the Customer Complaint Explanation Form.
4. The company's customer complaint officer forwards the case to the supervisor for fact-finding. The complained officer fills in the details of the incident, such as the date and time of the incident, details of the incident, the results of the internal investigation, the reasons for choosing to do so, and so on.
5. After being complained, the company must send a statement form along with the customer's contact details (a note recorded in the system) to the hiring company within 1-2 business days after the date of receiving notification of the customer's complaint along with the statement form and other attached documents.
6. The Customer Relationship Management Officer summarizes the information from both sides and presents it to the executives for consideration of details and facts from both the customer and employee sides, and makes a decision as to whether the officer was actually wrong.
7. If the decision is that the employee has actually committed the offense as complained, the relevant persons will take further action according to the company's regulations.
8. Customer Relationship Management staff contacted the customer to apologize for the employee's actual misconduct as complained about, and explained the facts and the results of the complaint to the customer.
9. Report the investigation results to the employer periodically.
10. Send the investigation results summary to the employer immediately.
11. Summarize the results of the complaint consideration and report to the company's executives and related persons once a month.

The Company will enforce the penalty for employees who commit the offense according to the regulations. The manager must report the penalty for employees who are found to have committed the offense to the employer company in writing within 3 working days.



## Channels for receiving service complaints

**Call :** 0-2418-9889 press 2

**E-mail :** customerservice@jmtnetwork.co.th

**Website :** <https://www.jmtnetwork.co.th/th/contact-us>

**Facebook :** JMT Network Service Public Co.,Ltd.



Or scan this QR Code to report a service complaint.

## Creating opportunities for access to products and services

### Debt Mediation Fair Project for Student Loan Fund (SLF) and Household Debt for Fiscal Year 2024

JMT Network Services Public Company Limited, a leader in debt management and full-service debt collection, has joined the debt mediation fair project. The company plays an important role as a mediator between creditors and debtors to facilitate effective negotiations and achieve fair results for both parties.

With its experience and expertise in debt management, the company focuses on creating understanding and finding joint solutions to help debtors restore their financial status and creditors manage their assets more efficiently. In addition, the company is committed to supporting the resolution of household debt and debts resulting from loans to alleviate debtors' suffering in the challenging economic situation and promote sustainable debt management responsibility, both in terms of Student Loan Fund debt and unsecured personal debts such as credit cards and personal loans.

The company's goal is to help debtors return to normal debt repayment in the long term and minimize the impact on the debtor's quality of life as much as possible so that borrowers who enter the mediation process can return to the normal debt repayment system by receiving the following conditions and benefits:

- The borrower will not be prosecuted.
- Borrowers will receive an 80% discount on late fees.
- Borrowers will be able to change the debt repayment sequence, where all previously paid payments will be applied to reduce the principal and interest first, while the remaining 20% of the penalty fee will be applied to reduce the debt last.
- The borrower can extend the repayment period for up to 30 years, depending on the remaining debt amount and the age must not exceed 65 years on the date of signing the dispute settlement agreement.





## Jaii-Dee Application

Jaii-Dee application, a platform that provides advice to consumers anytime, anywhere on debt management, aims to create opportunities to access products and services that meet the needs of all user groups. Starting with the design of an easy-to-use and user-friendly interface to make it convenient for everyone to access the service, including the use of easy-to-understand language and symbols to reduce usage limitations for those who are not familiar with technology.

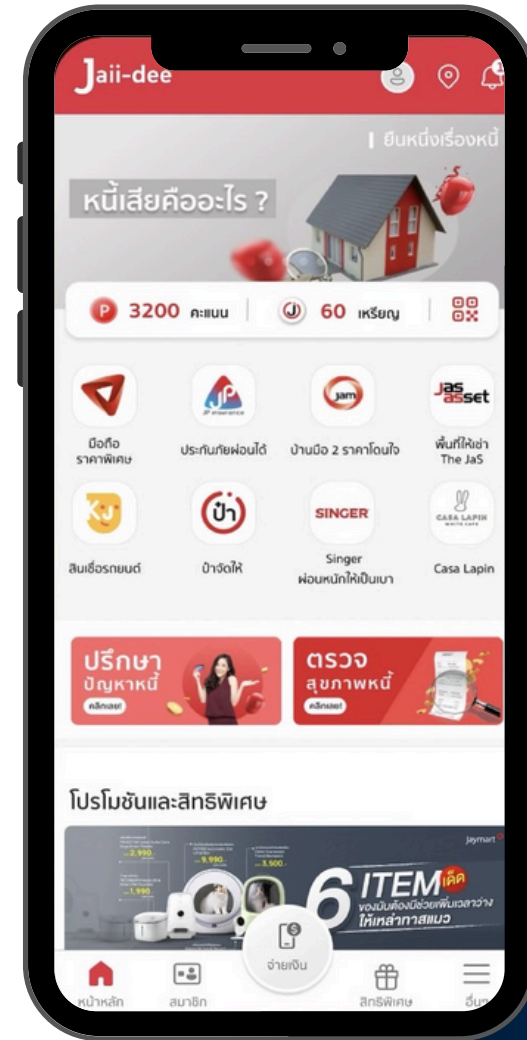
In addition, Jaii-Dee also emphasizes on building a network of partners, such as collaborating with local shops, social enterprises, and non-profit organizations to expand access to products and services to remote communities, including providing promotions and privileges such as discounts, point collection, or additional services for new users to create motivation and increase interest in using the service.

In terms of technology, Jaii-Dee has developed an application that can be used on both iOS and Android systems, along with creating a website that connects to the application to make access more convenient and diverse. It also promotes user confidence by providing clear product information and allowing users to express their opinions or provide reviews to build trust in the service.

### Operational benefits of Jaii-Dee Application

- Promote equal access**  
Jaii-Dee application helps reduce the gap in access to products and services, especially for those living in remote areas or those with economic and technological constraints, allowing everyone to have equal access to opportunities.
- Increase convenience for users**  
With an easy-to-use design and support for both iOS and Android, users can search and access the products or services they need anytime, anywhere, via their smartphone or other internet-connected device.
- Create motivation through promotions and privileges.**  
Jaii-Dee offers promotions, discounts and privileges that meet users' needs, such as point collection or special services, which help users feel valued and encourage continued use of the service.

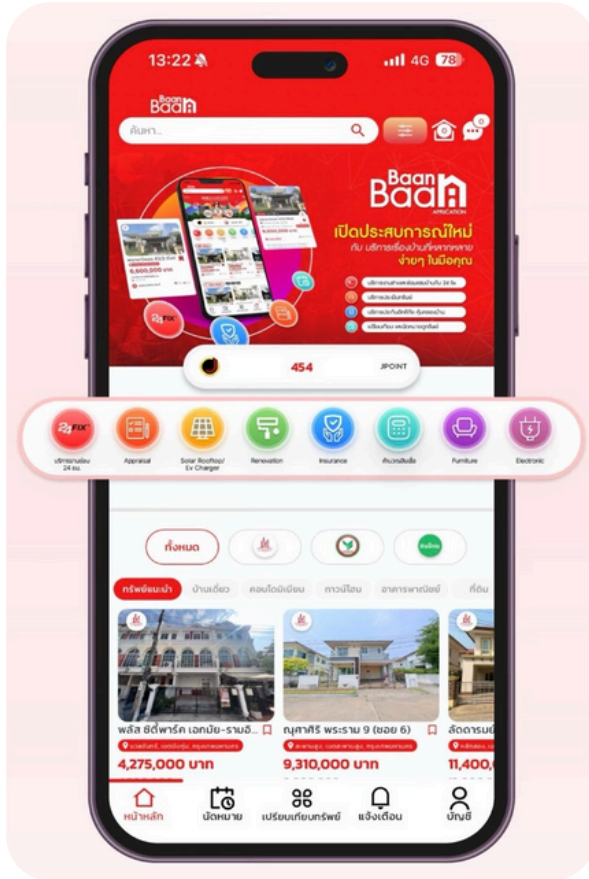
“  
**With these approaches, Jaii-Dee application can create equal opportunities to access products and services, fulfilling both business goals and supporting sustainable society.**  
 ”







## “Track Track” Application



JMT Network Services Public Company Limited (JMT), a leader in debt management and financial services, has reinforced its leadership by supporting its subsidiary, JAM Asset Management Company Limited (JAM), in developing and launching its latest application called “Baan Baan”, which is designed to provide a modern user experience and meet the needs of users in the digital age.

The “Baan Baan” application focuses on providing a full range of services in real estate management and investment in related assets. Users can conveniently search for information on buying or renting real estate, as well as manage various types of assets.

The application also comes with a variety of features, such as searching for real estate according to personal needs, comparing market prices, accessing transparent investment-related information, and consulting with industry experts.

The launch of the “Baan Baan” application is part of the business expansion strategy of the Jaymart Group, which focuses on developing solutions that use technology to drive the business and create added value for consumers. This application not only meets the needs of today’s consumers, but also supports more efficient real estate investment.

### Operational benefits of “Baan Baan” Application

- Create opportunities for Thai people to access real estate products and services conveniently and cover all needs, including buying, selling, renting, and investing in various types of assets.
- “Baan Baan” application is designed to reduce the gap in access to real estate information and services. It focuses on creating a user-friendly platform that provides everyone with access to essential resources such as real estate market information, price comparisons in various areas, and tools that help users plan their investments with confidence.
- It has the ability to connect users directly with relevant agents or service providers. It also has a system for recommending properties that suit the needs and budgets of users. In addition, “Baan Baan” also provides consulting services from experts who are ready to help with real estate trading, market analysis, and financial planning.
- With features that help create opportunities for small entrepreneurs and individuals to easily and efficiently offer or rent out their properties, “Baan Baan” has become an important channel that helps connect the needs of buyers and sellers.

**“  
With a vision that focuses on community development and improving the quality of life of Thai people, the “Baan Baan” application is another success of the J-Mart Group in using technology to create positive changes and to push for equal access to services for everyone in society.**

## Marketing communications of products and services

JMT Network Services Public Company Limited places importance on marketing communication of products and services by focusing on presenting correct, complete and up-to-date information to customers, especially information about debt restructuring projects and customer assistance services that the company participates in, such as details and conditions of the household debt mediation project, including information on various benefits that customers will receive.

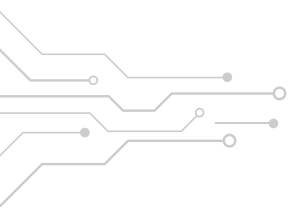
The company has also developed a communication format through digital channels to facilitate customers, such as presenting information about the debt mediation project through an easy-to-access online channel so that debtors can access necessary information, such as steps to join the project, negotiation conditions, and details of special privileges such as discounts on late fees and long-term debt repayment terms.

This improvement in communication formats not only helps create satisfaction for debtors who want to solve their financial problems effectively, but also supports the company's operations as a leader in the debt management business, helping debtors to repay their debts sustainably and promoting long-term relationships between the company and its customers.

- JMT Network Services Public Company Limited (JMT) is committed to effective marketing communications to promote awareness and build confidence in the company's products and services, with an emphasis on creating a reliable and transparent image in line with its experience and professionalism in debt management, under the concept of promoting a circular economy and sustainability.
- Content marketing is another strategy that JMT emphasizes. This includes creating articles and videos that provide knowledge about personal financial planning and effective debt management, as well as telling customer success stories to reinforce the value of the service. The company also fully utilizes digital marketing, such as using social media to disseminate interesting information, news, and promotions, as well as using email marketing to communicate information that is relevant to the target group.
- In terms of Customer Relationship Management (CRM), the company has developed services that focus on convenience and speed through personal messaging and a team that takes care of customers closely to enhance the impression and improve the quality of service. In addition, JMT also emphasizes on organizing activities such as seminars for financial planning and participating in trade shows to create opportunities to reach new customer groups.
- With careful planning and continuous measurement, the company is committed to improving its marketing strategies to meet customer needs and align with the current situation, in order to create business stability and create true value for society sustainably.



Scan to study Sales and Marketing Policy  
<https://www.jmtnetwork.co.th/storage/document/cg/sales-and-marketing-guidelines-th.pdf>



# Community/Social Responsibility

JMT Network Services Public Company Limited is committed to conducting debt management business with social responsibility, along with supporting community and social development for sustainable growth in all dimensions. It realizes the importance of creating understanding and promoting true participation of people in the community.

The company emphasizes the management of business resources that not only generate profits but also have a positive impact on society and the environment through operations that adhere to ethical principles and transparency, and promotes cooperation with government agencies, private sectors, and civil society to drive effective community development in all dimensions, whether in terms of economy, enhancing financial knowledge, or supporting the quality of life of people in communities where the company operates. With the vision of being a leader in debt management that focuses on public responsibility, the company aims to develop work processes and services that meet the needs of customers and communities, aiming to create long-term positive impacts, both in terms of helping customers recover financially and improving the quality of life of surrounding communities to grow sustainably together.

## Community/Social Development and Participation Policy

The Company focuses on strengthening the potential of communities and society to grow strongly in the long term by supporting the development of the quality of life of people in the community. Focus on strengthening potential in various areas such as education, vocational skills development, and economic opportunity creation so that communities can improve their quality of life effectively and sustainably. In conducting business, the Company also takes into account the impact on communities and society at all levels by emphasizing the participation of all relevant parties, whether employees, business partners, or business allies, to jointly create a society that is balanced in terms of economy, society, and environment, according to the following guidelines:

1. Promoting economic development and quality of life of the community
2. Conservation of the environment and natural resources
3. Employee participation in community development
4. Creating collaboration with government agencies and the private sector

The company is committed to being an organization that drives sustainable change through business operations with responsibility towards communities and society, as well as creating a better society for current and future generations, adhering to the principles of sustainable development and participation of all sectors to create a livable and sustainable world for everyone in the long run.

## Community/Social Responsibility Objectives and Performance Results

**The 2024 target is to have no number of disputes with communities.**

**Number of disputes with communities in 2024**

**0 Case**





## Community/Social Development Promotion and Participation Plan

JMT Network Services Public Company Limited is committed to conducting business while creating value for the community and society by promoting sustainable development in various dimensions. The main plans include supporting financial management, promoting local economy, and raising awareness among employees on social and community development. In terms of supporting financial management, the Company focuses on providing knowledge and consultation to the public through financial training programs such as budget planning, debt management, and savings, as well as establishing a financial clinic that provides specialized consultation to those who need advice on debt management. This project not only helps to enhance financial knowledge but also promotes good relationships between the Company and the community. In addition, the Company has a plan to continuously promote development and community participation, focusing on building good relationships with communities in every area where the Company operates, which consists of organizing various corporate social responsibility (CSR) activities that cover many dimensions to provide maximum benefits to the community and society, ranging from supporting education such as providing scholarships, providing learning equipment, to supporting sports and exercise activities by donating sports equipment to nearby community foundations, as well as supporting consumer goods that are necessary for daily life, such as organizing a project to receive support for food, necessary items, and providing assistance to those in need, so that the community can have a better quality of life and be self-reliant in the long term. The Company emphasizes the participation of all stakeholders. Whether it is community leaders, government agencies, private organizations, as well as local people, to be able to cooperate in determining guidelines and measures for developing communities and society to achieve true sustainability. The company focuses on creating a good understanding between the organization and surrounding communities. Moreover, the company has a plan to expand cooperation with other social organizations to increase the efficiency of implementing various social projects to be more diverse. This is to show the company's intention to play a proactive role in developing communities and society along with conducting business responsibly to create a quality society and create good results in the long term.

### Management guidelines

JMT places importance on respecting the rights and participation of all stakeholders. Throughout the past year, the company has been able to maintain good relationships with communities and all stakeholders without any disputes or conflicts, which demonstrates the company's commitment to creating sustainable partnerships between the business sector and the community.

In terms of business operations, the Company emphasizes strict compliance with relevant laws and regulations, including human rights, environment, and good corporate governance. Jaymart believes that conducting business transparently and verifiably will help build trust from all stakeholders, as well as enhance the organization's reputation and confidence in the long run. In 2024, JMT will continue its mission of being a socially responsible organization and a good role model in the business sector, focusing not only on economic profits but also on creating positive outcomes for communities and society, in order to jointly create a sustainable future for all sectors.



## Performance results for 2024

### JMT supports the project 1 Sports Association 1 State Enterprise

On March 29, 2024, Jaymart participated in the signing ceremony of the Memorandum of Understanding to support sports associations under the project “1 Sports Association, 1 State Enterprise” by JMT Network Services Public Company Limited as a part of supporting the Badminton Association of Thailand to enhance cooperation in developing Thai sports in all dimensions, from financial support, developing sports personnel, organizing competitions both at the national and international levels, including providing quality sports equipment and developing sports facilities to meet international standards to develop the potential of sports personnel to have higher knowledge and skills, as well as raising the management level to the international level. The operation guidelines cover everything from supporting the organization of domestic sports competitions, promoting participation in regional and international competitions, to developing specialized sports centers to be a place for training and training sports personnel effectively.



Amount of money donated to the Badminton Association in 2024

 **100,000** baht

The signing of this memorandum of understanding is therefore an important step in supporting the tangible development of the country’s sports, with a commitment to promote sustainable growth of the sports industry, through cooperation from the government and state enterprises in laying a strong foundation so that sports associations can operate effectively and respond well to the needs of athletes and coaches at the national and international levels.

**To strengthen cooperation and support the tangible development of national sports.**



Develop Thai sports



Strengthen



Finance



Sports personnel



Quality equipment



# VOLUNTEER HEART

**For community development and promotion of Thai youth"  
At the Baan Nokkamin Foundation**

JMT Network Services Public Company Limited (JMT) has reaffirmed its commitment to continuously support education for society through activities that aim to create positive changes in the community and society as a whole. On August 16, 2024, the company provided a total scholarship of 10,000 baht to the Baan Nokkamin Foundation, an organization that provides assistance and care for children and youth in difficult situations. The purpose of the scholarship is to promote educational opportunities for youth, as well as to support children under the foundation's care to have the opportunity to learn and develop their full potential, which will be an important foundation that will help push youth to grow towards a brighter future and a better quality of life.

This scholarship activity is organized under the CSR project for community development under the project name "Volunteer for Community Development and Promotion of Thai Youth" which is one of the important activities that JMT and Jaymart Group jointly carry out, focusing on creating opportunities and improving the quality of life of people in society, especially youth who are the future strength of the country. Such support also helps promote the value of sharing, participation and mutual assistance in the community, which are the key to creating a strong and sustainable society.

This project reflects JMT's determination to drive its mission that focuses on sustainable development in all dimensions, be it economics, society, or the environment, which is in line with the goal of JMT Group that emphasizes on creating a balance between business success and true social responsibility. JMT believes that today's success will be a significant driving force in creating positive changes for society in the long run, as well as promoting cooperation from all sectors to drive a better future for the youth and communities in Thailand.

supporting the scholarship fund of Baan Nokkamin Foundation. **10,000 baht**





## "Mascot" Application Baan Baan Design Contest

J Asset Management Co., Ltd. places importance on participation in social and community development by focusing on providing opportunities for youth to demonstrate their potential through creative activities. For this reason, the company has organized a "Mascot" design contest for the Baan Baan Application to invite students to submit creative works that reflect the organization's identity to compete for a total cash prize of 23,000 baht and a plaque of honor.

This project not only aims to create unique works that clearly communicate the company's brand, but also serve as a platform for youth to express their creativity, gain real-world work experience, and promote cooperation between businesses and educational institutions. The company believes that the participation of students in this activity will be an important step in developing the potential of the new generation and inspire them to learn and grow in the professional design field.

The criteria for applying to join the project are:

- University students, years 1-4, 1-3 people per team.
- Have an understanding of design
- Present the Mascot design that matches the company's concept.
- 2D design work for preliminary consideration

The contest prizes are:

- 1st prize: 15,000 baht scholarship
- 2nd prize: 5,000 baht scholarship
- 3rd prize: 3,000 baht scholarship
- With 1 trophy award

