



Provident Fund Policy TCM Corporation Public Company Limited

1. Fund Management Policy

The Company has a policy to support the Company's Provident Fund Committee in selecting fund managers who adhere to the Investment Governance Code ("I Code") and/or manage investments responsibly, considering Environmental, Social, and Governance (ESG) factors, to ensure efficient fund management and maximize long-term benefits for members.

2. Membership

All permanent employees have the right to apply for membership in the Provident Fund, without compulsion. However, if they resign from the Provident Fund, they cannot reapply.

3. Contributions

3.1 Member Contributions: Members can choose to contribute to the fund at a rate of 3 - 15% of their base salary and can change the contribution rate once a year, from December 1st to 15th of each year, effective in the following year.

3.2 Company Contributions: The company will contribute to the fund at a rate based on the member's years of service, as follows:

Years of Service	Member contributes	Company contributes
Not exceed 2 Years	Choice of 3 - 15%	3%
More than 2 – 4 Years	Choice of 3 - 15%	4%
Above 4 Years	Choice of 3 - 15%	5%

4. Investment Options

Members can change their investment options once a year through the designated channels, from November 1st to 30th of each year. There are various investment options for members to choose from, according to their acceptable risk levels, and will be effective on January 1st of the following year.

Remark: Employees can find more details at

<https://www.bblam.co.th/products/provident-funds/provident-fund-knowledge>

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Ms. Piyaporn Phanachet
Chief Executive Officer