

No. KorMor. (02) 025/2568

## Announcement on Measures to Mitigate the Impact of Severe Flooding in Southern Thailand and the Thai Cambodian Border Unrest

To: Affected Customers

Due to the severe flooding in Southern Thailand in November 2025, which led the authority to declare certain areas as disaster zones ("**Flood Situation**"), and the ongoing unrest along the Thai Cambodian border since July 25, 2025 ("**Border Unrest Situation**"), both of which have adversely affected livelihoods and occupations.

Orico Auto Leasing (Thailand) Ltd. ("Company") recognizes the hardship caused and has introduced measures to alleviate financial burdens and support recovery for affected customers.

### 1. Financial Assistance Measures

The Company has prepared financial assistance measures based on the level of damage caused by the Flood Situation and/or Border Unrest Situation, as follows:

No.	Financial Assistance Measure	Details
1	Debt Restructuring	The Company will consider extending the repayment period to reduce monthly installment amounts in line with the customer's needs.
2	Waiver of Late Payment Penalties	<p>The Company will consider waving late payment penalties for affected customers who missed payments during the harmful period:</p> <ul style="list-style-type: none"><li>• <u>Flood Situation</u>: Waiver applies to installments due between 15 November 2025 and 31 January 2026.</li><li>• <u>Border Unrest Situation</u>: Waiver applies to installments due between 25 July 2025 and 31 January 2026.</li></ul>

## 2. Eligibility Criteria

Customers eligible to apply for financial assistance under this Announcement must:

- 2.1. Be affected by the Flood Situation and/or Border Unrest Situation, impacting repayment ability.
- 2.2. Not be in default, or if in default, have overdue installments not exceeding 150 days prior to experiencing the Flood Situation and/or Border Unrest Situation.

**Remark:** The Company reserves the right to waive certain criteria on a case-by-case basis.

## 3. Application Process

Customers who wish to apply for financial assistance under this Announcement must follow the steps below:

- 3.1. **Submission of Application and Supporting Documents:** Affected customers are kindly requested to contact the Company to submit an application and supporting documents for financial assistance by the period and through the channels specified in Sections 4, 5, and 6 of this Announcement.
- 3.2. **Consideration of Financial Assistance Measures:** Upon receiving the application from affected customers, the Company will review and propose appropriate financial assistance measures to the customer within 15 days of receipt of the application.
- 3.3. **Acceptance of Financial Assistance Measures:** Customers are kindly requested to review the proposal and confirm acceptance of the financial assistance measures to the Company within 15 days from the date the proposal is issued by the Company.  
In cases where the customer wishes to accept the debt restructuring measure, the customer and the guarantor (if any) must confirm acceptance by signing and submitting the required documents as specified by the Company, as follows:
  - 3.3.1. Engagement of the debtor for debt restructuring, together with a valid identification document of the customer.
  - 3.3.2. Acknowledgment and consent letter from the guarantor for debt restructuring, together with a valid identification document of the guarantor.

**Remark:** In the event that the customer enters a debt restructuring engagement, the Company is required to report the customer's debt restructuring information to the National Credit Bureau Co., Ltd. in accordance with applicable laws, which may affect the customer's application for or review of credit facilities with other financial service providers.

#### 4. Required Documents

4.1. **Application for Financial Assistance** specifying details of the impact experienced by the customer due to the Flood Situation and/or Border Unrest Situation.

#### 4.2. Identification Documents

4.2.1. For Individuals: A copy of a valid identification card, driver's license, or passport (not expired).

4.2.2. For Juristic Persons:

- (1) A copy of the juristic affidavit issued within the past 6 months; and
- (2) A copy of a valid identification card, driver's license, or passport (not expired) of authorized directors.

4.2.3. Power of Attorney (if authorization is granted to another person)

#### 4.3. Documents Confirming Disaster and/or Damage

4.3.1. In Case of Flood Situation:

- (1) Clear photographs showing damage to vehicles/property affected by the flood;
- (2) A disaster confirmation letter from a local government authority, or a letter confirming receipt or provision of assistance, relief, and rehabilitation measures from a government agency (e.g., local administrative organization, Department of Disaster Prevention and Mitigation), or other relevant documents

4.3.2. In Case of Thai Cambodian Border Unrest:

- (1) Documents confirming domicile, residence, or source of income in the affected area.
- (2) Photographs of any damage incurred (if any), such as damage to the customer's property caused by armed conflict.

**Remark:** The Company may adjust document requirements as appropriate on a case-by-case basis.

#### 5. Application Period

5.1. **Flood Situation:** Applications will be accepted until January 15, 2026.

5.2. **Border Unrest Situation:** Applications will be accepted until 31 January 2026

## 6. Contact Channels

For more details and to apply for financial assistance measures, affected customers are kindly requested to contact the Company through the following channels:

- 6.1. Phone: 02-0265844
- 6.2. Line: @oalt
- 6.3. Email: info@oalt.co.th

Please be informed accordingly, and we would like to extend our heartfelt support to all those affected, wishing you strength to overcome these difficult times.

Yours faithfully



Mr. Jun Ikeda

Managing Director

Orico Auto Leasing (Thailand) Ltd.

