

Ref. No. (COL) 010/2026

Announcement of Measures to Mitigate the Impact of Flooding

To: Affected Customers

Following the flooding in several areas since September 2026 (the “**Flood Situation**”), which has affected people’s livelihoods and occupations,

Orico Auto Leasing (Thailand) Ltd. (the “**Company**”) recognizes the hardship caused and has therefore introduced measures to ease the financial burden and support affected customers in restoring their lives.

1. Financial Assistance Measures

The Company has established financial assistance measures corresponding to the level of damage customers have sustained because of the Flood Situation, as detailed below.

No.	Financial Assistance Measure	Details
1	Debt restructuring	The Company will consider extending the repayment period to reduce monthly hire-purchase installments in line with the needs of affected customers.
2	Waiver of late-payment penalties	The Company will consider waving late-payment penalties for affected customers who default on hire-purchase installments, in proportion to the impact experienced during the Flood Situation, <u>for installments due from 25 September 2026 through 31 December 2026.</u>

2. Eligibility for Financial Assistance Measures

Customers eligible to apply for financial assistance under this announcement must have been affected by the Flood Situation to the extent that their ability to repay debt has been impaired.

Note: The Company may, at its discretion, waive eligibility requirements as appropriate on a case-by-case basis. The Company reserves the right to determine eligibility, and its decision shall be final.

3. Procedure for Applying for Financial Assistance Measures

Customers wishing to apply for financial assistance under this announcement must follow the steps below.

3.1. Submit the application and supporting documents: Affected customers must contact the Company and submit their application and supporting documents within the timeframe and through the channels specified in Sections 4, 5, and 6 of these announcements.

3.2. Assessment of financial assistance measures: Upon receiving an application from an affected customer, the Company will review it and propose appropriate financial assistance measures within 15 days from the date the application is received.

3.3. Acceptance of financial assistance measures: Customers should review and accept the proposed financial assistance measures within 15 days from the date they receive the Company's proposal.

If a customer wishes to accept a debt-restructuring proposal, the customer and guarantor (if any) must accept the Company's proposal by signing and submitting the following debt-restructuring agreement documents as prescribed by the Company:

3.3.1. Debtor's Debt Restructuring Agreement, together with the customer's valid identification document.

3.3.2. Guarantor's Acknowledgment and Consent to Debt Restructuring, together with the guarantor's valid identification document.

Note: If a customer enters into a debt restructuring agreement, the Company is required by applicable law to report the customer's debt-restructuring information to National Credit Bureau Co., Ltd. This may affect the customer's future credit applications or credit reviews with other credit providers.

4. Supporting Documents for Financial Assistance Applications

4.1. Application for financial assistance measures, including details of the impact arising from the Flood Situation.

4.2. Identification documents

4.2.1. Individual customer: A copy of a valid national identification card, driver's license, or passport.

4.2.2. Juristic person:

- (1) A copy of the juristic-person certificate issued no more than six months earlier; and
- (2) A copy of the valid national identification card, driver's license, or passport of an authorized director.

4.2.3. Power of attorney, if acting through an authorized representative.

4.3. Evidence of the disaster and/or damage

1. Clear photographs of flood-related damage to the vehicle and/or property.
2. A disaster certification issued by a local government agency, or confirmation of disaster assistance, relief, or rehabilitation provided or received from a government agency, such as a local administrative organization or the Department of Disaster Prevention and Mitigation, or other relevant documents, if any.



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Note: The Company may, at its discretion, adjust the list of supporting documents as appropriate on a case-by-case basis. The Company reserves the right to determine the required documents, and its decision shall be final.

5. Application Period for Financial Assistance Measures

5.1 Customers may submit applications for assistance from the date of this announcement through 31 December 2026.

5.2 The application period may be extended depending on the situation.

6. Contact Channels

For further information and to apply for financial assistance, affected customers should contact the Company through the following channels:

6.1. Telephone: 02-0265844

6.2. LINE: @oalt

6.3. Email: info@oalt.co.th

Please be informed accordingly. The Company extends its support to all affected people and sincerely hopes that they will overcome these difficulties safely and successfully.

Announced on September 29, 2026

Sincerely,

Mr. Jun Ikeda

Managing Director

Orico Auto Leasing (Thailand) Ltd.