

Client Credit Policy



THAI AUTO TOOLS AND DIE PUBLIC COMPANY LIMITED

("The Company") and Subsidiaries ("Group")



Client Credit Policy

In order to ensure clarity, consistency, and alignment with the Company's policies in the credit approval process, as well as to enhance internal controls, the Company has established this policy to ensure that all relevant employees are aware of and understand the correct and clear procedures.

1. Purpose

The Company has established this policy to ensure consistent operational practices to maximize benefits for both the Company and its personnel.

Granting credit to clients streamlines the sales operations of the Sales Department and other related departments, which is a factor in increasing the Company's sales. However, personnel involved must consider several factors when granting credit to clients, such as client history and performance.

2. Work Procedures

2.1 Client Categories

2.1.1 Category 1 Clients (primary clients or existing clients who are already trading with the Company).

- Consider credit terms according to already existing terms and conditions.
- If there are any changes to the credit terms, they should be presented to the authorized persons for reapproval.

2.1.2 Category 2 Clients (general clients or new clients)

- Review credit terms according to the established conditions and then present them to an authorized person for further consideration of approval.

2.2 Client Credit Approval Process

2.2.1 Document Preparation

The sales representative prepares documents for client credit application consideration by completing the new client account and credit request forms. The supporting documents for consideration are as follows:

- Company affidavit (issued within the past 6 months), signed by an authorized person and affixed with the company seal (as per the conditions stated in the affidavit).
- A copy of Form PhorPhor.20 certificate, signed by an authorized person and affixed with the company seal.
- Other official documents that can prove the existence of the legal entity. If the client is an agent, attach documents proving the existence of the agent company, etc.



3. Credit Term Approval

The credit term for a client can be determined by the person reviewing the terms as follows:

- The sales manager approves 30-day credit terms.
- The general manager approves 60-day credit terms.

The credit guidelines are as follows:

- Approval of 30-day credit terms for clients:
 1. The value of the client purchase order exceeds 1 million baht.
 2. The project plan includes an event duration exceeding one month.
- Approval of 60-day credit terms for clients:
 1. The value of the client purchase order is below 1 million baht.
 2. The plan outlines a short-term project duration of no more than one month.

Approval authority follows the hierarchy outlined in the Company's approval authority table

This policy was approved by the Board of Directors Meeting No. 4/2025 on 14 November 2025, effective from 14 November 2025 onwards.

- *Dr. Damri Sukhotanang* -
Dr. Damri Sukhotanang
Chairman of the Board of Directors