
HUMAN RIGHTS

DUE DILIGENCE GUIDELINE

ธนาคารกสิกรไทย
开泰银行 KASIKORNBANK



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1 OVERVIEW

1.1 INTRODUCTION

The introduction of the Protect, Respect and Remedy Framework, outlined in the UN Guiding Principles on Business and Human Rights, established new requirements for business. Companies are expected to respect human rights, or in other words avoid infringing upon the rights of others. In practice, this involves adopting a human rights policy to guide a company's operations, working with stakeholder groups, and understanding a company's and value chain's impacts and risks, which should be mitigated and monitored over time. The Protect, Respect and Remedy Framework requires companies to carry out a human rights due diligence process in order to identify, prevent, mitigate and account for how the company addresses its adverse human rights impacts and risks.

As KBank's operation and business relationships could be exposed to human rights related risks, which can negatively impact the business, reputation and stakeholders, the company needs to develop a systematic approach for assessing and addressing human rights risks, mitigating impacts and monitoring and reporting performance, accordingly. For this reason, KBank has developed a Human Rights Due Diligence process which consist of the following:

- Assessing human rights risks and impacts;
- Integrating and acting on identified risks;
- Tracking performance; and
- Communicating on performance

The aims of the Human Rights Due Diligence Process are to facilitate KBank to:

- Understand emerging human rights issues in financial sector that could pose a risk to KBank;
- Understand comprehensive scenario and risk possibilities in the key risk areas of the financial sector through the development of Human Rights Risks Register (to be regularly updated by KBank);
- Identify potential human rights risks from KBank's business activities, suppliers and business partners;
- Identify gaps against existing practices and find suitable management approaches to tackle emerging human rights issues and risks;
- Identify preventative and mitigating measures for potential human rights impacts; and
- Disclose status of human rights assessment

This Human Rights Due Diligence process has been designed to be an ongoing and continuous process. It will be applied to all KBank activities, where potential human rights impacts and/ or risks exist. This includes operational activities (i.e. employment practices) and activities within the value chain (i.e. from early developmental stages such as assessments on projects for credit and loan, customer data privacy and security, and supplier practices). The potential human rights that may be at risk (directly or indirectly) as a result of KBank's activities are illustrated in APPENDIX 1.

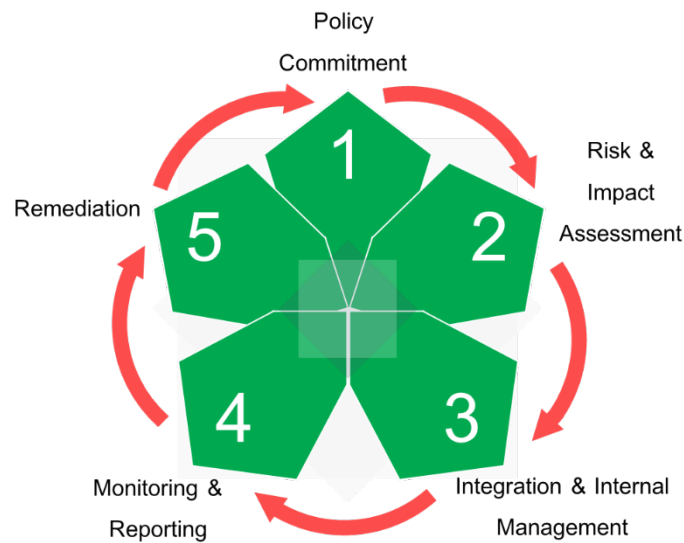


Figure 2.1: KBANK'S Human Rights Due Diligence Process Flow

2.1 OVERVIEW OF HUMAN RIGHTS DUE DILIGENCE PROCESS

According to UN Guiding Principles 17, due diligence is expected to be an annual or ongoing process for identifying, assessing, and managing potential human rights risks and impacts. Thus, KBank's human rights due diligence process has been developed in accordance with the UN Guiding Principles on Business and Human Rights (UNGPs).

KBank Human Rights Due Diligence process involves 5 steps, which are outlined below.

1. Policy Commitment: Announcement of Human Rights Policy;
2. Risk and Impact Assessment: Assessment and analysis of actual and potential human rights impacts;
3. Integration and Internal Management: Integrate findings to activities , act upon findings (i.e. mitigation measures), and ensure effective implementation of actions;
4. Monitoring and Reporting: Regularly monitor, track and reports on the company's actions related to human rights (i.e. risks, effectiveness of mitigation measures); and
5. Remediation: Remediate the stakeholders and vulnerable groups, who are affected by the company's adverse human rights impacts.

2.2 HUMAN RIGHTS POLICY COMMITMENT

KBank has announced the Human Rights Policy since 2016 in accordance with related international standards and revised the Policy in 2021 in order to expand the scope of work on human rights

management. This is to ensure that KBank captures all potential human rights risks related to the operations, activities and business relations.

In the Policy, KBank is committed to sustainable business operations. We recognize that respect for human rights is an important responsibility associated with employees, customers, suppliers, and business partners including agents, joint venture, governments, and local communities related to our business activities. Therefore, KBank has established a human rights policy that conforms to key legal principles and international standards, such as the United Nations Guiding Principles on Business and Human Rights (UNGPs), principles of humanity and rights in accordance with the International Labor Organization (ILO), International Bill of Human Rights (comprising of Universal Declaration of Human Rights - UDHR, International Covenant on Civil and Political Rights- ICCPR and International Covenant on Economic, Social and Cultural Rights- ICESCR), and Principles of the United Nations Global Compact (UNGC). KBank's human rights policy is designed as the guideline for corporate-wide implementation. The policy applies to all the operations of KBank and other companies in KASIKORNBANK FINANCIAL CONGLOMERATE as well as employees, customers, suppliers, and business partners. All have the responsibility to respect human rights and to comply with the laws and regulations governing the protection of human rights at the national and international levels. KBank expects that all relevant stakeholders, as per mentioned, adhere to these human rights principle that are consistent with their own. Additionally, KBank commits to prevent and respect the following human rights issues: child labor, forced labor, human trafficking, freedom of association, the right to collective bargaining, equal remuneration, and discrimination.

The complete version of the Policy and commitments can be found as KBank Human Rights Policy https://www.kasikornbank.com/en/IR/CorporateGovernance/transparency/Pages/Human_Rights_Policy.aspx

2.3 ASSESSMENT AND ANALYSIS ON IMPACTS AND POSSIBILITY OF HUMAN RIGHTS VIOLATIONS

Preliminary identification and understanding of the business, and its operations, new business relations (mergers, acquisitions, joint ventures), stakeholders and the Bank's value chain, are required before conducting the human rights due diligence process.

This step is to identify the potential human right violations. The expected outcome of this process is a list of either relevant risks that exist in the bank's current operation, or potential risks that can emerge from the bank's business activities and its value chain. As part of the identification process, potential for complicity¹ within KBank supply chain will be considered.

To identify the potential human rights risks, the following review shall be done:

- Review of peers' human rights issues through company websites, public information, and news update;
- Review of risks within the geography of operation (e.g. country risks); and
- Review of industry' s human rights issues from NGO references such as United Nations Guiding Principles on Business and Human Rights (UNGPs), principles of humanity and rights in accordance with the International Labor Organization (ILO), International Bill of

¹ Complicity occurs when a business is implicated in a human rights violation that another company, government, group, etc. has caused. This means that business is responsible for activities or actions that extend beyond its own direct business activities.

Human Rights(comprising of Universal Declaration of Human Rights -UDHR, International Covenant on Civil and Political Rights-ICCPR and International Covenant on Economic, Social and Cultural Rights-ICESCR, and Principles of the United Nations Global Compact (UNGC), Human Rights Watch, International Human Rights, ILO, etc.

These potential human rights risks are then grouped by topic (i.e. employment practices, customer practices, loan approval and investment, and supply chain management) see APPENDIX 1: POTENTIAL HUMAN RIGHTS AT RISK.

2.3.1 *Development/Update of Human Rights Risk Register*

The development of Human Rights Risks Register which will be updated in regular basis (i.e. annually basis) will help KBank be aware of its main business, operational activities and business relation to ensure that its activities do not cause any violation of human rights. In other words, understanding such issues will help pre-identify the possible impacts to define appropriate mitigating approaches. Human Rights Risk Register for KBank looks at the bank's four main practices, namely, employee practices, customer practices, loan approval and investment, and supply chain management. The scope also extends to KBank's joint venture (i.e. KASIKORN LINE Company Limited). The relevant scope of human rights risk assessment for KBank and KASIKORN LINE is shown in the Table 2.1.

The core assumption of the risk register is threefold: That information will be collected, recorded and utilized in the identification of specified organizational risks. It then provides guidance on assessing the impact of particular occurrences at different organizational levels. The stated objective is to develop organizational risk- information channels which, depending on the perceived seriousness of the risk, could stretch all the way up to the most senior management and ministerial levels. See APPENDIX 4: HUMAN RIGHTS RISK REGISTER TEMPLATE.

Table 2.1: The scopes of the assessment and its relevant human rights topics

| | Customer Practices | Employee Practices | Supply Chain Management | |
|---------------|--|--|---|--|
| Scopes | KBank and KASIKORNBANK FINANCIAL CONGLOMERATE | | | |
| | Retail customers: 1. Security and protection of customer data 2. Market conduct and misspelling | Corporate customers: 1. Employment of legal workers and employee treatment based on recognized occupational health standard 2. Right to use land/ public water resource and communities' land ownership 3. Impact on people's way of life, occupation, migration, health of local residents and compensation to the community 4. Environmental impact | 1. Working conditions 2. Occupational health and safety of employees related to stress 3. Discrimination 4. Security and protection of employee's data 5. Freedom of association | 1. Employment of legal workers and employee treatment based on recognized occupational health standard 2. Occupational health and safety of suppliers 3. Impact on people's way of life, occupation, migration, health of local residents and compensation to the community 4. Protection of customer data security and privacy |
| | KASIKORN LINE Company Limited, a joint venture of KBank | | | |
| | 1. Protection of customer data privacy 2. Standard of living 3. Financial exclusion 4. Discrimination | 1. Working conditions (i.e. work stress and overtime) 2. Discrimination 3. Freedom of association | 1. Employment of legal workers and employee treatment based on recognized occupational health standard 2. Impact on people's way of life, occupation, migration, health of local residents and compensation to the community 3. Protection of data security and privacy | |

2.4 HUMAN RIGHTS RISKS ASSESSMENT

Human rights risks identified in the Human Rights Risk Register are assessed on the level of likelihood and severity to understand their impacts. Human rights risk assessment can be done with key representatives from relevant departments and functions who are responsible for managing the identified potential human rights risks. There are several approaches for risk assessment such as workshop approach, update of risk register, etc. The objectives of the assessment are:

- To understand KBank's operations, new business relations (e.g. mergers, acquisitions, joint ventures and etc.), stakeholders (e.g. employees, customers, suppliers, governments, local communities, etc.) and the Bank's value chain;
- To identify potential human rights risks and impacts associated with stakeholders and vulnerable groups, including employees, women, children, customers, migrant worker, third-party contracted labour, indigenous people, LGBTQI+, elderly, people with disabilities and pregnant women;
- To determine how identified risks and impacts are currently managed; and
- To identify significant human rights risks and impacts associated with KBank's operations, value chain and new business relations (e.g. mergers, acquisitions, joint ventures). Significant in this instances mean high priority risk that requires further action in order to appropriately mitigate the risk.

The procedure to conduct risk assessment is as follows;

- a) Identify all actual or potential human rights issues associated with KBank business activities, value chain and new business relations (e.g. mergers, acquisitions, joint ventures),
- b) Conduct human rights inherent risks assessment against pre-defined scoring criteria for likelihood and severity (see 2.4.1 the criteria to be used) to see the initial impact without KBank controls and mitigation measures;
- c) Identify how each inherent risks are being managed through existing mitigation measures and/or controls to see the actual impacts of each risk, i.e. residual risks; and
- d) Prioritize human rights residual risks using same scoring criteria (see 2.4.1) after considering existing measures. For any high residual risks, i.e. salient issues, further management approach for human rights management including additional mitigations, action plan, implementation plan and remediation plan (if required) are to be developed.

The examples of definition of identified risks issues can be found at APPENDIX 2: DEFINITIONS OF IDENTIFIED RISKS ISSUES (Examples)

2.4.1 Human Rights Risk Assessment Criteria

The key difference between Human Rights Risk Assessment and traditional risk assessment is that Human Rights Risk assessment assesses risk from the perspective of the affected stakeholders, whereby traditional risk assessment most often assesses risk from the perspective of the company.

Criteria have been developed to support the risk assessment process based on the Protect, Respect and Remedy Framework and the Guiding Principles. The criteria characterize the nature of risks and/or impact, by assessing the likelihood of the risk occurring and severity of risk.

For likelihood, it will be considered based on the local environment or context – the likelihood of a risk occurring is greater in a high risk operating environment (UN Guiding Principle 19), See Table 2.2.

Table 2.2: Criteria for likelihood

| Very Unlikely (1) | Unlikely (2) | Likely (3) | Very Likely (4) |
|---|---|---|--|
| <u>Almost never</u> Such human rights issues have never occurred in our business operation but have occurred in the industry of the operation. | <u>Occurs rarely</u> Such human rights issues have happened in the past and also occurred sometimes at the present depending on operation of business units. | <u>Occurs very often</u> Such human rights issues have happened in the past and also occurred very often at the present. | <u>Occurs all the time</u> Such human rights issues have occurred consistently from the past until present. |

For severity, it will be considered based on the scale, scope and irremediable of the risk or impact from the perspective of affected stakeholders. Severity is not an absolute value, but is relative to the other human rights risks and impacts that have been identified (UN Guiding Principle 14). Severity is assessed based on:

- **Scale:** How grave the impact is, for instance impacts on the right to life or the health and safety of individual workers;
- **Scope:** How many people are or will be affected - for example impacts on the livelihoods of entire communities or the freedom of association of an entire workforce;
- **Irremediable nature:** Whether it will be difficult to restore the people impacted to a situation that is equivalent to their situation before the impact – for example where religious and cultural heritage of indigenous people has been destroyed.

The scales of severity are illustrated in Table 2.3.

Table 2.3: Criteria for Severity

| | Low (1) | Medium (2) | High (3) | Critical (4) |
|----------------------------|---|--|---|---|
| Scale | No impact to health and safety: first aid case | Slight impact to health and safety: minor injury or illness (no loss time) | Moderate impact to health and safety: serious injury that needs rehabilitation (loss time injury) | Significant impact to health and safety: physical disability or fatality |
| Scope | No negative impact to stakeholder | Impact to some stakeholders in particular stakeholder group | Impact to most stakeholders in particular stakeholder group | Impact to all stakeholders in the group |
| Irremediable Nature | No need to remediate or take less than 1 year to restore the impact | Take between 1-3 years to restore the impact | Take 3-5 years to restore the impact | Impossible to restore or will take longer than 5 years (>5 years) to restore the impact |

2.4.2 Human Rights Risk Levels

There are two types of risk that can be assessed including:

- Inherent (or gross) risk is the level of risk when there is no mitigation measure or control in place, or if all measures and controls were failing. This is the worst case scenario of all risk; and
- Residual (or net) risk is the level of risk with all the measures and controls are in place.

The assessment of human rights (inherent and residual) risk level will be conducted using a matrix (See) to determine the significance of the human rights, where the Axis-X is the level of likelihood and Axis-Y is the level of severity.

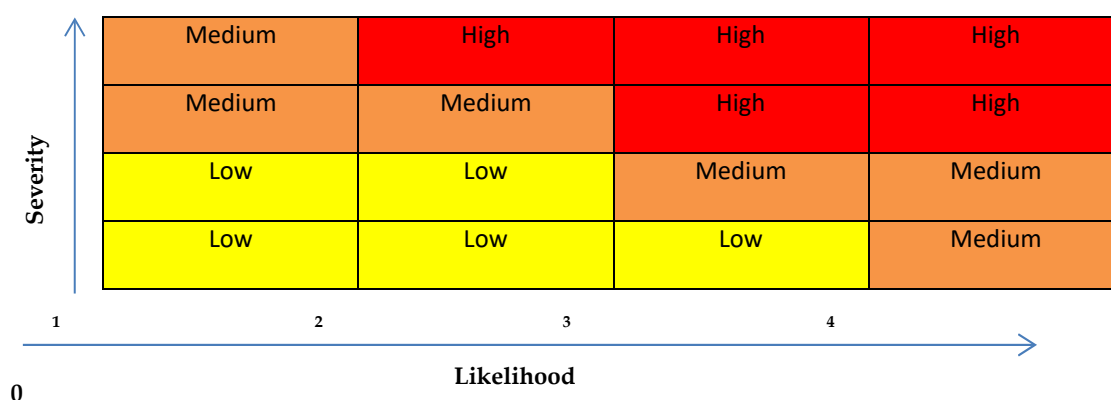


Figure 2.2: Human Rights Risks Assessment Matrix

2.4.3 *Prioritization of Human Rights (Residual) Risks (or Salient Issues)*

A key factor to consider when prioritising risks is the ability KBank to control over the risk, and the degree to which KBank can influence the behaviour of others including potential complicity. Although some risks and impacts may not be within KBank’s control, there may be an opportunity to leverage KBank’s influence to minimize a risk or potential impact (UN Guiding Principle 19).

The mitigations and controls, identified from step c) under the procedure to conduct risk assessment, are to be taken into account in determining the residual risks. As severity of the risk or impact is not an absolute value, but is relative to the other human rights risks and impacts that have been identified (UN Guiding Principle 14), high human rights (residual) risks are to be selected as salient issues.

The salient issues can be identified as high (or medium) human rights residual risks on risk mapping using the matrix in Figure 2.2.

2.5 *MONITORING AND PROMOTION OF HUMAN RIGHTS OPERATIONS*

Upon identification of salient issues from 2.4.3, KBank shall develop mitigation actions to reduce the likelihood or severity of the adverse human rights risk occurring. The actions to be considered after implementing mitigation actions shall include ongoing monitoring, promotion of human rights, mitigation of impacts, performance tracking of how KBank will monitor and/or audit, reporting of the outcome, etc. Process is illustrated in Figure 2.3.



Figure 2.3: Mitigation and Monitoring Implementation Process

Upon monitoring of the mitigation actions, KBank shall review and revisit human rights policy to ensure that salient issues are well managed and related stakeholders are well informed for KBank approach and mitigation measures.

2.6 *REMEDIATION*

In case of mitigation measures cannot handle/ alleviate risks, the remediation process will be taken into account for the stakeholders and vulnerable groups, who are affected by the company’s adverse human rights impacts.

The process includes:

- Consulting with higher position on the approach for remedying affected persons when human rights adverse impacts occur and affect persons;
- Immediately initiating remediation actions (i.e. publicly official apologies, financial or non-financial compensation, persuading the associated third party to remedy affected persons), after receive approval;
- Reporting remediation taken to affected persons in order to receive feedbacks; and
- Regularly monitor and communicate with affected persons until they return to the previous state before being affected by human rights adverse impact.

APPENDIX 1: POTENTIAL HUMAN RIGHTS AT RISK

| Topic | Potential Human Rights at Risk of being Impacted |
|--|--|
| KBank and KASIKORNBANK FINANCIAL CONGLOMERATE | |
| Employment practices | <ul style="list-style-type: none"> • Right not to be subjected to slavery, servitude, or forced labour • Right to equality before the law and non-discrimination • Right to access an effective remedy • Right to privacy • Right to freedom of movement • Right to a nationality • Right to freedom of thought, conscience and religion • Right to freedom of assembly • Right to freedom of association • Right to form trade unions and join the trade unions • Right to work • Rights of minorities • Right to enjoy just and favorable conditions of work • Right to adequate standard of living |
| Customer practices | <ul style="list-style-type: none"> • Right to privacy • Right to access an effective remedy |
| Project Lending Practices | <p>Environment</p> <ul style="list-style-type: none"> • Right to adequate standard of living • Right to self-determination and natural resources • Right to clean water and sanitation Cultural heritage • Right to take part in cultural life, benefit from scientific progress • Right to self-determination and natural resources Health (including impacts link to security operations) • Right to health • Right to clean water and sanitation • Right to liberty and security • Right not to be subjected to torture • Right to freedom of opinion, information and expression • Right to freedom of assembly • Right of detained persons to humane treatment Social (including impacts linked to land acquisition) • Right to freedom of movement • Right to adequate standard of living • Right to own property • Right to access an effective remedy • Right to freedom of thought, conscience and religion • Right to freedom of opinion, information and expression • Right to participate in public life • Right to freedom of association • Right to self-determination and natural resources • Right of protection for the child • Rights of minorities |
| Supply chain practices | <ul style="list-style-type: none"> • As all of above |

| Topic | Potential Human Rights at Risk of being Impacted |
|--|--|
| KASIKORN LINE Company Limited, a joint venture of KBank | |
| Employment practices | <ul style="list-style-type: none"> • Right not to be subjected to slavery, servitude, or forced labour • Right to equality before the law and non-discrimination • Right to access an effective remedy • Right to privacy • Right to freedom of movement • Right to a nationality • Right to freedom of thought, conscience and religion • Right to freedom of assembly • Right to freedom of association • Right to form trade unions and join the trade unions • Right to work • Rights of minorities • Right to enjoy just and favourable conditions of work • Right to adequate standard of living |
| Customer practices | <ul style="list-style-type: none"> • Right to privacy • Right to access an effective remedy |
| Supply chain practices | <ul style="list-style-type: none"> • As all of above |

Remarks: Definition and Translation of each rights in the Table can be found in APPENDIX 3: THAI DEFINITION FOR BUSINESS AND HUMAN RIGHTS

APPENDIX 2: DEFINITIONS OF IDENTIFIED RISKS ISSUES (EXAMPLES)

| Potential Risks (by Topic) | Issues | Definitions |
|-------------------------------|-----------------------------------|---|
| Employment practices | Working conditions | The improvement of working conditions is one of the International Labor Organization’s (ILO) principal objectives, in line with the right of every person to just and favorable conditions of work. Relevant issues include: employment of workers without the protection of a labour contracts, unpaid or excessive use of overtime, exclusion of contracted or temporary labourers from benefits or grievance mechanisms, failure to contribute to enroll workers in social security payment systems. |
| | Remuneration | Everyone, without discrimination, has the right to equal pay for equal work. He or she that works has the right to just and favorable remuneration ensuring for themselves and their family an existence worthy of human dignity, and supplemented, if necessary, by other means of social protection. |
| | Collective bargaining | Collective bargaining is the process by which working people come together and through their trade unions, negotiate contracts with their employers to determine fair conditions of employment. The right to collectively bargain is essential to ensuring that working people have the capacity to improve their living standards, provide for their families and build a strong foundation for their economy. |
| Customer practices | Data privacy / security | Privacy is a fundamental human right recognized in the UN Declaration of Human Rights, the International Covenant on Civil and Political Rights and in many other international and regional treaties. Data privacy underpins human dignity and other key values such as the right to privacy. It has become one of the most important human rights issues of the modern age. |
| | Information Misuse and Inaccuracy | Information misuse and inaccuracy are one of the major concerns in financial sector. Using customer information without authorization underpins human dignity and the violation of privacy. |

| Potential Risks (by Topic) | Issues | Definitions |
|-------------------------------|--------------------------------|---|
| | Project lending | Increasingly commercial banks are being asked (e. g. by investors, by civil society) to take into account environmental and social risks in their decision-making, as infrastructure and industrial projects can have adverse impacts on people and on the environment. |
| Supply chain management | Safety and wellbeing of labour | Safety and well- being of labour at work focus on the promotion of safety and health among all workers and their families through preventive and assistance programs in the areas of workplace to prevent injuries, stress, violence at work drug and alcohol abuse and the promotion of tobacco-free workplaces. |

APPENDIX 3: THAI DEFINITION FOR BUSINESS AND HUMAN RIGHTS

สิทธิมนุษยชน หมายถึง อิสรภาพและการคุ้มครองพื้นฐานที่ทุกคนพึงจะได้รับในฐานะมนุษย์ โดยทั่วไปแล้ว สิทธิมนุษยชนสามารถแบ่งออกเป็น 2 ประเภท คือ สิทธิพลเมืองกับสิทธิทางการเมือง และสิทธิทางเศรษฐกิจ สังคม และวัฒนธรรม ตราสารสิทธิมนุษยชนระหว่างประเทศ (International Bill of Rights) ประกอบไปด้วย ปฏิญญาสากลว่าด้วยสิทธิมนุษยชน (Universal Declaration of Human Rights: UDHR) กติการะหว่างประเทศว่าด้วยสิทธิพลเมือง และสิทธิทางการเมือง (International Covenant on Civil and Political Rights: ICCPR) กติการะหว่างประเทศว่าด้วยสิทธิทางเศรษฐกิจ สังคม และวัฒนธรรม (International Covenant on Economic, Social and Cultural Rights: ICESCR)

| ข้อ | สิทธิมนุษยชน | UDHR/ ICCPR/ICESCR |
|-----|---|--------------------------|
| 1 | Right to life ทุกคนมีสิทธิในการมีชีวิต มีเสรีภาพ และมีความมั่นคงปลอดภัย | UDHR 3; ICCPR6 |
| 2 | Right to liberty and security (including freedom from arbitrary arrest, detention or exile) ทุกคนมีสิทธิในเสรีภาพและความปลอดภัยของร่างกาย จะถูกจับกุมหรือควบคุมโดยอำเภอใจมิได้ จะถูกลิดรอนเสรีภาพของตนมิได้ ยกเว้นโดยเหตุและโดยเป็นไปตามกระบวนการที่บัญญัติไว้ในกฎหมาย | UDHR 3 and 9; ICCPR 9 |
| 3 | Right not to be subjected to slavery, servitude or forced labor ไม่มีใครมีสิทธิที่จะมาเอาเราไปเป็นทาส หรือปฏิบัติต่อเราเยี่ยงทาส | UDHR 4; ICCPR 8 |
| 4 | Right not to be subjected to torture, cruel, inhuman and/or degrading treatment or punishment ไม่มีใครมีสิทธิที่จะทรมานเรา หรือลงโทษเราอย่างโหดร้ายไร้มนุษยธรรม | UDHR 5; ICCPR 7 |
| 5 | Right to recognition as a person before the law ทุกคนเป็นมนุษย์คนหนึ่งที่มีความเท่าเทียมกับคนอื่น จึงควรเคารพความเป็นบุคคลของกันและกันตามกฎหมาย | UDHR 6; ICCPR 16 |
| 6 | Right to equality before the law, equal protection of the law, non-discrimination ทุกคนเท่าเทียมกันตามกฎหมาย และมีสิทธิที่จะได้รับความคุ้มครองโดยกฎหมายอย่างเท่าเทียมกัน | UDHR 7; ICCPR 26 |
| 7 | Right to freedom from war propaganda, and freedom from incitement to racial, religious or national hatred การโฆษณาชวนเชื่อใดๆ เพื่อการสงคราม การสนับสนุนให้เกิดความเกลียดชังในชาติ เผ่าพันธุ์ หรือศาสนา ซึ่งยั่วยุให้เกิดการเลือกปฏิบัติ การเป็นปฏิปักษ์ หรือการใช้ความรุนแรง เป็นสิ่งต้องห้ามตามกฎหมาย | UDHR 7; ICCPR 20 |
| 8 | Right to access to effective remedies ทุกคนมีสิทธิที่จะร้องขอความช่วยเหลือต่อศาล หากสิทธิของเราถูกละเมิด หรือได้รับการปฏิบัติที่ไม่เป็นธรรม | UDHR 8; ICCPR 2 |
| 9 | Right to a fair trial หากเราต้องขึ้นศาล เราก็มีสิทธิที่จะได้รับการพิจารณคดีที่เป็นธรรม | UDHR 10; ICCPR 14 |

| ข้อ | สิทธิมนุษยชน | UDHR/ ICCPR/ICESCR |
|-----|--|------------------------------------|
| 10 | Right to be free from retroactive criminal law บุคคลย่อมไม่ต้องรับผิดทางอาญาเพราะกระทำ หรือดเว้นกระทำ การใดซึ่งใน ขณะที่กระทำไม่เป็นความผิดอาญาตามกฎหมายภายในหรือกฎหมายระหว่าง ประเทศ และจะลงโทษให้หนักกว่าโทษที่มีอยู่ในขณะที่ได้กระทำความผิดอาญา ไม่ได้ หากภายหลังการกระทำความผิดนั้นได้มีบทบัญญัติของกฎหมายกำหนด โทษเบาลง ผู้กระทำผิดย่อมได้รับประโยชน์จากบทบัญญัตินั้น | UDHR12; ICCPR 15 |
| 11 | Right to privacy ไม่มีใครมีสิทธิที่จะมากกว่าความเป็นส่วนตัว หรือครอบครัวของเรา หรือ ทำลายชื่อเสียงของเรา | UDHR 12; ICCPR 17 |
| 12 | Right to freedom of movement and residence ทุกคนมีสิทธิที่จะเดินทาง และเลือกที่อยู่อาศัยได้อย่างเสรี | UDHR 13; ICCPR 12 |
| 13 | Right to seek asylum from prosecution in other countries หากชีวิตของเราตกอยู่ในอันตราย ภายในประเทศของเราเอง เรามีสิทธิที่จะหนี ภัยไปอยู่ในประเทศอื่น | UDHR 14 |
| 14 | Right to have a nationality ทุกคนมีสิทธิที่จะมีสัญชาติของตัวเอง | UDHR 15 |
| 15 | Right to adequate standard of living ทุกคนมีสิทธิที่จะได้รับอาหาร เครื่องนุ่งห่ม ที่อยู่อาศัย ยารักษาโรค และการ บริการสาธารณสุขที่จำเป็นสำหรับการดำรงชีวิตที่ดี | UDHR 25; ICCPR 24 |
| 16 | Right of protection for the child and mothers แม่และเด็กมีสิทธิที่จะได้รับการดูแล ปกป้อง และช่วยเหลือ | UDHR 25; ICCPR 24 |
| 17 | Right to marry and form a family ทุกคนมีสิทธิที่จะแต่งงาน สร้างครอบครัว โดยความยินยอมพร้อมใจกันทั้งสอง ฝ่าย | UDHR 16; ICCPR 23; ICESCR 10 |
| 18 | Right to own property ทุกคนมีสิทธิที่จะเป็นเจ้าของสิ่งของตนเอง และไม่มีใครมีสิทธิที่จะเอา ทรัพย์สินของเราไปโดยที่เราไม่อนุญาต | UDHR 17; ICESCR 15 |
| 19 | Right to freedom of thought, conscience and religion ทุกคนมีอิสรภาพแห่งความคิด และมีอิสรภาพที่จะเลือกนับถือศาสนา | UDHR 18; ICCPR 18 |
| 20 | Right to freedom of opinion, information and expression ทุกคนมีอิสรภาพที่จะพูดหรือแสดงออกในสิ่งที่เราคิด และแบ่งปันความเห็นของ เราให้คนอื่นได้ทราบ | UDHR 19; ICCPR 19 |
| 21 | Right to freedom of assembly ทุกคนมีอิสรภาพที่จะชุมนุมเพื่อร่วมกันทำงานที่สร้างสรรค์ | UDHR 20; ICCPR 21 |
| 22 | Right to freedom of association บุคคลย่อมมีสิทธิในเสรีภาพในการรวมกันเป็นสมาคม รวมทั้งสิทธิที่จะก่อตั้ง และเข้าร่วมสหภาพแรงงานเพื่อปกป้องประโยชน์ของตน | UDHR 20; ICCPR 22 |
| 23 | Right to participate in public life ทุกคนมีสิทธิที่จะมีส่วนร่วมในการปกครองประเทศ มีสิทธิที่จะเลือกผู้นำ ประเทศ โดยการออกไปลงคะแนนเสียงเลือกตั้งผู้แทนตามความชอบ ทุกคนมี สิทธิที่จะเข้าถึงและได้รับบริการสาธารณสุขในประเทศของเราอย่างเสมอภาค | UDHR 21; ICCPR 25 |

| ข้อ | สิทธิมนุษยชน | UDHR/ ICCPR/ICESCR |
|-----|---|----------------------------------|
| 24 | Right to social security, including social insurance ทุกคนในฐานะสมาชิกของสังคม มีสิทธิที่จะได้รับประโยชน์ทางเศรษฐกิจ สังคม และวัฒนธรรม ซึ่งจำเป็นต่อการดำรงชีวิตอย่างมีศักดิ์ศรี | UDHR 22; ICESCR 9 |
| 25 | Right to work ทุกคนมีสิทธิในการทำงาน | UDHR 23; ICESCR 6 |
| 26 | Right to enjoy just and favorable conditions of work (including rest and leisure) ทุกคนมีสิทธิที่จะหยุดพักผ่อน และผ่อนคลายจากการทำงานเป็นครั้งคราว | UDHR 23 and 24; ICESCR 7 |
| 27 | Right to form trade unions and join the trade unions, and the right to strike ทุกคนมีสิทธิที่จะได้รับค่าตอบแทนจากการทำงานที่ยุติธรรม และมีสิทธิรวมกลุ่มเพื่อผิ่กกำลังในการปกป้องผลประโยชน์ในการทำงาน | UDHR 23; ICESCR 8 |
| 28 | Right to an adequate standard of living (housing, food, water and sanitation) ทุกคนมีสิทธิที่จะได้รับอาหาร เครื่องนุ่งห่ม ที่อยู่อาศัย ยารักษาโรค และการบริการสาธารณสุขที่จำเป็นสำหรับการดำรงชีวิตที่ดี | UDHR 25; ICESCR 11 |
| 29 | Right to health ทุกคนมีสิทธิที่จะได้รับการดูแลจากสังคมเมื่อเราว่างงาน เจ็บป่วย พิการ หรือแก่ชรา แม่และเด็กมีสิทธิที่จะได้รับการดูแลรักษาช่วยเหลือเป็นพิเศษ | UDHR 25; ICESCR 12 |
| 30 | Right to education ทุกคนมีสิทธิที่จะได้รับการศึกษาขั้นพื้นฐาน และมีสิทธิเท่าเทียมกันที่จะได้รับการศึกษาในระดับที่สูงขึ้นไป | UDHR 26; ICESCR 13 and 14 |
| 31 | Right to take part in cultural life, benefit from scientific progress, material and moral rights of authors and inventors ทุกคนมีสิทธิที่จะเข้าร่วมในวัฒนธรรมของชุมชน มีสิทธิที่จะหาความเพลิดเพลินกับศิลปะ และมีสิทธิที่จะได้รับประโยชน์จากความก้าวหน้าทางวิทยาศาสตร์ เมื่อเราคิดค้นสิ่งประดิษฐ์ใหม่ๆ ได้ ความคิดและสิ่งประดิษฐ์ของเรา จะได้รับการคุ้มครองโดยกฎหมาย ไม่มีใครมีสิทธิที่จะมาขโมยความคิดของเรา หรือลอกเลียนแบบสิ่งประดิษฐ์ที่เราทำขึ้นโดยที่เราไม่อนุญาต | UDHR 27; ICESCR 15 |
| 32 | Right to self-determination and natural resources ทุกคนมีสิทธิเสรีภาพในการกำหนดวิถีชีวิตตนเองและการใช้ทรัพยากรธรรมชาติ | UDHR 21; ICCPR 1; ICESCR 1 |
| 33 | Right not to be subjected to imprisonment for inability to fulfil a contract บุคคลจะถูกจำคุกเพียงเพราะเหตุว่าไม่สามารถปฏิบัติตามสัญญาไม่ได้ | ICCPR 11 |
| 34 | Right of aliens due process when facing expulsion คนต่างด้าวผู้อยู่ในดินแดนของรัฐภาคีแห่งกติกาดังกล่าวโดยชอบด้วยกฎหมาย จะถูกไล่ออกจากรัฐนั้นได้โดยคำวินิจฉัยตามกฎหมายเท่านั้น | ICCPR 13 |
| 35 | Rights of minorities ชนกลุ่มน้อยทางเผ่าพันธุ์ ศาสนา หรือภาษาอยู่ บุคคลผู้เป็นชนกลุ่มน้อยดังกล่าวจะไม่ถูกปฏิเสธสิทธิที่จะมีวัฒนธรรมของตนเอง หรือนับถือและประกอบพิธีกรรมทางศาสนาของตนเอง หรือใช้ภาษาของตนเอง | ICCPR 27 |

APPENDIX 4: HUMAN RIGHTS RISK REGISTER TEMPLATE

| Activity | Human Rights Issues, Description and Rights at Risk | Related Stakeholders | Inherent Risk ¹ Rating | | | Existing Measure | Residual Risk ² Rating | | | Additional Mitigation Action |
|---|--|--|-----------------------------------|----------|------------|---|-----------------------------------|----------|------------|---|
| | | | Likelihood | Severity | Risk Level | | Likelihood | Severity | Risk Level | |
| Employee Practices (Working conditions) | <p>Relevant human rights issues Employee data privacy</p> <p>Impacts Data breaches and misuse of employee information may result in human rights violations, particularly if sensitive financial information is disclosed. Companies must ensure that all collected data is protected through regular security upgrades and adequate employee training. Arbitrary interference with privacy is considered a human rights violation, and the proper collection and handling of such data is firmly within a company's direct responsibilities under the Guiding Principles.</p> | <p>KBank Employee</p> <p>K Line Employee</p> | 3 | 3 | High | <p>Disclosure policy</p> <p>Information security/cyber security strategy.</p> <p>Access control password protection</p> <p>Encrypted files USB usage prevention</p> | 1 | 3 | Medium | <p>Training to all employee levels CC TV for monitoring</p> <p>Strict protocol and penalty action</p> |

¹ Inherent (or gross) risk is the level of risk when there is no mitigation measure or control in place, or if all measures and controls were failing.

²Residual (or net) risk is the level of risk with all the measures and controls are in place.