

Risk Management Policy

BT Wealth Industries Public Company Limited (“ Company”) is fully aware of rapid changes in the business environment, both internally, such as, rapid growth of the Company’s group (“Group”), changes in management structure within the Group and data management to support such growth and changes in management structure of the Group, and externally, such as, economic and political volatilities and technology advancement, etc. These changes will, more or less, affect the Company’s business operation to achieve its goals. To ensure that the Company has adequate risk management mechanism to handle these changes, it has developed the “Risk Management Policy” as described below:

1. Risk management is a key strategic aim of the Company and a part of its annual business plan development process.
2. Each functional unit has the duty to identify and manage its own risks.
3. Employees at all levels are responsible for risk management and are expected to be aware of risks associated with their operations.
4. Processes for managing material risks must be established and risks must be controlled within an acceptable level in support of the group’s attainment of its business objectives.
5. Risk management performance must be regularly examined, monitored, assessed, and reported.
