



## **Charter of the Risk Management Committee**

### **BT Wealth Industries Public Company Limited**

#### **Purpose**

The Risk Management Committee is a Board Committee that has been appointed to consider the Risk Management Policy to cover the entire organization, as well as overseeing that appropriate risk management systems are implemented, to reduce the impact from both internal and external which will negatively affect the operations of the Company, ensuring that the Company will achieve its specified goals.

#### **Composition of the Risk Management Committee**

1. The Board of Directors to appoint the Risk Management Committee and Chairman of the Risk Management Committee.
2. The Risk Management Committee consists of at least 2 directors, and may include executives responsible for the Company's main line of work, where number of members is as the Board of Directors deem appropriate.
3. Risk management committee must be a director or employee of the Company.
4. The Risk Management Committee shall appoint 1 of the Company's officer to act as Secretary to the Risk Management Committee.

#### **Authority, Duties and Responsibilities**

1. Determine policy and operational framework in risk management of the Company, including provision of recommendations to the Board of Directors and the management in risk management issues.
2. Determine strategies in accordance with risk management policy, such that the overall risks of the Company can be evaluated, monitored, and controlled at appropriate and acceptable levels.
3. Supervise, support and encourage cooperation in the risk management of the Company, and continuously review adequacy of the policy and risk management system to ensure that risk management is implemented effectively.
4. Report to the Board of Directors' meeting regarding significant risks, assessment of risk status, risk management, effects on operations, as well as preventive and corrective measures. In the event of a serious matter which has major implications on the Company, this must be reported to the Board of Directors in a timely manner.
5. Has the power to establish a working group to serve in risk management and report to the Risk Management Committee.
6. Perform other tasks relating to risk management as assigned by the Board of Directors.

### **Meetings**

1. The Risk Management Committee must hold its meetings at least 2 times per year.
2. Not less than one-half of the total number of risk management committee's members must be present in the meeting to form a quorum.
3. The resolution of the meeting shall be made by a majority of votes, where each risk management committee member shall have 1 vote. In case of equality of votes, the chairman of the meeting shall have a final vote.
4. Any risk management committee member who has conflicts of interests in a given matter has no right to vote on such matter.

### **Charter Review and Update**

The Risk Management Committee to review and update this charter as required and when deem appropriate, and propose to the Board of Directors for approval of amendments (if any).

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This Charter has been in effect since September 11, 2014.

The 1st review by the Board of Directors was passed on October 1, 2015.

The 2nd review by the Board of Directors was passed on December 21, 2021.