

Notification of Bangkok Commercial Asset Management Plc.

Re: Policy on Prevention of Intellectual Property Infringement

The Board of Directors' Meeting No. 8/2019 on June 7, 2019 resolved to approve the Policy on Prevention of Intellectual Property Infringement to ensure the business is managed efficiently and in conformity with the corporate governance principles of the Company and to promote and encourage personnel at all levels of the Company to protect and maintain the Company's intellectual property and to not violate intellectual property of others. The Notification on the Policy on Prevention of Intellectual Property Infringement has therefore been issued as an operational guideline for the Company, the details of which are as follows:

1. Principle and Rationale

The Company is aware of the significance of business operation with corporate governance pertaining to respect for intellectual property rights, and has accordingly established the Policy on Prevention of Intellectual Property Infringement as a practice guideline for the directors, top management, executives and employees on protection and maintenance of the Company's intellectual property, including respect for and non-violation of intellectual property of others.

2. Objectives

2.1 To instill into the directors, top management, executives and employees an awareness of discharging their duties without supporting any act that infringes the Company's intellectual property and without violating intellectual property of others.

2.2 To put in place a practice guideline on protection and maintenance of the Company's intellectual property and non-violation of intellectual property of others.

2.3 To foster the policy under the Company's corporate governance principles and code of ethics.

3. Definitions

“The Company” means Bangkok Commercial Asset Management Plc.

“Directors” mean directors of the Company.

“Top management” means President, Senior Executive Vice Presidents, and Executive Vice Presidents of the Company.

“Executives” mean Senior Vice Presidents of departments/offices, managers and vice managers of the Company.

2 / “Employees”

“**Employees**” mean employees of the Company as defined in the Articles of Association of Bangkok Commercial Asset Management Public Company Limited concerning Working of Employees B.E. 2550, excluding the top management and executives.

“**Intellectual property**” means a piece of work created, invented or innovated by human, especially work created by human intellect and expertise, regardless of the type of creativity or the method of expression. Intellectual property can be tangible such as products or intangible such as services, business concepts, industrial manufacturing process, and others.

Intellectual property is divided into two types: industrial property (e.g. patents, trademarks and trade secrets) and copyrights.

“**Patent**” means an important document issued by a government agency to protect an invention or product design with characteristics in compliance with the legal requirement, including invention patent, design patent and petty patent.

“**Trademark**” means a mark or symbol or brand used to represent a product or service and to differentiate the product bearing such trademark from products with other trademarks, comprising trademark, service mark, certification mark and collective mark.

“**Trade secret**” means trade information that is not known generally or not accessible to groups of persons and is commercially valuable. It is used for commercial purposes and is kept confidential with a proper method by the owner or the person in charge of confidentiality.

“**Copyright**” means an exclusive right granted to creators to take any act with respect to the original works they have created according to the types of copyrights prescribed by law, comprising literary works (including computer software), dramatic works, artistic works, musical works, audiovisual works, cinematographic works, sound recordings, broadcasting works, or any other works in the literary, scientific or artistic domain, regardless of the method or pattern of expression of such works.

“**Other intellectual property**” means other types of intellectual property as prescribed by law and not mentioned elsewhere in this Policy.

4. Policy on Prevention of Intellectual Property Infringement

4.1 The directors, top management, executives and employees shall protect the Company’s intellectual property, including copyrights, patents, trademarks, trade secrets and other intellectual property of the Company.

4.2 The directors, top management, executives and employees shall not infringe the intellectual property of others.

4.3 The persons in 4.1 and 4.2 who have vacated office as the directors, top management, executives and employees of the Company shall not take any act in violation of all intellectual property of the Company.

5. Practice Guidelines on Prevention of Intellectual Property Infringement

5.1 Protection of the Company's Intellectual Property

5.1.1 The directors, top management, executives and employees shall maintain and protect the Company's intellectual property, including computer software developed by the Company and/or by external service providers hired by the Company, against any violation, disclosure, reproduction, modification or any other acts without written permission from the authorized persons of the Company.

5.1.2 After having vacated office or terminated employment, the directors, top management, executives and employees shall return all of the intellectual property in their possession to the Company without delay, and shall sign in the letter of confidentiality and non-violation of intellectual property of the Company.

5.2 Non-Violation of Intellectual Property of Others

5.2.1 The directors, top management, executives and employees must respect and not violate the intellectual property of others, whether by using, disseminating, reproducing or modifying any of such intellectual property. If they wish to take such act, they must seek prior written permission from the owner of such intellectual property and must verify their right and duly obtain permission before using the intellectual property.

5.2.2 The directors, top management, executives and employees must keep confidential the significant "trade secrets" and technical information of business partners or contractual parties of the Company.

5.2.3 The directors, top management, executives and employees must use only the copyrighted computer software provided by the Company and must not install and use other computer programs without permission from IT Department.

6. Complaint Channels

An employee who has witnessed or become aware of any intellectual property infringement is to report such suspicious act through the complaint/whistleblowing channels for employees available at Bamnet.com.

Any outsider who has witnessed or become aware of any intellectual property infringement can report such suspicious act through the complaint/whistleblowing channels available at www.bam.co.th.


Given on June 7, 2019.

(Mrs. Tongurai Limpiti)

Chairperson of the Board of Directors

(Translation)

BAM's Intellectual Property

Type*	Definition*	BAM's Intellectual Property
Copyright	An exclusive right granted to creators to take any act with respect to the original works they have created according to the types of copyrights prescribed by law, comprising literary works (including computer software), dramatic works, artistic works, musical works, audiovisual works, cinematographic works, sound recordings, broadcasting works, or any other works in the literary, scientific or artistic domain, regardless of the method or pattern of expression of such works	<ul style="list-style-type: none">- Computer software or operating systems such as BBS, HRIS and VCS (Vehicle Control System)- Attitude of the Buddha, "Phuttha Maha Thanmaphiban"- Pieces of works created on commission by BAM, the copyrights of which shall vest in BAM (Section 10 of the Copyright Act)
Trademark	A mark or symbol or brand used to represent a product or service and to differentiate the product bearing such trademark from products with other trademarks, comprising trademark, service mark, certification mark and collective mark	<ul style="list-style-type: none">- BAM's official logo or trademark 
Trade secret	Trade information that is not known generally or not accessible to groups of persons and is commercially valuable, being used for commercial purposes and kept confidential with a proper method by the owner or the person in charge of confidentiality	<p>"Trade secrets" of BAM such as</p> <ul style="list-style-type: none">- Marketing strategies- NPL/NPA knowledge- Calculation formula for NPL/NPA auction prices- Cost of NPL/NPA- Name-list of debtors/customers
Patent	An important document issued by a government agency to protect an invention or product design with characteristics in compliance with the legal requirement, including invention patent, design patent and petty patent	<ul style="list-style-type: none">- None

Source: *www.ipthailand.go.th

Basic knowledge of intellectual property, Department of Intellectual Property

(Translation)

Data as of June 7, 2019