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## **iM Financial Group Inclusive Finance Commitment**

iM Financial Group commits to fulfill its corporate social responsibility and support healthy growth for all stakeholders by utilizing the group's inclusive financial products and services. Based on the group's mission, 'Create a world everyone dreams of through friendly finance', iM Financial Group will practice win-win management through its financial role and contribute to creating and sustaining an inclusive society. iM Financial Group's principles of inclusive finance practice are as follows.

- iM Financial Group expands the range of inclusive financial products and services based on market research and feedback from clients.
- iM Financial Group provides tailored financial products and services to enhance financial access for the financially underserved and vulnerable (elderly, disabled, foreigners, small businesses, etc.).
- iM Financial Group operates various programs and strengthens non-financial services targeting the financially underserved and vulnerable to promote customers' financial well-being.

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- iM Financial Group sets loan limits in line with customers' ability to repay loans and provides appropriate procedures for customers to fulfill and manage their loan repayment obligations.
- iM Financial Group enhances customer satisfaction for inclusive financial products and services by operating various complaint mechanisms with high accessibility and resolving customer complaints promptly.
- iM Financial Group conducts employee training to improve customer service for financially underserved groups and prevent incomplete sales.
- iM Financial Group engages with external parties to develop the inclusive financial market and establishes a cooperative system with external stakeholders to improve financial access.
- The ESG Committee under the BOD oversees and manages iM Financial Group's inclusive finance implementation plans and results.