

CORPORATE GOVERNANCE REPORT

STOCK CODE : 5139
COMPANY NAME : AEON Credit Service (M) Berhad
FINANCIAL YEAR : February 28, 2026

OUTLINE:

SECTION A – DISCLOSURE ON MALAYSIAN CODE ON CORPORATE GOVERNANCE

Disclosures in this section are pursuant to Paragraph 15.25 of Bursa Malaysia Listing Requirements.

SECTION B – DISCLOSURES ON CORPORATE GOVERNANCE PRACTICES PERSUANT CORPORATE GOVERNANCE GUIDELINES ISSUED BY BANK NEGARA MALAYSIA

Disclosures in this section are pursuant to Appendix 4 (Corporate Governance Disclosures) of the Corporate Governance Guidelines issued by Bank Negara Malaysia. This section is only applicable for financial institutions or any other institutions that are listed on the Exchange that are required to comply with the above Guidelines.

SECTION A – DISCLOSURE ON MALAYSIAN CODE ON CORPORATE GOVERNANCE

Disclosures in this section are pursuant to Paragraph 15.25 of Bursa Malaysia Listing Requirements.

Intended Outcome

Every company is headed by a board, which assumes responsibility for the company’s leadership and is collectively responsible for meeting the objectives and goals of the company.

Practice 1.1

The board should set the company’s strategic aims, ensure that the necessary resources are in place for the company to meet its objectives and review management performance. The board should set the company’s values and standards and ensure that its obligations to its shareholders and other stakeholders are understood and met.

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| Application | : | Applied |
| Explanation on application of the practice | : | <p>In discharging its fiduciary duties, the Board of Directors (the “Board”) is guided by applicable laws and regulations, the Main Market Listing Requirements (“MMLR”) of Bursa Malaysia Securities Berhad (“Bursa Securities”), and the Malaysian Code on Corporate Governance (“MCCG”) to promote accountability, transparency, and the long-term sustainability of AEON Credit Service (M) Berhad (“AEON Credit” or “the Group”).</p> <p>The Board’s primary role is to safeguard and enhance shareholder value while taking into account the interests of stakeholders, with the objective of supporting the long-term sustainability and profitability of the Group. To this end, the Board promotes high standards of corporate governance and maintains a sound governance framework that enables Management to implement approved strategies within clearly defined authority limits.</p> <p>In line with this framework, the Board operates in accordance with its Board Charter and is supported by the Audit Committee (“AC”), Board Risk Committee (“BRC”) and Nomination and Remuneration Committee (“NRC”), each governed by its respective Terms of Reference (“TOR”). While certain responsibilities are delegated to these committees, the Board retains overall accountability for the governance, performance and strategic direction of the Group. The Board Charter and the TORs of the respective Board Committees are available on AEON Credit’s corporate website.</p> <p>Consistent with AEON’s Purpose, AEON Management Fundamental Principles and AEON Credit’s Code of Ethics and Conduct, the Board provides strategic oversight of the Group. During the financial year</p> |

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| | <p>ended 28 February 2026 (“FYE2026”), the Board reviewed and approved the Group’s strategic plans, annual budget and organisational structure, taking into consideration Environmental, Social and Governance (“ESG”) factors to support sustainable growth.</p> <p>To support effective oversight, the Board serves as the ultimate decision-making authority of the Group, save for matters reserved for shareholders’ approval. During FYE2026, the Board convened fifteen (15) meetings to deliberate on, among others, the Group’s financial performance, business strategies, market developments, risk management matters and key risk indicators. The Board also considered and approved proposals presented by Management and monitored the implementation of its decisions.</p> <p>Key approvals during the financial year included, among others:</p> <ul style="list-style-type: none"> • Approved the establishment of AEON360 Sdn. Bhd. as a joint venture to strengthen the Group’s ecosystem strategy; • Approved a capital injection of RM125 million into AEON Bank (M) Berhad to support its capital requirements and business expansion; • Approved the adoption of key policies, including the Policy of Fair Treatment of Financial Consumers (“FTFC”), Policy of Data & AI Governance, Policy of Tax Governance and Policy of Code of Ethics and Conduct; and • Approved the investment in an AI-driven VoiceBot solution to enhance operational efficiency and customer engagement. <p>The Board also ensures that the Group’s policies and governance frameworks are periodically reviewed and enhanced to remain aligned with evolving regulatory requirements and leading practices.</p> |
| <p>Explanation for departure :</p> | |
| <p><i>Large companies are required to complete the columns below. Non-large companies are encouraged to complete the columns below.</i></p> | |
| <p>Measure :</p> | |
| <p>Timeframe :</p> | |

Intended Outcome

Every company is headed by a board, which assumes responsibility for the company's leadership and is collectively responsible for meeting the objectives and goals of the company.

Practice 1.2

A Chairman of the board who is responsible for instilling good corporate governance practices, leadership and effectiveness of the board is appointed.

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| Application | : Applied |
| Explanation on application of the practice | <p>The Board is chaired by a Non-Independent Non-Executive Director ("NINED"), Mr. Ng Eng Kiat, who provides leadership to the Board and ensures the Board's effective functioning.</p> <p>In this capacity, the Chairman promotes high standards of corporate governance and facilitates the effective discharge of the Board's responsibilities. He leads the Board in overseeing Management and helps ensure that Board deliberations and decisions are conducted in a cohesive and effective manner.</p> <p>Accordingly, the roles and responsibilities of the Chairman include, among others, the following:</p> <ul style="list-style-type: none">• Ensure the effective functioning of the Board, including establishing a sound governance structure and promoting a constructive Board culture;• Ensure appropriate policies, procedures and practices are in place to govern the conduct of the Board;• Provide leadership to enable the Board to discharge its duties effectively;• Chair Board meetings and facilitate balanced and informed discussions among Directors;• Ensure Directors receive complete, accurate and timely information to support decision-making;• Encourage active participation and the expression of independent views among Directors;• Manage the interface between the Board and Key Senior Management;• Ensure effective communication with stakeholders and that their views are appropriately conveyed to the Board;• Oversee Directors' development, including training and continuous professional development; and• Represent the Company externally and oversee stakeholder engagement activities together with the Managing Director & Chief Executive Officer ("MD & CEO"). |

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| | <p>These roles and responsibilities are set out in the Board Charter, which is available on AEON Credit's corporate website at https://aeoncredit.com.my/about-us/corporate-governance/board-charter-2/.</p> | |
| Explanation for departure | : | |
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| <p><i>Large companies are required to complete the columns below. Non-large companies are encouraged to complete the columns below.</i></p> | | |
| Measure | : | |
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Intended Outcome

Every company is headed by a board, which assumes responsibility for the company's leadership and is collectively responsible for meeting the objectives and goals of the company.

Practice 1.3

The positions of Chairman and CEO are held by different individuals.

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| Application | : Applied |
| Explanation on application of the practice | <p>To ensure an appropriate balance of authority, strengthen accountability and preserve the Board's capacity for independent decision-making, the Board maintains a clear separation and well-defined division of responsibilities between the Chairman and the MD & CEO.</p> <p>The positions of Chairman and MD & CEO of AEON Credit are held by two (2) separate individuals. The Chairman is Mr. Ng Eng Kiat, a Non-Independent Non-Executive Director ("NINED"), while the MD & CEO is Mr. Daisuke Maeda. The division of duties and responsibilities between the Chairman and the MD & CEO is set out in the Board Charter, which is available on AEON Credit's corporate website at https://aeoncredit.com.my/about-us/corporate-governance/board-charter-2/.</p> <p>The Chairman provides leadership to the Board and ensures that the Board and its committees operate effectively (as outlined in the explanation to Practice 1.2 in this report). The MD & CEO, supported by the Management team, is responsible for implementing AEON Credit's strategies, executing the Board's directives, overseeing the Group's day-to-day operations and driving performance in line with the Group's strategic priorities and commercial objectives.</p> <p>The roles and responsibilities of the MD & CEO include, among others, the following:</p> <ul style="list-style-type: none">i) Developing AEON Credit's objectives, vision, strategic direction and business targets;ii) Implementing AEON Credit's strategies and corporate policies effectively;iii) Ensuring the Board's decisions and directions are executed effectively;iv) Establishing an appropriate organisational structure to support the implementation of short- and long-term business plans;v) Providing strong leadership to AEON Credit's Management team and employees; |

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| | <ul style="list-style-type: none"> vi) Keeping the Board informed of material developments in AEON Credit's business and operations, and ensuring Directors receive sufficient and timely information to support decision-making; vii) Building and maintaining a strong Management team, supported by effective succession planning and talent retention strategies; and viii) Managing AEON Credit's day-to-day business affairs effectively and efficiently. |
| Explanation for departure : | |
| <i>Large companies are required to complete the columns below. Non-large companies are encouraged to complete the columns below.</i> | |
| Measure : | |
| Timeframe : | |

Intended Outcome

Every company is headed by a board, which assumes responsibility for the company's leadership and is collectively responsible for meeting the objectives and goals of the company.

Practice 1.4

The Chairman of the board should not be a member of the Audit Committee, Nomination Committee or Remuneration Committee.

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| <i>Note: If the board Chairman is not a member of any of these specified committees, but the board allows the Chairman to participate in any or all of these committees' meetings, by way of invitation, then the status of this practice should be a 'Departure'.</i> | |
| Application : | Applied |
| Explanation on application of the practice : | <p>The Chairman of the Board, Mr. Ng Eng Kiat, a NINED, is not a member of any Board Committee and does not participate in Board Committee meetings.</p> <p>The Board Charter, which is available on AEON Credit's corporate website at https://aeoncredit.com.my/about-us/corporate-governance/board-charter-2/, clearly stipulates that the Chairman of the Board shall not be appointed as a member of any Board Committee.</p> |
| Explanation for departure : | |
| <i>Large companies are required to complete the columns below. Non-large companies are encouraged to complete the columns below.</i> | |
| Measure : | |
| Timeframe : | |

Intended Outcome

Every company is headed by a board, which assumes responsibility for the company's leadership and is collectively responsible for meeting the objectives and goals of the company.

Practice 1.5

The board is supported by a suitably qualified and competent Company Secretary to provide sound governance advice, ensure adherence to rules and procedures, and advocate adoption of corporate governance best practices.

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| Application | : | Applied |
| Explanation on application of the practice | : | <p>Under the leadership of the Chairman, the Board is supported by a professionally qualified Company Secretary, Ms. Tai Yit Chan, who possesses extensive corporate experience in company secretarial and compliance matters, including the promotion of sound corporate governance practices.</p> <p>The Company Secretary keeps abreast of regulatory developments and evolving corporate governance requirements under the MMLR of Bursa Securities, the MCCG, the Companies Act 2016 and other applicable laws and regulations through continuous professional development, training and education programmes.</p> <p>The Company Secretary provides independent advice and support to the Directors, as and when required, to facilitate the effective functioning of the Board. She also ensures that proper procedures are observed at Board and Board Committee meetings, and advises the Board on regulatory, compliance and corporate governance matters.</p> <p>During the financial year, the Company Secretary or her representative discharged these responsibilities by providing updates and guidance to the Board on regulatory and governance matters, attending all Board and Board Committee meetings, and ensuring that minutes and resolutions were properly recorded. In addition, the Company Secretary reviewed the adequacy and completeness of meeting papers, supported stakeholder communications, and facilitated processes related to the AEON Credit's general meetings.</p> |
| Explanation for departure | : | |
| <i>Large companies are required to complete the columns below. Non-large companies are encouraged to complete the columns below.</i> | | |
| Measure | : | |
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Intended Outcome

Every company is headed by a board, which assumes responsibility for the company’s leadership and is collectively responsible for meeting the objectives and goals of the company.

Practice 1.6

Directors receive meeting materials, which are complete and accurate within a reasonable period prior to the meeting. Upon conclusion of the meeting, the minutes are circulated in a timely manner.

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| Application | : | Applied |
| Explanation on application of the practice | : | <p>Management provides the Board and its committees with relevant, accurate, clear, and timely information on the Group’s financial, operational, and strategic matters to enable Directors to discharge their duties and responsibilities effectively.</p> <p>Meeting materials for Board and Board Committee meetings are generally circulated to Directors at least five (5) days prior to the respective meetings. AEON Credit also leverages technology to facilitate secure delivery of meeting materials, allowing Directors sufficient time to review the papers and consider the matters for deliberation.</p> <p>The deliberations and decisions of the Board and Board Committees are recorded in meeting minutes, which are circulated to the relevant members for review and comments within a reasonable timeframe after each meeting.</p> <p>Decisions made at Board and Board Committee meetings are communicated to Management on a timely basis to ensure appropriate actions are taken. The status of action items is monitored and followed up until matters are satisfactorily resolved.</p> <p>A Director is required to abstain from deliberations and voting on any contract, proposed contract or arrangement in which he or she has a direct or indirect interest. Directors may also seek independent clarification or professional advice, where necessary, at AEON Credit’s expense, on matters relating to the discharge of their duties.</p> |
| Explanation for departure | : | |
| <i>Large companies are required to complete the columns below. Non-large companies are encouraged to complete the columns below.</i> | | |
| Measure | : | |
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Intended Outcome

There is demarcation of responsibilities between the board, board committees and management.

There is clarity in the authority of the board, its committees and individual directors.

Practice 2.1

The board has a board charter which is periodically reviewed and published on the company's website.

The board charter clearly identifies–

- the respective roles and responsibilities of the board, board committees, individual directors and management; and
- issues and decisions reserved for the board.

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| Application | : | Applied |
| Explanation on application of the practice | : | <p>The Board Charter sets out the principal roles of the Board, including the delineation of roles, Terms of Reference, responsibilities and authority of the Board, the Board Committees and Key Senior Management. The Board Charter is reviewed and updated periodically and is available on AEON Credit's corporate website at https://aeoncredit.com.my/about-us/corporate-governance/board-charter-2/.</p> <p>The Board Charter is established to promote high standards of corporate governance and to provide guidance and clarity to Directors and Management on the roles of the Board and its committees. It forms an integral part of each Director's duties, authority and responsibilities. In the event of any conflict between the provisions of the Board Charter and the Company's Constitution, the Constitution shall prevail.</p> <p>The Board Charter outlines AEON Credit's key governance policies and practices, including matters relating to, among others, the following areas:</p> <ul style="list-style-type: none">i) The roles and functions of the Board and the Board Committees;ii) The roles of Directors, Independent Directors, Non-Executive Directors and the Senior Independent Non-Executive Director;iii) The separation of the roles of Chairman and MD & CEO;iv) The roles of the Chairman and the MD & CEO;v) Matters reserved for the Board's approval;vi) The Code of Ethics and Conduct;vii) Risk management;viii) Board succession planning;ix) Investor relations and shareholder communication; |

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| | <p>x) Directors' terms of service, assessment and related matters, including the tenure of Independent Directors, restrictions on directorships, Board composition and diversity, Directors' remuneration, Directors' training and development, the Board Effectiveness Evaluation ("BEE") and procedures relating to Board meetings; and</p> <p>xi) The rights of Directors to access information and seek independent advice.</p> <p>The Board has adopted a schedule of matters specifically reserved for its approval, in accordance with the Board Charter.</p> <p>The Board Charter takes into consideration the applicable rules, laws and regulations, as well as AEON Credit's internal policies.</p> |
| <p>Explanation for departure :</p> | |
| <p><i>Large companies are required to complete the columns below. Non-large companies are encouraged to complete the columns below.</i></p> | |
| <p>Measure :</p> | |
| <p>Timeframe :</p> | |

Intended Outcome

The board is committed to promoting good business conduct and maintaining a healthy corporate culture that engenders integrity, transparency and fairness.

The board, management, employees and other stakeholders are clear on what is considered acceptable behaviour and practice in the company.

Practice 3.1

The board establishes a Code of Conduct and Ethics for the company, and together with management implements its policies and procedures, which include managing conflicts of interest, preventing the abuse of power, corruption, insider trading and money laundering.

The Code of Conduct and Ethics is published on the company's website.

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| Application | : | Applied |
| Explanation on application of the practice | : | <p>The Board, Management and employees of AEON Credit are guided by the Group's Code of Ethics and Conduct, as well as the AEON Foundational Ideals of pursuing peace, respecting humanity and contributing to communities, with customers as the starting point, in support of the objective of realising a sustainable society.</p> <p>In addition, AEON Credit is guided by the corporate philosophy of its parent company, AEON Financial Service Co., Ltd., which centered on supporting and enriching customers' lifestyles, enable each individual to maximise future opportunities through effective use of credit, and bring finance closer to everyone.</p> <p>The Code of Ethics and Conduct takes into account the interests of AEON Credit's customers, business partners, employees, regulatory authorities and local communities, to ensure that the Group conducts its business with integrity, transparency and accountability.</p> <p>All employees are briefed on the Code of Ethics and Conduct and the AEON Foundational Ideals upon commencement of employment and are required to attend annual refresher training. The Board, Management and employees are expected to uphold high standards of integrity and fair dealing in their interactions with customers, business partners and regulators.</p> |
| Explanation for departure | : | |
| <i>Large companies are required to complete the columns below. Non-large companies are encouraged to complete the columns below.</i> | | |
| Measure | : | |
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Intended Outcome

The board is committed to promoting good business conduct and maintaining a healthy corporate culture that engenders integrity, transparency and fairness.

The board, management, employees and other stakeholders are clear on what is considered acceptable behaviour and practice in the company.

Practice 3.2

The board establishes, reviews and together with management implements policies and procedures on whistleblowing.

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| Application | : | Applied |
| Explanation on application of the practice | : | <p>AEON Credit has established a Whistleblowing Policy to facilitate the reporting of concerns or feedback from employees and external stakeholders relating to unethical practices, illegal activities, regulatory breaches and financial or accounting misconduct. The policy is available on AEON Credit's corporate website: https://aeoncredit.com.my/about-us/corporate-governance/whistle-blowing-policy/.</p> <p>Under the policy, three (3) dedicated reporting channels have been established for matters relating to bribery, corruption, false claim, or abuse of power/ position.</p> <p>i) Email to "eSID@aeoncredit.com.my", where reports are received under strict confidentiality by the following designated recipients:</p> <ol style="list-style-type: none"> a. Senior Independent Director b. Audit Committee Chairman c. Chief Risk Officer ("CRO") <p>ii) Written correspondence addressed to AEON Credit's CRO; and</p> <p>iii) Direct reporting to the Malaysian Anti-Corruption Commission ("MACC") via its official website: https://www.sprm.gov.my.</p> <p>All reports are managed under strict confidentiality protocols, with appropriate safeguards in place to protect whistle-blowers and to ensure proper escalation, investigation and resolution of reported matters.</p> |
| Explanation for departure | : | |
| <i>Large companies are required to complete the columns below. Non-large companies are encouraged to complete the columns below.</i> | | |
| Measure | : | |
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Intended Outcome

The company addresses sustainability risks and opportunities in an integrated and strategic manner to support its long-term strategy and success.

Practice 4.1

The board together with management takes responsibility for the governance of sustainability in the company including setting the company's sustainability strategies, priorities and targets.

The board takes into account sustainability considerations when exercising its duties including among others the development and implementation of company strategies, business plans, major plans of action and risk management.

Strategic management of material sustainability matters should be driven by senior management.

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| Application | : | Applied |
| Explanation on application of the practice | : | <p>The Board, together with Key Senior Management, assumes responsibility for the governance of sustainability across AEON Credit, ensuring that sustainability considerations are embedded in strategic planning, business operations, ESG risk management and decision-making processes. The Board oversees the formulation and implementation of sustainability strategies designed to support long-term value creation while integrating economic, environmental, social and governance considerations.</p> <p>AEON Credit's Sustainability Framework is designed to contribute towards a sustainable society with stakeholders, focusing on low carbon emissions, resource efficiency, biodiversity conservation, and addressing social issues, all guided by the customer-centric perspective.</p> <p>To strengthen management-level oversight, AEON Credit has established a Management Sustainability Committee ("MSC"), comprising Key Senior Management members. The MSC supports the Board in overseeing the formulation, implementation and monitoring of sustainability strategies and initiatives, while ensuring alignment with AEON Credit's Sustainability Principles and the National Sustainability Reporting Framework ("NSRF") requirements. As a Main Market-listed issuer with a market capitalisation of RM2 billion or more, AEON Credit falls within NSRF Group 1 and is subject to the applicable enhanced disclosure requirements.</p> <p>The roles and responsibilities of the MSC include, among others, the following:</p> |

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| | <ul style="list-style-type: none"> i) Driving the strategic management of material sustainability matters, and ensuring that initiatives are implemented effectively and aligned with AEON Credit's long-term business objectives; ii) Supporting the BRC in overseeing sustainability governance across AEON Credit, including the development of strategies, priorities and measurable targets; iii) Designating a dedicated Management representative to drive the integration of sustainability considerations into operational and business processes; and iv) Providing overall leadership and accountability for sustainability initiatives, monitoring progress and ensuring the well-being of AEON Credit's operations. <p>The Board receives quarterly updates on sustainability initiatives, including progress against targets, developments relating to material sustainability matters and key risks. Where appropriate, the Board provides guidance and direction to address emerging issues, opportunities and challenges. Through this structured governance approach, AEON Credit reinforces the integration of sustainability considerations into oversight, decision-making and strategic management, in line with internal principles and NSRF expectations.</p> |
| Explanation for departure | : |
| <i>Large companies are required to complete the columns below. Non-large companies are encouraged to complete the columns below.</i> | |
| Measure | : |
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Intended Outcome

The company addresses sustainability risks and opportunities in an integrated and strategic manner to support its long-term strategy and success.

Practice 4.2

The board ensures that the company's sustainability strategies, priorities and targets as well as performance against these targets are communicated to its internal and external stakeholders.

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| Application | : Applied |
| Explanation on application of the practice | <p>AEON Credit is guided by the AEON Foundational Ideals and the corporate philosophy of its parent company, AEON Financial Service Co., Ltd., which seeks to support customers' lifestyles and enable individuals to maximise future opportunities through responsible financial solutions. These principles underpin AEON Credit's commitment to sustainable business practices, focusing on economic, environmental, and social drivers that create long-term value for all stakeholders.</p> <p>The Board regularly reviews AEON Credit's sustainability strategies, priorities, targets and performance against these targets to ensure sustainability considerations remain embedded in strategic direction, business planning and risk management. The Board receives quarterly updates and provides guidance to address emerging risks and opportunities, thereby supporting effective oversight of sustainability governance.</p> <p>AEON Credit has implemented a structured Sustainability Framework aligned with AEON Credit's Sustainability Principles and the NSRF, including Group 1 required disclosures. The framework integrates the systematic identification and management of material sustainability matters, quantitative and qualitative performance indicators, and forward-looking strategies across economic, environmental and social dimensions.</p> <p>To ensure transparency and stakeholder engagement, AEON Credit communicates sustainability strategies, priorities, targets and performance through the following channels:</p> <ul style="list-style-type: none">• Integrated Annual Report – providing disclosures on material sustainability matters, targets and outcomes, including alignment with the United Nations' Sustainable Development Goals ("SDGs"), the Global Reporting Initiative ("GRI") and the International Financial Reporting Standards ("IFRS") S1 and S2 Standards. |

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| | <ul style="list-style-type: none"> • Independent assurance reports – including assurance performed by auditors on sustainability disclosures, as well as assessments by rating agencies on sustainability performance targets and the performance of social loans and sustainability-linked loans. • Digital and internal communications – providing timely updates to employees, Management and other internal stakeholders on sustainability initiatives, key achievements and strategic priorities. <p>Through these disclosures and engagement channels, AEON Credit provides stakeholders with timely and meaningful information on its sustainability strategies, performance against targets and contribution to long-term, responsible business growth.</p> <p>Further information on AEON Credit’s sustainability journey and initiatives is available at https://aeoncredit.com.my/sustainability/.</p> |
| Explanation for departure : | |
| <i>Large companies are required to complete the columns below. Non-large companies are encouraged to complete the columns below.</i> | |
| Measure : | |
| Timeframe : | |

Intended Outcome

The company addresses sustainability risks and opportunities in an integrated and strategic manner to support its long-term strategy and success.

Practice 4.3

The board takes appropriate action to ensure they stay abreast with and understand the sustainability issues relevant to the company and its business, including climate-related risks and opportunities.

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| Application | : | Applied |
| Explanation on application of the practice | : | <p>Sustainability remains a key focus area for AEON Credit's Board. The Board receives quarterly updates and briefings from Key Senior Management on sustainability activities, including progress on environmental, social and governance initiatives, as well as identified sustainability and climate-related risks and opportunities.</p> <p>To remain informed on relevant sustainability developments, Directors participate in external seminars, training programmes and workshops conducted by sustainability practitioners and subject matter experts. These programmes cover emerging trends, regulatory developments and leading practices relevant to AEON Credit's business and operating environment.</p> <p>AEON Credit has adopted IFRS S1 and S2, with FYE2026 serving as the transition period ahead of full disclosures in FYE2028. In line with this, AEON Credit is strengthening its double materiality assessment approach, with the Board participating as evaluators in the materiality assessment process for the first time. This enables the Board to consider both the impact of sustainability matters on AEON Credit's financial performance (financial materiality) and the impact on the environment and society (impact materiality), thereby supporting more comprehensive and informed decision-making.</p> <p>Additional measures include dedicated workshops for sustainability and climate risk identification, informed by the outcomes of the double materiality assessment and climate scenario analysis. The outputs from these workshops are used to enhance risk assessments, refine strategies and strengthen target setting, with the results to be tabled to the Board for review and, where applicable, approval.</p> <p>Through these structured reporting, targeted training and the enhancement of assessment processes, the Board maintains oversight and understanding of sustainability matters, including climate-related</p> |

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| | risks and opportunities, and is equipped to provide informed strategic direction to AEON Credit. | |
| Explanation for departure | : | |
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| <i>Large companies are required to complete the columns below. Non-large companies are encouraged to complete the columns below.</i> | | |
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Intended Outcome

The company addresses sustainability risks and opportunities in an integrated and strategic manner to support its long-term strategy and success.

Practice 4.4

Performance evaluations of the board and senior management include a review of the performance of the board and senior management in addressing the company’s material sustainability risks and opportunities.

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| Application | : | Applied |
| Explanation on application of the practice | : | <p>For FYE2026, the Board Effectiveness Evaluation (“BEE”) scope was expanded to include specific criteria assessing the Board’s effectiveness in addressing AEON Credit’s material sustainability risks and opportunities. This evaluation supports the Board’s oversight of the Group’s Economic, Environmental, Social and Governance (“EESG”) strategy, including monitoring the execution of sustainability initiatives and progress towards long-term value creation.</p> <p>In addition, the Board assessed the MD & CEO and the Chief Financial Officer (“CFO”) on their respective roles in sustainability management. The assessment considers how Management identifies, manages and reports on material ESG risks and opportunities, as well as the effectiveness of initiatives undertaken to deliver AEON Credit’s sustainability targets and commitments.</p> <p>The results of these evaluations are used to strengthen accountability, enhance governance practices and identify areas for continuous improvement in AEON Credit’s sustainability strategy, ensuring alignment with both internal objectives while taking into consideration evolving regulatory requirements and relevant external frameworks such as the NSRF.</p> |
| Explanation for departure | : | |
| <i>Large companies are required to complete the columns below. Non-large companies are encouraged to complete the columns below.</i> | | |
| Measure | : | |
| Timeframe | : | |

Intended Outcome

The company addresses sustainability risks and opportunities in an integrated and strategic manner to support its long-term strategy and success.

Practice 4.5- Step Up

The board identifies a designated person within management, to provide dedicated focus to manage sustainability strategically, including the integration of sustainability considerations in the operations of the company.

Note: The explanation on adoption of this practice should include a brief description of the responsibilities of the designated person and actions or measures undertaken pursuant to the role in the financial year.

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| Application | : | Adopted |
| Explanation on adoption of the practice | : | <p>The Management Sustainability Committee (“MSC”), chaired by the Deputy CEO & Chief Governance & Transformation Officer and comprising members of Key Senior Management, provides dedicated focus to manage sustainability strategically. The MSC oversees the formulation and implementation of AEON Credit’s sustainability strategies and ensures that sustainability considerations are integrated across business operations, including the identification, assessment and management of material ESG and climate-related risks and opportunities.</p> <p>The MSC meets quarterly and reports to the Board on sustainability priorities, progress against targets, key developments and emerging risks and opportunities.</p> <p>To support implementation at the operational level, the Sustainability function, together with designated Sustainability Champions across business units, facilitates the execution of sustainability initiatives, promotes cross-functional alignment and supports performance monitoring against established targets.</p> <p>This governance structure establishes clear and well-defined accountability at the senior management level, while enabling effective coordination, alignment, and oversight across business units, operating entities, and sustainability functions. It supports the consistent monitoring and execution of AEON Credit’s sustainability agenda, fosters ownership of sustainability initiatives across the Group, and ensures that sustainability objectives are implemented in a cohesive and effective manner.</p> |

Intended Outcome

Board decisions are made objectively in the best interests of the company taking into account diverse perspectives and insights.

Practice 5.1

The Nomination Committee should ensure that the composition of the board is refreshed periodically. The tenure of each director should be reviewed by the Nomination Committee and annual re-election of a director should be contingent on satisfactory evaluation of the director’s performance and contribution to the board.

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|--|---|---|
| Application | : | Applied |
| Explanation on application of the practice | : | <p>The NRC is responsible for reviewing and recommending to the Board matters relating to the appointment and re-election of Directors, as well as overseeing assessments of Directors’ performance and contributions.</p> <p>The NRC reviews the structure, size and composition of the Board, including diversity of skills, knowledge, experience, gender, age and ethnicity, taking into consideration the nature, size and complexity of AEON Credit’s operations. This review is supported by the BEE process and informs recommendations on Board refreshment and succession planning.</p> <p>The NRC reviews the tenure of each Director and considers the annual re-election of Directors retiring by rotation pursuant to the Company’s Constitution. Recommendations for re-election at the Annual General Meeting (“AGM”) are made based on the NRC’s assessment of the retiring Directors’ performance and contributions, informed by the latest BEE outcomes.</p> |
| Explanation for departure | : | |
| <i>Large companies are required to complete the columns below. Non-large companies are encouraged to complete the columns below.</i> | | |
| Measure | : | |
| Timeframe | : | |

Intended Outcome

Board decisions are made objectively in the best interests of the company taking into account diverse perspectives and insights.

Practice 5.2

At least half of the board comprises independent directors. For Large Companies, the board comprises a majority independent directors.

| Application | : | Applied | | | | | | | | | | | | |
|--|------------------|---|-------------|------------------|----------------|------------------------------------|---|------|--|---|------|---|---|------|
| Explanation on application of the practice | : | <p>As at 28 February 2026, the Board comprises eleven (11) Directors, of whom six (6) are Independent Non-Executive Directors (“INEDs”), representing a majority of the Board.</p> <p>The Board Charter prescribes that at least one-third (1/3) of the Board shall comprise INEDs. With INEDs representing 54.5% of the Board, AEON Credit exceeds the minimum independence requirements under the MMLR and the MCGG.</p> <p>The composition of the Board as at 28 February 2026 is summarised below:</p> <table border="1"><thead><tr><th>Designation</th><th>No. of Directors</th><th>Percentage (%)</th></tr></thead><tbody><tr><td>Independent Non-Executive Director</td><td>6</td><td>54.5</td></tr><tr><td>Non-Independent Non-Executive Director</td><td>3</td><td>27.3</td></tr><tr><td>Executive Director (including MD & CEO)</td><td>2</td><td>18.2</td></tr></tbody></table> <p>In addition, Datuk Adinan bin Maning continues to serve as the Senior INED, acting as a sounding board to the Chairman and as the principal conduit between the Chairman and the Independent Directors.</p> <p>The independence of each INED is assessed annually to ensure continued compliance with the definition of an “Independent Director” under the MMLR.</p> | Designation | No. of Directors | Percentage (%) | Independent Non-Executive Director | 6 | 54.5 | Non-Independent Non-Executive Director | 3 | 27.3 | Executive Director (including MD & CEO) | 2 | 18.2 |
| Designation | No. of Directors | Percentage (%) | | | | | | | | | | | | |
| Independent Non-Executive Director | 6 | 54.5 | | | | | | | | | | | | |
| Non-Independent Non-Executive Director | 3 | 27.3 | | | | | | | | | | | | |
| Executive Director (including MD & CEO) | 2 | 18.2 | | | | | | | | | | | | |
| Explanation for departure | : | | | | | | | | | | | | | |
| <i>Large companies are required to complete the columns below. Non-large companies are encouraged to complete the columns below.</i> | | | | | | | | | | | | | | |
| Measure | : | | | | | | | | | | | | | |
| Timeframe | : | | | | | | | | | | | | | |

Intended Outcome

Board decisions are made objectively in the best interests of the company taking into account diverse perspectives and insights.

Practice 5.3

The tenure of an independent director does not exceed a cumulative term limit of nine years. Upon completion of the nine years, an independent director may continue to serve on the board as a non-independent director.

If the board intends to retain an independent director beyond nine years, it should provide justification and seek annual shareholders' approval through a two-tier voting process.

| Application | : | Applied | | | | | | | | |
|--|-----------------|--|------------------|-----------------|-------------------|---|--------------------|---|--------------------|---|
| Explanation on application of the practice | : | <p>The Board Charter stipulates that the tenure of an INED shall generally not exceed a cumulative period of nine (9) years, in line with the MCGG. Upon completion of the nine (9)-year tenure, an INED may continue to serve on the Board subject to re-designation as a Non-Independent Director.</p> <p>Where the Board intends to retain an INED beyond nine (9) years, it shall provide the necessary justification and seek annual shareholders' approval through a two-tier voting process.</p> <p>As at 28 February 2026, all six (6) INEDs have served on the Board for less than nine (9) years. The tenure profile of the INEDs is summarised below:</p> <table border="1" data-bbox="555 1301 1406 1480"> <thead> <tr> <th>Years of Service</th> <th>Number of INEDs</th> </tr> </thead> <tbody> <tr> <td>Less than 3 years</td> <td>4</td> </tr> <tr> <td>3 years to 5 years</td> <td>-</td> </tr> <tr> <td>6 years to 9 years</td> <td>2</td> </tr> </tbody> </table> | Years of Service | Number of INEDs | Less than 3 years | 4 | 3 years to 5 years | - | 6 years to 9 years | 2 |
| Years of Service | Number of INEDs | | | | | | | | | |
| Less than 3 years | 4 | | | | | | | | | |
| 3 years to 5 years | - | | | | | | | | | |
| 6 years to 9 years | 2 | | | | | | | | | |
| Explanation for departure | : | | | | | | | | | |
| <i>Large companies are required to complete the columns below. Non-large companies are encouraged to complete the columns below.</i> | | | | | | | | | | |
| Measure | : | | | | | | | | | |
| Timeframe | : | | | | | | | | | |

Intended Outcome

Board decisions are made objectively in the best interests of the company taking into account diverse perspectives and insights.

Practice 5.4 - Step Up

The board has a policy which limits the tenure of its independent directors to nine years without further extension.

Note: To qualify for adoption of this Step Up practice, a listed issuer must have a formal policy which limits the tenure of an independent director to nine years without further extension i.e. shareholders' approval to retain the director as an independent director beyond nine years.

| | | |
|--|---|--|
| Application | : | Not Adopted |
| Explanation on adoption of the practice | : | In light of Practice 5.3 being applied, Practice 5.4 is not adopted. |

Intended Outcome

Board decisions are made objectively in the best interests of the company taking into account diverse perspectives and insights.

Practice 5.5

Appointment of board and senior management are based on objective criteria, merit and with due regard for diversity in skills, experience, age, cultural background and gender.

Directors appointed should be able to devote the required time to serve the board effectively. The board should consider the existing board positions held by a director, including on boards of non-listed companies. Any appointment that may cast doubt on the integrity and governance of the company should be avoided.

| | |
|---|--|
| Application | : Applied |
| Explanation on application of the practice | <p>Appointments to the Board and Key Senior Management of AEON Credit are based on objective criteria and merit, with due regard for diversity in skills, experience, age, cultural background and gender.</p> <p>The NRC conducts fit and proper assessments when recommending Director appointments, taking into consideration the candidate’s skills, experience, core competencies, background and personal qualities.</p> <p>The Board remains focused on ensuring that its Directors possess the requisite skills, knowledge and experience to effectively lead and guide AEON Credit. Key competency areas considered at the Board and Key Senior Management levels include relevant industry experience and essential functional expertise.</p> <p>The Board considers its current size and composition to be appropriate and well-balanced, taking into account the required mix of skills, experience and core competencies, as well as the need to safeguard the interests of minority shareholders. The Board comprises individuals with diverse professional backgrounds and experience in areas including financial services, law, finance and accounting, audit and taxation, commerce, sales and marketing, corporate branding, information technology (“IT”), public relations and public service. There is no individual Director or group of Directors that dominates the Board’s decision-making process.</p> <p>The diversity of the Board and Key Senior Management in terms of race/ethnicity (cultural background), nationality, age and gender as at 28 February 2026 is presented below:</p> |

| | Race / Ethnicity | | | | Nationality | |
|-----------------------|------------------|---------|--------|----------|-------------|----------|
| | Malay | Chinese | Indian | Japanese | Malaysian | Japanese |
| Director | 3 | 4 | 1 | 3 | 8 | 3 |
| Key Senior Management | 1 | 5 | 1 | 2 | 7 | 2 |

| | Age / Years | | | | Gender | |
|-----------------------|-------------|-------|-------|-----|--------|--------|
| | <41 | 41-50 | 51-60 | >60 | Male | Female |
| Director | - | 2 | 2 | 7 | 7 | 4 |
| Key Senior Management | 0 | 4 | 5 | 0 | 7 | 2 |

The Board's composition reflects diversity across ethnicity, age groups and areas of expertise, with female Directors representing 36.4% of the Board. Further details are set out in the Board of Directors' Profiles in AEON Credit's Integrated Annual Report 2026.

The Board is satisfied with the level of time commitment demonstrated by Directors in the discharge of their duties and responsibilities. As at 28 February 2026, none of the Directors holds more than five (5) directorships in listed companies.

Explanation for departure :

Large companies are required to complete the columns below. Non-large companies are encouraged to complete the columns below.

Measure :

Timeframe :

Intended Outcome

Board decisions are made objectively in the best interests of the company taking into account diverse perspectives and insights.

Practice 5.6

In identifying candidates for appointment of directors, the board does not solely rely on recommendations from existing board members, management or major shareholders. The board utilises independent sources to identify suitably qualified candidates.

If the selection of candidates was based on recommendations made by existing directors, management or major shareholders, the Nominating Committee should explain why these source(s) suffice and other sources were not used.

| | | |
|---|---|---|
| Application | : | Applied |
| Explanation on application of the practice | : | <p>In identifying candidates for appointment as Independent Directors, the Board does not rely solely on recommendations from existing Directors, Management or major shareholders. The Board also considers referrals from independent sources and candidates identified through a structured and transparent selection process.</p> <p>The NRC is responsible for identifying and nominating suitable candidates for appointment to the Board through various sources, including directors' registries and independent search firms.</p> <p>Appointments of Independent Directors are made by the Board, subject to a fit and proper assessment, taking into consideration Board diversity, the mix of skills and core competencies, time commitment and any potential conflicts of interest. The suitability of candidates is assessed based on, among others, the following:</p> <ul style="list-style-type: none">• Probity, personal integrity and reputation – the candidate is expected to demonstrate qualities such as honesty, integrity, diligence, independence of mind and fairness;• Competence and capability – the candidate is expected to possess the necessary skills, relevant experience, capability and commitment to effectively discharge the role; and• Time and commitment – the candidate is expected to devote sufficient time and attention to effectively discharge his or her responsibilities as a Director, taking into account other commitments. <p>The key considerations and processes for Board appointments are set out in the Board Charter. In the past, the Board has utilised independent</p> |

| | | |
|--|--|--|
| | sources to identify suitable candidates for appointment as INEDs, and will continue to leverage a range of resources when sourcing candidates, including recommendations from independent sources and referrals from industry and professional associations. | |
| Explanation for departure | : | |
| | | |
| <i>Large companies are required to complete the columns below. Non-large companies are encouraged to complete the columns below.</i> | | |
| Measure | : | |
| Timeframe | : | |

Intended Outcome

Board decisions are made objectively in the best interests of the company taking into account diverse perspectives and insights.

Practice 5.7

The board should ensure shareholders have the information they require to make an informed decision on the appointment and reappointment of a director. This includes details of any interest, position or relationship that might influence, or reasonably be perceived to influence, in a material respect their capacity to bring an independent judgement to bear on issues before the board and to act in the best interests of the listed company as a whole. The board should also provide a statement as to whether it supports the appointment or reappointment of the candidate and the reasons why.

| | | |
|--|---|---|
| Application | : | Applied |
| Explanation on application of the practice | : | <p>The profile of each Director is set out in AEON Credit’s Integrated Annual Report 2026 and includes details such as age, gender, tenure of service, directorships in other companies, working experience, shareholdings in AEON Credit, as well as any disclosed conflicts of interest.</p> <p>As stipulated in the Board Charter, the Board is responsible for ensuring that shareholders are provided with sufficient information to make informed decisions on the appointment and reappointment of Directors. This includes disclosure of any interest, position or relationship that may influence, or reasonably be perceived to influence, in a material respect, a Director’s capacity to exercise independent judgement and to act in the best interests of AEON Credit as a whole.</p> <p>In compliance with the MMLR, explanatory notes are included in the Notice of AGM to accompany resolutions for the re-election of Directors who retire by rotation and have offered themselves for re-election pursuant to the Company’s Constitution.</p> <p>Each Director standing for re-election is evaluated by the NRC and provides an annual declaration of his or her fitness and propriety to continue acting as a Director of AEON Credit, in accordance with the Group’s Policy of Fit and Proper.</p> |
| Explanation for departure | : | |
| <i>Large companies are required to complete the columns below. Non-large companies are encouraged to complete the columns below.</i> | | |
| Measure | : | |
| Timeframe | : | |

Intended Outcome

Board decisions are made objectively in the best interests of the company taking into account diverse perspectives and insights.

Practice 5.8

The Nominating Committee is chaired by an Independent Director or the Senior Independent Director.

| Application | : Applied | | | | | | | | | | |
|---|---|-----|--------------------------------|---|---|---|---|---|--|--|--|
| Explanation on application of the practice | <p>The NRC of AEON Credit is chaired by Datuk Adinan bin Maning, the Senior INED.</p> <p>The NRC members as at 28 February 2026 were as follows:</p> <table border="1"><thead><tr><th>No.</th><th>Name of Director / Directorate</th></tr></thead><tbody><tr><td>1</td><td>Datuk Adinan bin Maning – Chairman / Senior Independent Non-Executive Director</td></tr><tr><td>2</td><td>Mr. S Sunthara Moorthy A/L S Subramaniam – Member / Independent Non-Executive Director</td></tr><tr><td>3</td><td>Ms. Chin Pik Yuen (Appointed on 1 October 2025) – Member / Independent Non-Executive Director</td></tr><tr><td></td><td>Datin Yasmin Ahmad Merican (Resigned on 23 June 2025) – Member / Independent Non-Executive Director</td></tr></tbody></table> <p>The NRC provides recommendations to the Board on the optimum size and composition of the Board, formalises a transparent process for the nomination of candidates to the Board and Board Committees, and supports the fair representation of minority shareholders' interests.</p> <p>The roles and responsibilities of the NRC include, among others, the following:</p> <ul style="list-style-type: none">i) Reviewing annually and recommending appropriate criteria for a balanced Board in terms of structure, size and composition, including the composition of Board Committees, the required mix of skills and experience, core competencies expected of Non-Executive Directors, and other qualities necessary for the Board to function effectively and efficiently;ii) Assessing annually the independence of Independent Directors;iii) Considering, evaluating and recommending new appointments to the Board, having regard to the criteria for a balanced Board;iv) Considering, evaluating and recommending the appointment of the MD & CEO, ED and Executive Officers; | No. | Name of Director / Directorate | 1 | Datuk Adinan bin Maning – Chairman / Senior Independent Non-Executive Director | 2 | Mr. S Sunthara Moorthy A/L S Subramaniam – Member / Independent Non-Executive Director | 3 | Ms. Chin Pik Yuen (Appointed on 1 October 2025) – Member / Independent Non-Executive Director | | Datin Yasmin Ahmad Merican (Resigned on 23 June 2025) – Member / Independent Non-Executive Director |
| No. | Name of Director / Directorate | | | | | | | | | | |
| 1 | Datuk Adinan bin Maning – Chairman / Senior Independent Non-Executive Director | | | | | | | | | | |
| 2 | Mr. S Sunthara Moorthy A/L S Subramaniam – Member / Independent Non-Executive Director | | | | | | | | | | |
| 3 | Ms. Chin Pik Yuen (Appointed on 1 October 2025) – Member / Independent Non-Executive Director | | | | | | | | | | |
| | Datin Yasmin Ahmad Merican (Resigned on 23 June 2025) – Member / Independent Non-Executive Director | | | | | | | | | | |

| | |
|--|---|
| | <ul style="list-style-type: none"> v) Reviewing and recommending appointments of Directors to Board Committees; vi) Reviewing and recommending the re-election of Directors retiring in accordance with the Company's Constitution, taking into account the annual assessment conducted on the relevant Directors; vii) Developing, maintaining and reviewing the criteria and processes for Board recruitment, as well as the annual assessment of the Board, Board Committees and each Director; viii) Reviewing Directors' training and orientation requirements, recommending appropriate plans and programmes, and facilitating induction programmes for newly appointed Directors; ix) Reviewing and making recommendations to the Board on succession planning for key positions within AEON Credit to ensure continuity in Key Senior Management; and x) Recommending to the Board the protocol for accepting new directorships in other companies or entities. <p>The TOR of the NRC is available on AEON Credit's corporate website at https://aeoncredit.com.my/about-us/corporate-governance/board-risk-charter/.</p> |
| Explanation for departure | : |
| <i>Large companies are required to complete the columns below. Non-large companies are encouraged to complete the columns below.</i> | |
| Measure | : |
| Timeframe | : |

Intended Outcome

Board decisions are made objectively in the best interests of the company taking into account diverse perspectives and insights.

Practice 5.9

The board comprises at least 30% women directors.

| | | |
|--|---|---|
| Application | : | Applied |
| Explanation on application of the practice | : | <p>Recognising the value of gender diversity in strengthening Board deliberations and decision-making, the Board remains committed to maintaining at least 30% female representation on the Board as stipulated in the Board Charter.</p> <p>As at 28 February 2026, the Board comprises eleven (11) members, of whom four (4) are female Directors, representing 36.4% of the Board.</p> |
| Explanation for departure | : | |
| <i>Large companies are required to complete the columns below. Non-large companies are encouraged to complete the columns below.</i> | | |
| Measure | : | |
| Timeframe | : | |

Intended Outcome

Board decisions are made objectively in the best interests of the company taking into account diverse perspectives and insights.

Practice 5.10

The board discloses in its annual report the company's policy on gender diversity for the board and senior management.

| | | | |
|--|---|---|--|
| Application | : | Applied | |
| Explanation on application of the practice | : | <p>Recognising the value of gender diversity in strengthening Board deliberations and decision-making, the Board remains committed to maintaining at least 30% female representation on the Board, as stipulated in the Board Charter.</p> <p>The Board has disclosed the gender diversity policy for the Board and Management on pages 109, 152, 164 and 165 of AEON Credit's Integrated Annual Report 2026.</p> | |
| Explanation for departure | : | | |
| <i>Large companies are required to complete the columns below. Non-large companies are encouraged to complete the columns below.</i> | | | |
| Measure | : | | |
| Timeframe | : | | |

Intended Outcome

Stakeholders are able to form an opinion on the overall effectiveness of the board and individual directors.

Practice 6.1

The board should undertake a formal and objective annual evaluation to determine the effectiveness of the board, its committees and each individual director. The board should disclose how the assessment was carried out its outcome, actions taken and how it has or will influence board composition.

For Large Companies, the board engages an independent expert at least every three years, to facilitate objective and candid board evaluation.

| | |
|--|--|
| <i>Note: For a Large Company to qualify for adoption of this practice, it must undertake annual board evaluation and engage an independent expert at least every three years to facilitate the evaluation.</i> | |
| Application | : Applied |
| Explanation on application of the practice | : <p>The Board undertakes an annual BEE to assess the effectiveness of the Board, Board Committees and individual Directors, in line with the MCCG, with the objective of strengthening governance practices and supporting continuous improvement.</p> <p>An independent consultant was engaged to conduct the BEE for FYE2026 using a structured and comprehensive methodology. This included a review of AEON Credit's governance framework, encompassing key documents such as the Board Charter and the Terms of Reference of the Board Committees. Questionnaires were developed and circulated to the ten (10) Directors to facilitate both self-assessment and peer assessment. In addition, interviews were conducted with selected Directors and Key Senior Management to obtain qualitative insights. The responses were consolidated and analysed, and the findings were subsequently presented to the Board together with individual assessment scorecards.</p> <p>Overall, the BEE results indicate that the Board's effectiveness score remains strong relative to market benchmarks, exceeding the financial services sector average and comparable with results achieved by leading performers in other sectors.</p> <p>The assessment further indicates that the Board operates effectively and is supported by an appropriate composition, diverse skill sets and clear leadership.</p> <p>Based on feedback obtained through the BEE, the Board's key strengths were evidence in the following areas:</p> |

| | |
|--|--|
| | <ul style="list-style-type: none"> i) Board diversity and alignment with MCCG requirements; ii) Board dynamics and constructive engagement; and iii) Efficacy of the Board and Board Committees' Chairpersons. <p>Notwithstanding the strong overall performance, the BEE identified several areas for enhancement to further strengthen Board effectiveness:</p> <ul style="list-style-type: none"> i) Board succession planning; ii) Board alignment with emerging trends; and iii) Efficacy of Board Risk Committee. <p>A summary report of the assessment, including Directors' comments, areas of strength and areas for improvement, as well as proposed action plans to enhance governance practices and support future readiness, was tabled to the NRC and the Board.</p> |
| Explanation for departure | : |
| <i>Large companies are required to complete the columns below. Non-large companies are encouraged to complete the columns below.</i> | |
| Measure | : |
| Timeframe | : |

Intended Outcome

The level and composition of remuneration of directors and senior management take into account the company's desire to attract and retain the right talent in the board and senior management to drive the company's long-term objectives.

Remuneration policies and decisions are made through a transparent and independent process.

Practice 7.1

The board has remuneration policies and procedures to determine the remuneration of directors and senior management, which takes into account the demands, complexities and performance of the company as well as skills and experience required. The remuneration policies and practices should appropriately reflect the different roles and responsibilities of non-executive directors, executive directors and senior management. The policies and procedures are periodically reviewed and made available on the company's website.

| | | |
|--|---|--|
| Application | : | Applied |
| Explanation on application of the practice | : | <p>The Board has established policies and procedures to govern the remuneration of Directors and Top Management, taking into account the scope of responsibilities, requisite skills and experience, and the performance of AEON Credit, relevant business units and the individual. These policies and procedures are aligned with AEON Credit's business strategy and long-term objectives and are designed to support sustainable value creation.</p> <p>As outlined in the Board Charter, AEON Credit is committed to providing fair, reasonable and competitive remuneration for both Executive and Non-Executive Directors to attract, retain and motivate individuals of high calibre who possess the necessary skills, experience and knowledge to contribute effectively to AEON Credit and enhance stakeholder value. Where applicable, the remuneration framework seeks to maintain an appropriate balance between fixed and performance-linked components.</p> <p>AEON Credit's remuneration policy and procedures are reviewed periodically to ensure they remain relevant, effective and aligned with market practices, regulatory expectations and the evolving needs of the Group.</p> |
| Explanation for departure | : | |
| <i>Large companies are required to complete the columns below. Non-large companies are encouraged to complete the columns below.</i> | | |
| Measure | : | |
| Timeframe | : | |

Intended Outcome

The level and composition of remuneration of directors and senior management take into account the company's desire to attract and retain the right talent in the board and senior management to drive the company's long-term objectives.

Remuneration policies and decisions are made through a transparent and independent process.

Practice 7.2

The board has a Remuneration Committee to implement its policies and procedures on remuneration including reviewing and recommending matters relating to the remuneration of the board and senior management.

The Committee has written Terms of Reference which deals with its authority and duties and these Terms are disclosed on the company's website.

| Application | : | Applied | | | | | | | | | | |
|---|--|---|-----|--------------------------------|---|---|---|---|---|--|--|--|
| Explanation on application of the practice | : | <p>AEON Credit has established the NRC, comprising three (3) members, all of whom are INEDs. The members of the NRC as at 28 February 2026 are as follows:</p> <table border="1"><thead><tr><th>No.</th><th>Name of Director / Directorate</th></tr></thead><tbody><tr><td>1</td><td>Datuk Adinan bin Maning – Chairman / Senior Independent Non-Executive Director</td></tr><tr><td>2</td><td>Mr. S Sunthara Moorthy A/L S Subramaniam – Member / Independent Non-Executive Director</td></tr><tr><td>3</td><td>Ms. Chin Pik Yuen (Appointed on 1 October 2025) – Member / Independent Non-Executive Director</td></tr><tr><td></td><td>Datin Yasmin Ahmad Merican (Resigned on 23 June 2025) – Member / Independent Non-Executive Director</td></tr></tbody></table> <p>Among others, the NRC is responsible for reviewing the remuneration of Executive Directors, Non-Executive Directors and Top Management on an annual basis and making appropriate recommendations to the Board. The NRC also ensures that remuneration packages are aligned with the criteria set out in AEON Credit's remuneration policy for Directors and Top Management, taking into account performance, responsibilities and relevant market benchmarks.</p> <p>The NRC may invite the MD & CEO, the Head of Group Human Resources and Administration Group, external advisers and other relevant persons to attend all or part of its meetings, as and when deemed necessary.</p> | No. | Name of Director / Directorate | 1 | Datuk Adinan bin Maning – Chairman / Senior Independent Non-Executive Director | 2 | Mr. S Sunthara Moorthy A/L S Subramaniam – Member / Independent Non-Executive Director | 3 | Ms. Chin Pik Yuen (Appointed on 1 October 2025) – Member / Independent Non-Executive Director | | Datin Yasmin Ahmad Merican (Resigned on 23 June 2025) – Member / Independent Non-Executive Director |
| No. | Name of Director / Directorate | | | | | | | | | | | |
| 1 | Datuk Adinan bin Maning – Chairman / Senior Independent Non-Executive Director | | | | | | | | | | | |
| 2 | Mr. S Sunthara Moorthy A/L S Subramaniam – Member / Independent Non-Executive Director | | | | | | | | | | | |
| 3 | Ms. Chin Pik Yuen (Appointed on 1 October 2025) – Member / Independent Non-Executive Director | | | | | | | | | | | |
| | Datin Yasmin Ahmad Merican (Resigned on 23 June 2025) – Member / Independent Non-Executive Director | | | | | | | | | | | |

| | |
|---|--|
| | <p>The roles and responsibilities of the NRC include, among others, the following:</p> <ul style="list-style-type: none"> i) Assisting the Board in developing, implementing and periodically reviewing policies and procedures relating to the structure, components and level of remuneration for Directors and Top Management; ii) Reviewing and recommending to the Board the remuneration of newly appointed Directors and newly appointed members of Board Committees; and iii) Reviewing and recommending to the Board, where applicable, annual revisions to the fees, salaries and other remuneration components of Non-Executive Directors and Executive Directors, as well as the quantum of performance-linked incentives payable to Executive Directors, subject to shareholders' approval for remuneration payable to Non-Executive Directors at a general meeting. <p>The TOR of the NRC is available on AEON Credit's corporate website at https://aeoncredit.com.my/about-us/corporate-governance/board-risk-charter/.</p> |
| Explanation for departure | : |
| <p><i>Large companies are required to complete the columns below. Non-large companies are encouraged to complete the columns below.</i></p> | |
| Measure | : |
| Timeframe | : |

Intended Outcome

Stakeholders are able to assess whether the remuneration of directors and senior management is commensurate with their individual performance, taking into consideration the company's performance.

Practice 8.1

There is detailed disclosure on named basis for the remuneration of individual directors. The remuneration breakdown of individual directors includes fees, salary, bonus, benefits in-kind and other emoluments.

| | | |
|---|---|--|
| Application | : | Applied |
| Explanation on application of the practice | : | The remuneration paid and/or payable to individual Directors of AEON Credit for FYE2026 is disclosed below on a named basis and presented by remuneration component, including fees, salaries, bonuses, benefits-in-kind and other emoluments: |

| No | Name | Directorate | Company ('000) | | | | | | | Group ('000) | | | | | | |
|----|--|---|----------------|------------|--------------|------------|------------------|------------------|--------------|--------------|------------|--------------|------------|------------------|------------------|--------------|
| | | | Fee | Allowance | Salary | Bonus | Benefits-in-kind | Other emoluments | Total | Fee | Allowance | Salary | Bonus | Benefits-in-kind | Other emoluments | Total |
| 1 | Ng Eng Kiat | Non-Independent Non-Executive Director | 351 | 0 | 0 | 0 | 31 | 0 | 382 | 351 | 0 | 0 | 0 | 31 | 0 | 382 |
| 2 | Daisuke Maeda | Managing Director & Chief Executive Officer | 0 | 223 | 660 | 330 | 172 | 2 | 1,387 | 0 | 223 | 660 | 330 | 172 | 2 | 1,387 |
| 3 | S Sunthara Moorthy A/L S Subramaniam | Independent Non-Executive Director | 258 | 0 | 0 | 0 | 0 | 0 | 258 | 348 | 0 | 0 | 0 | 0 | 0 | 348 |
| 4 | Datuk Adinan bin Maning | Senior Independent Non-Executive Director | 241 | 0 | 0 | 0 | 0 | 0 | 241 | 241 | 0 | 0 | 0 | 0 | 0 | 241 |
| 5 | Chin Pik Yuen | Independent Non-Executive Director | 220 | 0 | 0 | 0 | 0 | 0 | 220 | 220 | 0 | 0 | 0 | 0 | 0 | 220 |
| 6 | Farah Suhanah binti Ahmad Sarji | Independent Non-Executive Director | 213 | 0 | 0 | 0 | 0 | 0 | 213 | 213 | 0 | 0 | 0 | 0 | 0 | 213 |
| 7 | Wan Chee Keong | Independent Non-Executive Director | 202 | 0 | 0 | 0 | 0 | 0 | 202 | 202 | 0 | 0 | 0 | 0 | 0 | 202 |
| 8 | Shareen Shariza binti Abdul Ghani ⁽¹⁾ | Independent Non-Executive Director | 84 | 0 | 0 | 0 | 0 | 0 | 84 | 84 | 0 | 0 | 0 | 0 | 0 | 84 |
| 9 | Tsutomu Omodera | Non-Independent Non-Executive Director | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 10 | Lee Tyan Jen | Executive Director & Deputy Chief Executive Officer | 0 | 8 | 644 | 220 | 9 | 140 | 1,021 | 0 | 8 | 644 | 220 | 9 | 140 | 1,021 |
| 11 | Datin Yasmin Ahmad Merican ⁽²⁾ | Independent Non-Executive Director | 69 | 0 | 0 | 0 | 0 | 0 | 69 | 69 | 0 | 0 | 0 | 0 | 0 | 69 |
| 12 | Naoya Okada ⁽³⁾ | Non-Independent Non-Executive Director | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Total Amount | | 1,638 | 231 | 1,304 | 550 | 212 | 142 | 4,077 | 1,728 | 231 | 1,304 | 550 | 212 | 142 | 4,167 |

Notes: (1) Appointed on 1 October 2025

(2) Resigned on 23 June 2025

(3) Resigned on 28 February 2026

Intended Outcome

Stakeholders are able to assess whether the remuneration of directors and senior management is commensurate with their individual performance, taking into consideration the company's performance.

Practice 8.2

The board discloses on a named basis the top five senior management's remuneration component including salary, bonus, benefits in-kind and other emoluments in bands of RM50,000.

| | | |
|--|---|--|
| Application | : | Departure |
| Explanation on application of the practice | : | - |
| Explanation for departure | : | <p>The Board is of the view that disclosing the remuneration of five members of Top Management on a named basis would not be in the best interests of AEON Credit, given the sensitivity of such information and the highly competitive nature of the industry.</p> <p>Notwithstanding this, the Board provides assurance that the remuneration of Top Management is aligned with individual performance, AEON Credit's overall performance and the achievement of key performance indicators.</p> <p>The detailed remuneration of top two (2) members of Top Management, namely the MD & CEO and the ED & Deputy Chief Executive Officer, is disclosed in this Corporate Governance Report under Practice 8.1.</p> <p>In addition, AEON Credit has disclosed the aggregate remuneration of Top Management in Note 29 to the Audited Financial Statements for FYE2026.</p> |
| <i>Large companies are required to complete the columns below. Non-large companies are encouraged to complete the columns below.</i> | | |
| Measure | : | The Board will closely monitor relevant market developments in relation to such disclosures for future consideration and implementation, where appropriate. |
| Timeframe | : | Others |

| No | Name | Position | Company | | | | | |
|----|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|------------------|-----------------|
| | | | Salary | Allowance | Bonus | Benefits | Other emoluments | Total |
| 1 | Input info here | Input info here | Choose an item. | Choose an item. | Choose an item. | Choose an item. | Choose an item. | Choose an item. |
| 2 | Input info here | Input info here | Choose an item. | Choose an item. | Choose an item. | Choose an item. | Choose an item. | Choose an item. |
| 3 | Input info here | Input info here | Choose an item. | Choose an item. | Choose an item. | Choose an item. | Choose an item. | Choose an item. |
| 4 | Input info here | Input info here | Choose an item. | Choose an item. | Choose an item. | Choose an item. | Choose an item. | Choose an item. |
| 5 | Input info here | Input info here | Choose an item. | Choose an item. | Choose an item. | Choose an item. | Choose an item. | Choose an item. |

Intended Outcome

Stakeholders are able to assess whether the remuneration of directors and senior management is commensurate with their individual performance, taking into consideration the company's performance.

Practice 8.3 - Step Up

Companies are encouraged to fully disclose the detailed remuneration of each member of senior management on a named basis.

| | | |
|--|---|----------------|
| Application | : | Not Adopted |
| Explanation on adoption of the practice | : | Not applicable |

| No | Name | Position | Company ('000) | | | | | |
|----|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|------------------|-----------------|
| | | | Salary | Allowance | Bonus | Benefits | Other emoluments | Total |
| 1 | Input info here | Input info here | Input info here | Input info here | Input info here | Input info here | Input info here | Input info here |
| 2 | Input info here | Input info here | Input info here | Input info here | Input info here | Input info here | Input info here | Input info here |
| 3 | Input info here | Input info here | Input info here | Input info here | Input info here | Input info here | Input info here | Input info here |
| 4 | Input info here | Input info here | Input info here | Input info here | Input info here | Input info here | Input info here | Input info here |
| 5 | Input info here | Input info here | Input info here | Input info here | Input info here | Input info here | Input info here | Input info here |

Intended Outcome

There is an effective and independent Audit Committee.

The board is able to objectively review the Audit Committee's findings and recommendations. The company's financial statement is a reliable source of information.

Practice 9.1

The Chairman of the Audit Committee is not the Chairman of the board.

| | | |
|--|---|---|
| Application | : | Applied |
| Explanation on application of the practice | : | <p>The positions of Chairman of the Board and Chairman of the AC are held by separate individuals. The Chairman of the AC is Mr. S Sunthara Moorthy A/L S Subramaniam, an INED, while Mr. Ng Eng Kiat serves as Chairman of the Board. This arrangement is consistent with Practice 1.4 of the MCCG.</p> <p>The qualifications and experience of the AC members are set out in the Board of Directors' Profiles in AEON Credit's Integrated Annual Report 2026.</p> <p>The TOR of the AC are available on AEON Credit's corporate website at https://aeoncredit.com.my/about-us/corporate-governance/board-risk-charter/.</p> |
| Explanation for departure | : | |
| <i>Large companies are required to complete the columns below. Non-large companies are encouraged to complete the columns below.</i> | | |
| Measure | : | |
| Timeframe | : | |

Intended Outcome

There is an effective and independent Audit Committee.

The board is able to objectively review the Audit Committee’s findings and recommendations. The company’s financial statement is a reliable source of information.

Practice 9.2

The Audit Committee has a policy that requires a former partner of the external audit firm of the listed company to observe a cooling-off period of at least three years before being appointed as a member of the Audit Committee.

| | | |
|--|---|---|
| Application | : | Applied |
| Explanation on application of the practice | : | <p>None of the current members of the AC has been associated with, or has held, any senior leadership position in AEON Credit’s external audit firm in recent years. This is intended to safeguard the independence and objectivity of the external audit of the Group’s financial statements by mitigating potential conflicts of interest, including circumstances where a former key audit partner may be perceived to exert undue influence over the audit process or the preparation of AEON Credit’s financial statements.</p> <p>In addition, the TOR of the AC stipulate that any former partner of AEON Credit’s external audit firm must observe a cooling-off period of at least three (3) years before being eligible for appointment as a member of the AC. This requirement further reinforces the independence of the AC and promotes robust oversight of the financial reporting process.</p> <p>The TOR of the AC are available on AEON Credit’s corporate website at https://aeoncredit.com.my/about-us/corporate-governance/board-risk-charter/.</p> |
| Explanation for departure | : | |
| <i>Large companies are required to complete the columns below. Non-large companies are encouraged to complete the columns below.</i> | | |
| Measure | : | |
| Timeframe | : | |

Intended Outcome

There is an effective and independent Audit Committee.

The board is able to objectively review the Audit Committee's findings and recommendations. The company's financial statement is a reliable source of information.

Practice 9.3

The Audit Committee has policies and procedures to assess the suitability, objectivity and independence of the external auditor to safeguard the quality and reliability of audited financial statements.

| | | |
|---|---|--|
| Application | : | Applied |
| Explanation on application of the practice | : | <p>The roles and responsibilities of the AC in assessing the suitability, objectivity and independence of the external auditors are set out in the TOR of the AC. These include, among others, the following:</p> <ul style="list-style-type: none">• Reviewing with the external auditors the audit scope and plan, including any changes to the planned audit scope and the proposed audit fees in relation to the statutory audit;• Assessing the suitability, independence and objectivity of the external auditors, including the nature and extent of non-audit services;• Considering the appointment or re-appointment of the external auditors, including the terms of engagement, and any matters relating to their resignation or removal, prior to making recommendations to the Board; and• Reviewing and recommending to the Board for approval all non-audit services provided by the external auditors and/or their network firms or affiliates during the financial year, including evaluating the nature of such services, the fees (both individually and in aggregate) relative to the statutory audit fees, and the safeguards in place to mitigate any threat to the auditor's objectivity and independence arising from the provision of non-audit services. <p>During the AC Meeting held on 3 April 2025, Messrs. Deloitte Malaysia PLT (formerly known as Deloitte PLT) provided assurance that they had not identified any breach of independence and were in compliance with the independence requirement in accordance with the relevant professional and regulatory requirements in respect of the Audited Financial Statements of the Group.</p> |

| | | |
|--|--|--|
| | <p>At the Special AC Meeting held on 8 May 2025, the AC reviewed and assessed the external auditors, Messrs. Deloitte Malaysia PLT's performance and competency, covering areas such as the professional reputation and calibre of the external audit firm, its quality control processes and performance, the competency of the audit partner and audit team members assigned to the engagement, the adequacy of the audit scope and planning, as well as active communication with the AC and Management during the audit process and responsiveness in addressing issues.</p> <p>Based on the assessment, the AC was satisfied with Messrs. Deloitte Malaysia PLT's overall performance and technical competency and accordingly recommended their re-appointment as the External Auditors for the Board's consideration. Having reviewed the outcome of the assessment and the AC's recommendation, the Board approved the proposed re-appointment of Messrs. Deloitte Malaysia PLT as the external auditors for FYE2026 on 13 May 2025, which was subsequently approved by the shareholders at the AEON Credit's 28th AGM held on 25 June 2025.</p> | |
| Explanation for departure | | |
| <i>Large companies are required to complete the columns below. Non-large companies are encouraged to complete the columns below.</i> | | |
| Measure | | |
| Timeframe | | |

Intended Outcome

There is an effective and independent Audit Committee.

The board is able to objectively review the Audit Committee's findings and recommendations. The company's financial statement is a reliable source of information.

Practice 9.4 - Step Up

The Audit Committee should comprise solely of Independent Directors.

| Application | : | Adopted | | | | | | | | |
|--|--|--|-----|--------------------------------|---|---|---|--|---|--|
| Explanation on adoption of the practice | : | As at 28 February 2026, the AC comprised three (3) members, all of whom are INEDs, as follows: | | | | | | | | |
| | | <table border="1"><thead><tr><th>No.</th><th>Name of Director / Directorate</th></tr></thead><tbody><tr><td>1</td><td>Mr. S Sunthara Moorthy A/L S Subramaniam – Chairman / Independent Non-Executive Director</td></tr><tr><td>2</td><td>Ms. Chin Pik Yuen – Member / Independent Non-Executive Director</td></tr><tr><td>3</td><td>Ms. Farah Suhanah binti Ahmad Sarji – Member / Independent Non-Executive Director</td></tr></tbody></table> | No. | Name of Director / Directorate | 1 | Mr. S Sunthara Moorthy A/L S Subramaniam – Chairman / Independent Non-Executive Director | 2 | Ms. Chin Pik Yuen – Member / Independent Non-Executive Director | 3 | Ms. Farah Suhanah binti Ahmad Sarji – Member / Independent Non-Executive Director |
| | No. | Name of Director / Directorate | | | | | | | | |
| | 1 | Mr. S Sunthara Moorthy A/L S Subramaniam – Chairman / Independent Non-Executive Director | | | | | | | | |
| | 2 | Ms. Chin Pik Yuen – Member / Independent Non-Executive Director | | | | | | | | |
| 3 | Ms. Farah Suhanah binti Ahmad Sarji – Member / Independent Non-Executive Director | | | | | | | | | |
| | | The composition of the AC, comprising entirely INEDs, reflects the Board's commitment to strong independent oversight of AEON Credit's financial reporting process, internal controls and risk management framework. | | | | | | | | |
| | | | | | | | | | | |

Intended Outcome

There is an effective and independent Audit Committee.

The board is able to objectively review the Audit Committee's findings and recommendations. The company's financial statement is a reliable source of information.

Practice 9.5

Collectively, the Audit Committee should possess a wide range of necessary skills to discharge its duties. All members should be financially literate, competent and are able to understand matters under the purview of the Audit Committee including the financial reporting process.

All members of the Audit Committee should undertake continuous professional development to keep themselves abreast of relevant developments in accounting and auditing standards, practices and rules.

| | | |
|---|---|---|
| Application | : | Applied |
| Explanation on application of the practice | : | <p>All members of the AC are financially literate and possess the requisite knowledge, skills and experience to discharge their duties effectively. The composition of the AC provides an appropriate balance of expertise, enabling members to maintain a sound understanding of AEON Credit's business and to adopt a rigorous and analytical approach when reviewing the Group's financial reporting processes, transactions and other financial information.</p> <p>The Chairman of the AC, Mr. S Sunthara Moorthy A/L S Subramaniam, is a Fellow Member of the Association of Chartered Certified Accountants ("ACCA") and a member of the Malaysian Institute of Accountants ("MIA"). He has over thirty (30) years of experience in areas including general management, strategic business development, corporate finance, accountancy, taxation and audit.</p> <p>Ms. Chin Pik Yuen is a Certified Public Accountant with the Malaysian Institute of Certified Public Accountants ("MICPA") and a Chartered Accountant of the MIA. She also holds a Postgraduate Diploma in Anti-Money Laundering from the University of Manchester, Manchester Business School. She began her career as a statutory auditor in 1988 and has over twenty (20) years of experience in internal audit, systems and methods, human resources and administration, as well as risk and compliance roles within the banking and capital market sectors. She later served at the Securities Commission Malaysia from 2014 until her retirement in 2021 as General Manager of the Corporate Planning and Strategy Department.</p> |

| | | |
|---|---|--|
| | <p>Ms. Farah Suhanah binti Ahmad Sarji holds a Bachelor of Arts (Hons) in Law from the University of Kent at Canterbury, United Kingdom, and was admitted as an Advocate and Solicitor of the High Court of Malaya in 1996. She has over twenty-six (26) years of experience in legal and commercial matters, with expertise in regulatory compliance at both local and international levels across industries such as oil and gas, telecommunications and satellite services as well as the palm oil plantation sector.</p> <p>All AC members recognise the importance of continuous professional development and undertake relevant training programmes to stay abreast of industry developments, regulatory changes and evolving governance practices. Details of the training programmes attended by the Directors, including AC members, are disclosed in the AEON Credit's Integrated Annual Report 2026.</p> | |
| Explanation for departure | | |
| <p><i>Large companies are required to complete the columns below. Non-large companies are encouraged to complete the columns below.</i></p> | | |
| Measure | | |
| Timeframe | | |

Intended Outcome

Companies make informed decisions about the level of risk they want to take and implement necessary controls to pursue their objectives.

The board is provided with reasonable assurance that adverse impact arising from a foreseeable future event or situation on the company's objectives is mitigated and managed.

Practice 10.1

The board should establish an effective risk management and internal control framework.

| | | |
|---|---|---|
| Application | : | Applied |
| Explanation on application of the practice | : | <p>The Board has overall responsibility for establishing and maintaining a sound corporate governance framework within AEON Credit, including effective risk management and internal control processes. In this regard, the Board plays a pivotal role in fostering a strong risk management and internal control culture across the Group.</p> <p>In supporting the achievement of AEON Credit's strategic objectives and providing reasonable assurance on the effectiveness of internal controls, the Board sets the appropriate tone at the top by clearly articulating governance and risk management expectations. The Board also delegates specific oversight responsibilities to its committees to enable focused and effective supervision.</p> <p>The Board is supported by the AC and the BRC, both of which assist in overseeing and reviewing the adequacy and effectiveness of AEON Credit's risk management and internal control framework. The AC and BRC report to the Board on a quarterly basis, providing updates on their deliberations, key findings and recommendations for the Board's consideration and direction.</p> <p>The Board has established a comprehensive risk management and corporate governance framework that sets clear standards for governance and risk oversight across AEON Credit. In addition to the BRC, the Risk & Compliance Committee ("RCC") supports oversight of risk and compliance matters, including adherence to applicable laws, regulations, guidelines and recognised best practices. A dedicated risk management function is also in place to systematically identify, assess, mitigate and monitor risks arising from both internal and external factors, thereby supporting enterprise-wide operational resilience and sustainable business performance.</p> |

| | | |
|--|---|--|
| | Further details of AEON Credit’s risk management and internal control framework are set out in the Statement of Risk Management and Internal Control (“SORMIC”) in AEON Credit’s Integrated Annual Report 2026. | |
| Explanation for departure | : | |
| | | |
| <i>Large companies are required to complete the columns below. Non-large companies are encouraged to complete the columns below.</i> | | |
| Measure | : | |
| Timeframe | : | |

Intended Outcome

Companies make informed decisions about the level of risk they want to take and implement necessary controls to pursue their objectives.

The board is provided with reasonable assurance that adverse impact arising from a foreseeable future event or situation on the company's objectives is mitigated and managed.

Practice 10.2

The board should disclose the features of its risk management and internal control framework, and the adequacy and effectiveness of this framework.

| | |
|---|---|
| Application | : Applied |
| Explanation on application of the practice | <p>The key features of AEON Credit's risk management and internal control framework are set out in the Statement of Risk Management and Internal Control ("SORMIC") included in AEON Credit's Integrated Annual Report 2026.</p> <p>AEON Credit has established an Enterprise Risk Management Framework ("ERMF"), which provides a structured and systematic approach to managing risks across the Group. The ERMF defines the governance structure, mechanisms and processes to ensure that risks are identified, assessed, managed and monitored effectively. By embedding the ERMF into business operations and decision-making processes, AEON Credit enhances organisational resilience, strengthens overall performance and supports sustainable long-term value creation.</p> <p>The key components of the ERMF include:</p> <ul style="list-style-type: none">i) Risk appetite and tolerance, which define the level and type of risk the Group is willing to accept in pursuit of its objectives;ii) Risk governance and oversight, including clearly defined roles and responsibilities across the Board, Board Committees and Management;iii) Risk and compliance culture, which promotes awareness, accountability and ethical conduct across all levels of the organisation; andiv) Risk management processes, encompassing the identification, assessment, mitigation, monitoring, and reporting of risks. <p>The Board has also implemented key processes to assess and maintain the adequacy and integrity of AEON Credit's internal control system, including, but not limited to, the following:</p> <ul style="list-style-type: none">i) Annual business planning and budgeting processes to align strategic objectives with operational execution; |

| | |
|--|---|
| | <ul style="list-style-type: none"> ii) Core Values and Code of Ethics and Conduct to guide behaviour and decision-making across the Group; iii) Corporate Decision Authority Matrix to define approval limits and ensure appropriate segregation of duties; and iv) Documented policies and standard operating procedures to promote consistency, accountability and effective control in business operations. <p>As outlined in the SORMIC, the Board has confirmed that it is satisfied with the adequacy and effectiveness of AEON Credit's risk management and internal control framework for FYE2026.</p> |
| Explanation for departure : | |
| <i>Large companies are required to complete the columns below. Non-large companies are encouraged to complete the columns below.</i> | |
| Measure : | |
| Timeframe : | |

Intended Outcome

Companies make informed decisions about the level of risk they want to take and implement necessary controls to pursue their objectives.

The board is provided with reasonable assurance that adverse impact arising from a foreseeable future event or situation on the company's objectives is mitigated and managed.

Practice 10.3 - Step Up

The board establishes a Risk Management Committee, which comprises a majority of independent directors, to oversee the company's risk management framework and policies.

| Application | : | Adopted | | | | | | | | | | |
|--|---|--|-----|--------------------------------|---|---|---|---|---|---|--|--|
| Explanation on adoption of the practice | : | <p>The Board has established the BRC to oversee AEON Credit's risk management framework and related policies. The BRC comprises three (3) INEDs as follows:</p> <table border="1"><thead><tr><th>No.</th><th>Name of Director / Directorate</th></tr></thead><tbody><tr><td>1</td><td>Datuk Adinan bin Maning – Chairman / Senior Independent Non-Executive Director</td></tr><tr><td>2</td><td>Mr. Wan Chee Keong – Member / Independent Non-Executive Director</td></tr><tr><td>3</td><td>Ms. Shareen Shariza binti Abdul Ghani (Appointed on 1 October 2025) – Member / Independent Non-Executive Director</td></tr><tr><td></td><td>Datin Yasmin Ahmad Merican (Resigned on 23 June 2025) – Member / Independent Non-Executive Director</td></tr></tbody></table> <p>During the financial year, Ms. Shareen Shariza binti Abdul Ghani was appointed as a member of the BRC on 1 October 2025, succeeding Datin Yasmin Ahmad Merican, who resigned as an INED of AEON Credit on 23 June 2025.</p> <p>In FYE2026, the BRC, among other matters, reviewed and recommended various risk and compliance related policies for the Board's approval, deliberated on market and environmental developments, identified emerging risks and discussed legal and regulatory compliance matters affecting the Group.</p> <p>The TOR of the BRC is available on AEON Credit's corporate website at https://aeoncredit.com.my/about-us/corporate-governance/board-risk-charter/.</p> | No. | Name of Director / Directorate | 1 | Datuk Adinan bin Maning – Chairman / Senior Independent Non-Executive Director | 2 | Mr. Wan Chee Keong – Member / Independent Non-Executive Director | 3 | Ms. Shareen Shariza binti Abdul Ghani (Appointed on 1 October 2025) – Member / Independent Non-Executive Director | | Datin Yasmin Ahmad Merican (Resigned on 23 June 2025) – Member / Independent Non-Executive Director |
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| 1 | Datuk Adinan bin Maning – Chairman / Senior Independent Non-Executive Director | | | | | | | | | | | |
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| | Datin Yasmin Ahmad Merican (Resigned on 23 June 2025) – Member / Independent Non-Executive Director | | | | | | | | | | | |

Intended Outcome

Companies have an effective governance, risk management and internal control framework and stakeholders are able to assess the effectiveness of such a framework.

Practice 11.1

The Audit Committee should ensure that the internal audit function is effective and able to function independently.

| | | |
|---|---|--|
| Application | : | Applied |
| Explanation on application of the practice | : | <p>Pursuant to Paragraph 15.27 of the MMLR, the Board has established an in-house internal audit function that operates independently of the activities it audits. The primary responsibility of the Internal Audit Division (“IAD”) is to provide independent and objective assurance on the adequacy and effectiveness of AEON Credit’s risk management, internal control, anti-bribery and corruption, whistleblowing and governance processes implemented by Management.</p> <p>The IAD’s mission, scope of work, responsibilities and authority are set out in its Internal Audit Charter, which is approved by the AC. To preserve its independence, the Head of IAD reports functionally to the AC and administratively to the MD & CEO, and has direct and unrestricted access to the AC. This reporting structure enables the AC to ensure that the IAD is able to carry out its responsibilities objectively and without undue influence.</p> <p>The AC reviews and approves the IAD’s annual audit plan, including its scope, coverage and resource requirements, to ensure that key risk areas are adequately addressed. The AC also receives quarterly reports from the IAD on the outcome of audit engagements conducted during the preceding period. These reports include key audit findings, root causes and Management’s action plans to address identified issues, enabling the AC to monitor the timely implementation of corrective measures.</p> <p>During FYE2026, the AC held two (2) private sessions with the Head of IAD, without the presence of Executive Board Member and Management, to discuss any significant matters or concerns that may require the AC’s attention.</p> <p>In April 2025, the AC conducted an evaluation of the performance and effectiveness of the internal audit function, in line with Paragraph 15.12 of the MMLR. The assessment covered, among others, the adequacy of the IAD’s scope of work, functions, competency and resources, with the</p> |

| | | |
|--|---|--|
| | aim of ensuring that the internal audit function remains independent, effective and adequately resourced to carry out its duties. | |
| Explanation for departure | : | |
| | | |
| <i>Large companies are required to complete the columns below. Non-large companies are encouraged to complete the columns below.</i> | | |
| Measure | : | |
| Timeframe | : | |

Intended Outcome

Companies have an effective governance, risk management and internal control framework and stakeholders are able to assess the effectiveness of such a framework.

Practice 11.2

The board should disclose–

- whether internal audit personnel are free from any relationships or conflicts of interest, which could impair their objectivity and independence;
- the number of resources in the internal audit department;
- name and qualification of the person responsible for internal audit; and
- whether the internal audit function is carried out in accordance with a recognised framework.

| | | |
|---|---|--|
| Application | : | Applied |
| Explanation on application of the practice | : | <p>The internal audit function is carried out using a risk-based approach, guided by the Global Internal Audit Standards issued by the Institute of Internal Auditors (“IIA”), as well as the Internal Audit Charter, Internal Audit policy and procedures, and the AC’s TOR. This approach ensures that audit activities are focused on key risk areas and aligned with AEON Credit’s strategic objectives. IAD personnel are free from any relationships or conflicts of interest that could impair their objectivity and independence, and they maintain impartiality in the execution of their duties in accordance with the Internal Audit Charter and established internal policies.</p> <p>In accordance with the IAD’s Internal Audit Charter on Independence and Objectivity, the IAD is required to confirm its organisational independence to the AC at least annually. This is consistent with Standard 7.1 (Organisational Independence) of the Global Internal Audit Standards. In this regard, all IAD personnel, including the Head of IAD, confirmed to the AC in December 2025 via the annual declaration that they were free from any relationships or conflicts of interest that could impair their objectivity and independence in the conduct of audit engagements.</p> <p>The IAD comprises eighteen (18) personnel, including five (5) in managerial roles, and the team possesses an appropriate mix of experience and qualifications to effectively discharge its responsibilities. The internal audit function is headed by the Head of IAD, Mr. Phang Chee Chong, who has more than thirty (30) years of experience in internal auditing across the financial and non-financial services sectors. He holds a Master of Business Administration (“MBA”) and is a Chartered Member of the Institute of Internal Auditors Malaysia (“CMIIA”). He also holds professional certifications including Certified</p> |

| | |
|---|---|
| | <p>Internal Auditor (“CIA”), Certified Information Systems Auditor (“CISA”), Certified Fraud Examiner (“CFE”), Certified Financial Services Auditor (“CFSA”), Certified Bank Auditor (“CBA”), Certified ISO/IEC27001 LA, Certified ISO37001 LA, Certification in Risk Management Assurance (“CRMA”), Certified in Risk and Information Systems Control (“CRISC”), Certified in the Governance of Enterprise IT (“CGEIT”) and a Quality Assessor certificate.</p> <p>The qualifications and experience of the Head of IAD, together with the overall competency and experience of the internal audit team, support the effective and independent execution of internal audit activities.</p> |
| Explanation for departure | <p>:</p> |
| <p><i>Large companies are required to complete the columns below. Non-large companies are encouraged to complete the columns below.</i></p> | |
| Measure | <p>:</p> |
| Timeframe | <p>:</p> |

Intended Outcome

There is continuous communication between the company and stakeholders to facilitate mutual understanding of each other's objectives and expectations.

Stakeholders are able to make informed decisions with respect to the business of the company, its policies on governance, the environment and social responsibility.

Practice 12.1

The board ensures there is effective, transparent and regular communication with its stakeholders.

| | | |
|---|---|---|
| Application | : | Applied |
| Explanation on application of the practice | : | <p>The Board is committed to upholding the principles set out in Bursa Securities' Corporate Disclosure Guide and ensuring compliance with applicable laws and regulatory requirements, with the aim of providing comprehensive, accurate and timely disclosures to stakeholders. The Board recognises its accountability to shareholders and other stakeholders, and acknowledges that continuous and effective communication is essential to understanding stakeholders' concerns and incorporating these considerations into AEON Credit's decision-making process.</p> <p>Investor relations, corporate governance and other relevant corporate information are readily accessible on AEON Credit's corporate website at https://aeoncredit.com.my/about-us/. In addition, a dedicated Investor Relations e-mail channel (ir_info@aeoncredit.com.my) is available to facilitate direct communication, enabling shareholders and investors to submit queries or concerns in a timely and efficient manner.</p> <p>AEON Credit places strong emphasis on maintaining open and constructive two-way communication with its stakeholders, including regulators, industry associations, business partners, merchants and the wider community. The Group actively engages these stakeholders through various platforms, such as meetings, engagements and participation in relevant events, with the objective of fostering transparency, building trust and addressing stakeholder expectations.</p> <p>Further details on AEON Credit's engagement with stakeholders and the management of material sustainability matters are set out in the Sustainability Statement of AEON Credit's Integrated Annual Report 2026.</p> |

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| Explanation for departure | : | | |
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| <i>Large companies are required to complete the columns below. Non-large companies are encouraged to complete the columns below.</i> | | | |
| Measure | : | | |
| Timeframe | : | | |

Intended Outcome

There is continuous communication between the company and stakeholders to facilitate mutual understanding of each other’s objectives and expectations.

Stakeholders are able to make informed decisions with respect to the business of the company, its policies on governance, the environment and social responsibility.

Practice 12.2

Large companies are encouraged to adopt integrated reporting based on a globally recognised framework.

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| Application | : | Applied |
| Explanation on application of the practice | : | <p>To provide stakeholders with a balanced, comparable and meaningful overview of AEON Credit’s performance, operations, financial health, future prospects and sustainability governance and practices, AEON Credit has embarked on its Integrated Reporting (“<IR>”) journey since 2020.</p> <p>The AEON Credit’s Integrated Annual Report 2026 has been prepared in accordance with the <IR> Framework issued by the International Integrated Reporting Council with the aim of enhancing the quality and connectivity of disclosures across financial and non-financial information. The Group will continue to identify and progressively address gaps in the annual report in alignment with the <IR> Framework.</p> <p>The Board remains committed to advancing AEON Credit’s <IR> journey, in line with evolving stakeholder expectations for high quality, transparent and integrated disclosures that reflect the Group’s long-term value creation and governance standards.</p> |
| Explanation for departure | : | |
| <i>Large companies are required to complete the columns below. Non-large companies are encouraged to complete the columns below.</i> | | |
| Measure | : | |
| Timeframe | : | |

Intended Outcome

Shareholders are able to participate, engage the board and senior management effectively and make informed voting decisions at General Meetings.

Practice 13.1

Notice for an Annual General Meeting should be given to the shareholders at least 28 days prior to the meeting.

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| Application | : | Applied |
| Explanation on application of the practice | : | <p>The Board ensures that shareholders are provided with sufficient notice and adequate time to consider the resolutions to be deliberated and decided at the AGM.</p> <p>The 28th AGM was held on 25 June 2025, and the Notice of AGM was issued to all shareholders via physical despatch or electronic means (e-mail) on 23 May 2025, representing twenty-eight (28) clear days prior to the meeting. The Notice of AGM was also published on AEON Credit's corporate website at https://aeoncredit.com.my/investor-relations/general-meeting/.</p> <p>In accordance with the Companies Act 2016 and the MMLR of Bursa Securities, a minimum of twenty-one (21) days' notice is required for convening an AGM. Notwithstanding this, the Board adopts a longer notice period of twenty-eight (28) days to provide shareholders with sufficient time to review the agenda, consider the proposed resolutions and make the necessary arrangements to attend and participate in the meeting, whether in person or through corporate representatives, proxies or attorneys.</p> <p>In addition to the Notice of AGM, AEON Credit issued an Administrative Guide to provide shareholders with relevant information on the conduct of the AGM, including details on participation, entitlement to attend and procedures for appointing proxies or representatives. The Notice of AGM also included explanatory notes on the proposed resolutions to facilitate shareholders' understanding and enable them to make informed decisions when exercising their voting rights.</p> |
| Explanation for departure | : | |
| <i>Large companies are required to complete the columns below. Non-large companies are encouraged to complete the columns below.</i> | | |
| Measure | : | |
| Timeframe | : | |

Intended Outcome

Shareholders are able to participate, engage the board and senior management effectively and make informed voting decisions at General Meetings.

Practice 13.2

All directors attend General Meetings. The Chair of the Audit, Nominating, Risk Management and other committees provide meaningful response to questions addressed to them.

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| Application | : | Applied |
| Explanation on application of the practice | : | <p>The Board recognises that the presence of all Directors at the AGM provides an important platform for effective engagement with shareholders, enabling them to raise questions directly to the Board and seek clarification on matters relating to AEON Credit.</p> <p>All ten (10) Directors were present at the 28th AGM held on 25 June 2025. The Directors actively engaged with shareholders during the AGM and provided clear explanations on the proposed resolutions, together with relevant background information and the Board's recommendations.</p> <p>The Directors who were physically present at the AGM were as follows:</p> <ol style="list-style-type: none">1. Mr. Ng Eng Kiat (Chairman)2. Mr. Daisuke Maeda3. Mr. S Sunthara Moorthy A/L S Subramaniam4. Datuk Adinan bin Maning5. Ms. Chin Pik Yuen6. Ms. Farah Suhanah binti Ahmad Sarji7. Mr. Wan Chee Keong8. Mr. Naoya Okada9. Mr. Tsutomu Omodera10. Ms. Lee Tyan Jen <p>During the AGM, the MD together with the CFO delivered a presentation on AEON Credit's financial performance and operational highlights and addressed questions submitted in advance by the Minority Shareholders' Watch Group and shareholders.</p> <p>Queries and concerns raised by shareholders during the AGM were addressed satisfactorily by the Chairman and the relevant Directors, reflecting the Board's commitment to transparency and accountability.</p> <p>The proceedings of the 28th AGM were duly recorded in the minutes of the meeting, which were made available on AEON Credit's corporate</p> |

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| | website within thirty (30) business days after the AGM at https://aeoncredit.com.my/investor-relations/general-meeting/ . | |
| Explanation for departure | : | |
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| <i>Large companies are required to complete the columns below. Non-large companies are encouraged to complete the columns below.</i> | | |
| Measure | : | |
| Timeframe | : | |

Intended Outcome

Shareholders are able to participate, engage the board and senior management effectively and make informed voting decisions at General Meetings.

Practice 13.3

Listed companies should leverage technology to facilitate–

- voting including voting in absentia; and
- remote shareholders’ participation at general meetings

Listed companies should also take the necessary steps to ensure good cyber hygiene practices are in place including data privacy and security to prevent cyber threats.

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| Application | : | Applied |
| Explanation on application of the practice | : | <p>The Board regards general meetings as an important platform for shareholder engagement, providing shareholders with the opportunity to exercise their rights, participate in deliberations and vote on the resolutions tabled.</p> <p>In compliance with Paragraph 8.29A(1) of the MMLR, all resolutions at general meetings are conducted by way of poll voting. This promotes transparency and accuracy in the voting process, with each shareholder’s vote counted in proportion to their shareholdings. The poll results are verified by an independent scrutineer and announced in a timely manner.</p> <p>The Board also gives due consideration to the venue and conduct of general meetings to enhance accessibility and convenience for shareholders, thereby encouraging participation and facilitating meaningful engagement.</p> |
| Explanation for departure | : | |
| <i>Large companies are required to complete the columns below. Non-large companies are encouraged to complete the columns below.</i> | | |
| Measure | : | |
| Timeframe | : | |

Intended Outcome

Shareholders are able to participate, engage the board and senior management effectively and make informed voting decisions at General Meetings.

Practice 13.4

The Chairman of the board should ensure that general meetings support meaningful engagement between the board, senior management and shareholders. The engagement should be interactive and include robust discussion on among others the company's financial and non-financial performance as well as the company's long-term strategies. Shareholders should also be provided with sufficient opportunity to pose questions during the general meeting and all the questions should receive a meaningful response.

Note: The explanation of adoption of this practice should include a discussion on measures undertaken to ensure the general meeting is interactive, shareholders are provided with sufficient opportunity to pose questions and the questions are responded to.

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| Application : | Applied |
| Explanation on application of the practice : | <p>To ensure that general meetings serve as an effective platform for communication and constructive engagement with shareholders, the Chairman of the Board, Mr. Ng Eng Kiat, briefed shareholders, corporate representatives and proxies attending the 28th AGM on their rights to raise questions and vote on the resolutions set out in the Notice of AGM dated 23 May 2025.</p> <p>Under Agenda 1, where the audited financial statements were tabled for discussion in accordance with Section 340(1)(a) of the Companies Act 2016, the MD presented an overview of AEON Credit's financial performance for the financial year ended 28 February 2025. This included key business and operational highlights, as well as the Group's strategies and outlook for the FYE2026. This was followed by a video presentation for shareholders, after which the CFO addressed queries raised by the Minority Shareholders Watch Group.</p> <p>All ten (10) Directors, as disclosed under Practice 13.2 of this Corporate Governance Report, were present at the 28th AGM to respond to questions submitted in advance via email. A total of twelve (12) questions were received prior to the AGM.</p> <p>During the AGM, the Directors and Key Senior Management addressed all questions raised in a clear and concise manner. As no explicit time limit was imposed on the question and answer ("Q&A") session, shareholders, corporate representatives and proxies had ample opportunity to engage with the Board and Key Senior Management.</p> |

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| | <p>All questions raised, together with the corresponding responses, have been published on AEON Credit's corporate website at https://aeoncredit.com.my/investor-relations/general-meeting/.</p> <p>The Board continues to regard general meetings as an important avenue for shareholders to exercise their rights, seek clarification and provide feedback. Shareholders may also communicate with the Board or Management outside general meetings via the dedicated Investor Relations email at ir_info@aeoncredit.com.my.</p> | |
| Explanation for departure | : | |
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| <p><i>Large companies are required to complete the columns below. Non-large companies are encouraged to complete the columns below.</i></p> | | |
| Measure | : | |
| Timeframe | : | |

Intended Outcome

Shareholders are able to participate, engage the board and senior management effectively and make informed voting decisions at General Meetings.

Practice 13.5

The board must ensure that the conduct of a virtual general meeting (fully virtual or hybrid) support meaningful engagement between the board, senior management and shareholders. This includes having in place the required infrastructure and tools to support among others, a smooth broadcast of the general meeting and interactive participation by shareholders. Questions posed by shareholders should be made visible to all meeting participants during the meeting itself.

Note: The explanation of adoption of this practice should include a discussion on measures undertaken to ensure the general meeting is interactive, shareholders are provided with sufficient opportunity to pose questions and the questions are responded to. Further, a listed issuer should also provide brief reasons on the choice of the meeting platform.

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| Application | : | Applied |
| Explanation on application of the practice | : | <p>AEON Credit conducted its 28th AGM physically on 25 June 2025, providing shareholders with the opportunity to attend in person and engage directly with the Board and Management. The Board is of the view that a physical meeting facilitates meaningful interaction, promotes transparency and allows shareholders to participate actively in the proceedings.</p> <p>For shareholders who were unable to attend the AGM, relevant materials relating to the AGM proceedings, including key presentations and meeting information, have been made available on AEON Credit's corporate website at https://aeoncredit.com.my/investor-relations/general-meeting/. This ensures that shareholders remain informed and have access to the information presented at the AGM.</p> <p>The Board will continue to assess and adopt the most appropriate mode of conducting general meetings, taking into consideration shareholders' interests, accessibility and evolving best practices in shareholder engagement to facilitate effective and inclusive participation.</p> |
| Explanation for departure | : | |
| <i>Large companies are required to complete the columns below. Non-large companies are encouraged to complete the columns below.</i> | | |
| Measure | : | |
| Timeframe | : | |

Intended Outcome

Shareholders are able to participate, engage the board and senior management effectively and make informed voting decisions at General Meetings.

Practice 13.6

Minutes of the general meeting should be circulated to shareholders no later than 30 business days after the general meeting.

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| <i>Note: The publication of Key Matters Discussed is not a substitute for the circulation of minutes of general meeting.</i> | |
| Application | : Applied |
| Explanation on application of the practice | : <p>The minutes of the 28th AGM were made available on AEON Credit’s corporate website at https://aeoncredit.com.my/investor-relations/general-meeting/ within thirty (30) business days following the AGM held on 25 June 2025.</p> <p>The publication of the AGM minutes reflects the Board’s commitment to transparency and good governance by providing shareholders with a clear and accurate record of the proceedings, including key matters discussed, questions raised by shareholders and the responses provided by the Board and Management. This enables shareholders, including those who were unable to attend the AGM, to remain informed of the deliberations and outcomes of the meeting.</p> |
| Explanation for departure | : |
| <i>Large companies are required to complete the columns below. Non-large companies are encouraged to complete the columns below.</i> | |
| Measure | : |
| Timeframe | : |

SECTION B – DISCLOSURES ON CORPORATE GOVERNANCE PRACTICES PURSUANT CORPORATE GOVERNANCE GUIDELINES ISSUED BY BANK NEGARA MALAYSIA

Disclosures in this section are pursuant to Appendix 4 (Corporate Governance Disclosures) of the Corporate Governance Guidelines issued by Bank Negara Malaysia. This section is only applicable for financial institutions or any other institutions that are listed on the Exchange that are required to comply with the above Guidelines.

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