

Thaire Life Assurance Public Company Limited
Guidelines on Payment Terms for Business Partners

Thaire Life Assurance Public Company Limited (the “Company”) recognizes the sustainable operations of its business partners and, in order to ensure that such partners have financial liquidity to conduct their businesses efficiently, the Company therefore requires the Accounting and Finance Department to proceed with payments to business partners upon the due date of the credit terms, depending on the nature of the transactions and the agreements made with each individual partner, which have varying periods ranging from 15 to 60 days. The average payment period for other underwriting expenses and operating expenses is as disclosed below.

Items	Unit	Year 2025
Average payment period	Days	13.01

In addition, at the end of each quarter and at year-end, the Head of the Accounting and Finance Department reviews the detailed supporting information of the financial statements in the sections of accrued expenses and other payables in order to consider whether the outstanding items are appropriate and whether there are items that have remained payable for longer than normal.

In this regard, in 2025, the Company did not have any payments to business partners that were overdue beyond the specified period in any material respect.