

TRAINING AND PEOPLE DEVELOPMENT POLICY OF SA SA INTERNATIONAL HOLDINGS LIMITED ("COMPANY")

Introduction

We recognise the valuable contribution our talents make to the continued success of the Company. We are committed to inspiring our human capital towards delivering excellence. This is achieved through development of training strategy that focuses on creating value and serving the needs of our customers, our talents and the society.

Principles

Successful training and staff development lead to the overall enhancement of organisation efficiency in delivering its vision. We are committed to providing training opportunities that are relevant and ensuring availability of appropriate resources with the following focuses:

- Customer Centric: Equipping our talents with necessary skills and knowledge to discharge their duties effectively and efficiently, with the aim to serving our internal and external customers;
- **Talent Centric:** Assisting and encouraging employees to identify, review and formulate their own individual development plans through annual objective setting and performance review process, so as to strengthen their capabilities in areas including self motivation, self confidence, leadership and team work;
- **Team Work and Collaboration:** Fostering team and collaborative learning, such as buddy system, internal sharing, cross department learning; and
- **Social Responsibility:** Ensuring our talents uphold the interest of key stakeholders as part of their daily routine, such as safeguarding customer privacy, protecting the environment and contributing to the society.

Responsibility

Training and staff development should be a joint effort between the Company and the employees.

All supervisors are responsible for working with their subordinates in the identification and implementation of their developmental needs to enhance their performance and effectiveness while aligning those needs with the organisational goals. Employees should take full responsibility for their own development. They should be self-driven in equipping themselves with needed skills and knowledge and pursue their ongoing development.

Implementation and Review

We will review, and if necessary revise this Policy and our training and staff development activities at least annually to continuously improve relevant provision.

Training content shall be regularly updated as necessary, to ensure contents are relevant to stakeholder's changing needs such as law and regulation, technology change, market trend, product trend and customer behaviour change.

This Policy will be made available on the Company's website as well as posted on the Corporate Portal.

Language Version

The text of this Policy appears in both English and Chinese languages. In case of discrepancy, the English version shall prevail.