

ธนาคารกสิกรไทย
开泰银行 KASIKORNBANK



KASIKORNBANK Human Rights Due Diligence Report 2023



Human Rights Due Diligence Process 2023

KBank's Human Rights Due Diligence process has been developed in accordance with the UN Guiding Principles on Business and Human Rights (UNGPs).



- 1 Policy Commitment:** The first Human Rights Policy was announced in 2016 in which the organization reviews and updates annually. *(slide page 4)*
- 2 Risk and Impact Assessment:** Assessment and analysis of actual and potential human rights impacts. *(slide page 5-11)*
- 3 Integration and Internal Management:** Integrate findings to activities , act upon findings (i.e. mitigation measures), and ensure effective implementation of actions. *(slide page 12-16)*
- 4 Monitoring and Reporting:** Regularly monitor, track and reports on the company's actions related to human rights (i.e. risks, effectiveness of mitigation measures). *(slide page 17)*
- 5 Remediation:** Remediate the stakeholders and vulnerable groups, who are affected by the company's adverse human rights impacts. *(slide page 18-19)*



Reference: UN Guiding Principles on Business and Human Rights (UNGPs)

KBank's Human Rights Journey

Since organizing our first corporate human rights risk assessment in 2017, KBank has embarked on a human rights journey to integrate human rights principles into all our activities. The process is on-going. In 2023, we kept monitoring human rights risks from the passed years which potentially impact to stakeholders, including customers, employees, suppliers, and vulnerable group in our business activities and supply chain. Specifically, we focused on emerging human rights risks in the bank sector.





1

Policy Commitment

Human Rights Policy

KBank is committed to sustainable business operations. We recognize that respect for human rights is an important responsibility associated with employees, customers, suppliers, and business partners including agents, joint venture (Incorporated), government, and local communities related to our business activities. Therefore, KBank has established a human rights policy that conforms to key legal principles and international standards, such as the United Nations Guiding Principles on Business and Human Rights (UNGPs), principles of humanity and rights in accordance with the International Labor Organization (ILO), International Bill of Human Rights (comprising of Universal Declaration of Human Rights - UDHR, International Covenant on Civil and Political Rights - ICCPR and International Covenant on Economic, Social and Cultural Rights - ICESCR, and Principles of the United Nations Global Compact (UNGC). Bank's human rights policy is designed as the guideline for corporate-wide implementation.

Scope

This policy applies to all operations of KBank and other companies in KASIKORNBANK FINANCIAL CONGLOMERATE as well as employees, customers, suppliers, and business partners. All have the responsibility to respect human rights and to comply with the laws and regulations governing the protection of human rights at the national and international levels. KBank expected that all relevant stakeholders, as per mentioned, adhere to these human rights principles that are consistent with their own. Additionally, KBank commits to prevent and respect the following human rights issues: child labor, forced labor, human trafficking, freedom of association, the right to collective bargaining, equal remuneration, and discrimination.

Human Rights Due Diligence

KBank has established guidelines for human rights management and due diligence practices by carrying out assessments of risks and human rights-related impacts, preventive, and remedial measures in the event of human rights violations, monitoring and reporting of implementation results, and providing channels for receiving and handling human rights-related complaints. An annual revision of the human rights policy is included as well. Human rights due diligence process has been developed to identify and assess potential impacts and risks relating to respecting human rights in our own operations, value chain or activities related to our business and new business relations such as mergers, acquisitions, and joint ventures (Incorporated). Groups at risk of human rights issues covered women, children, indigenous people, migrant people, and disabled people that are more vulnerable to human rights violations. Additionally, KBank has arranged a series of trainings and communications to enhance knowledge, understanding, and awareness of human rights principles for employees on a regular basis to prevent human rights violations. The management guidelines cover all of stakeholders.

[Human Rights Policy - KASIKORNBANK](#)

KBank is committed to sustainable business operations. We recognize that respect for human rights is an important responsibility associated with **employees, customers, suppliers, and business partners including agents, joint venture (Incorporated), government, and local communities related to our business activities.**

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This policy **applies to all operations of KBank and other companies in KASIKORNBANK FINANCIAL CONGLOMERATE as well as employees, customers, suppliers, and business partners.** All have the responsibility to respect human rights and to comply with the laws and regulations governing the protection of human rights at the national and international levels. KBank expected that all relevant stakeholders, as per mentioned, adhere to these human rights principles that are consistent with their own.

KBank commits to prevent and respect the following human rights issues: **child labor, forced labor, human trafficking, freedom of association, the right to collective bargaining, equal remuneration, and discrimination.**

2

Risk and Impact Assessment 2023 (1)

KBank has reviewed and identified human rights risks, associated with KBank business activities, value chain and new business relations (mergers, acquisitions, joint ventures), on an annual basis. KBank has done these systematically via the following steps:

1A). RISK IDENTIFICATION

Identify all actual or potential human rights issues associated with KBank business activities, value chain and new business relations (mergers, acquisitions, joint ventures). The actual or potential human rights issues that are covered in the process include, for example, human trafficking, forced labor, child labor, working conditions, equal remuneration, freedom of association, right to collective bargaining, discrimination and harassment, environmental issues and community rights, and right to privacy.

Consider right holders and vulnerable groups, including employees, customers, local communities, third-party employees, women, pregnant women, children, customers, migrant workers, indigenous people, LGBTQI+, elderly, people with disabilities, in the process

1B). SCOPE OF ASSESSMENT

Define scope of human rights assessment including own operations, value chain activities and associated activities involved. Identify significant human rights issues, obtained from risk identification - 1A), to be assessed in the risk assessment

2. RANK INHERENT RISKS

Risk level **before** considering its existing mitigation measures and/or controls)
 Conduct human rights inherent risk assessment.
 Remark: In 2022, KBank revisited human rights risks identified in 2020-2021 and updated their risk levels if necessary.

3. IDENTIFY MITIGATION MEASURES

Identify how each inherent risk is being managed through existing mitigation measures and/or controls.

4. RANK RESIDUAL RISKS

(Risk level after considering its exiting mitigation measures and/or controls)
 Rank residual risks and prioritize human rights salient issues. For each human rights salient issue, KBank develops additional mitigation measures to reduce risk likelihood and/or severity to low level.

2

Risk and Impact Assessment (2 – Own Operations)

1B

SCOPE OF ASSESSMENT

- **KBank** identified all actual or potential human rights issues associated with KBank functions through peer benchmarking, media analysis, review of existing human rights risks and impacts, and concerns communicated by civil society actors.
- In 2023, the scope of risk assessment covered **KASIKORN LINE Company Limited** as a joint venture with management control.

**KBank and
KASIKORN
FINANCIAL
CONGLOMERATE
(Including KLine)**

	Customer	Employee	Supplier	
Customer	<ul style="list-style-type: none"> • Discrimination in Lending Practices • Data Breaches and Information Misuse • Anti-Money Laundering Practice • Health & Safety 	<p>Corporate Banking: Project Finance</p> <ul style="list-style-type: none"> • Labor Practices: Illegal labor in supply chain (i.e. human trafficking, forced labor, child labor) • Labor Practices: Working Condition/ Health & Safety/ Security • Labor Practices: Collective Bargaining • Community Rights: Emergency Response & Safety • Community Rights: Standard of Living (Environment, Resources, Human Rights) • Community Rights: Land Acquisition and Resettlement • Bribery & Corruption 	<p>Working Conditions and Health & Safety</p> <ul style="list-style-type: none"> • Improper and Unsafe Working Environment • Employee Data Privacy • Emerging Communicable Disease <p>Discrimination and Harassment</p> <ul style="list-style-type: none"> • Discrimination in the Hiring Process • Unfair Dismissal and Termination • Unequal Pay to Employees (equal remuneration) • Workplace Harassment <p>Remark: Freedom of association and Right to collective bargaining and Illegal forms of labor (i.e. human trafficking, forced labor, child labor) are considered to be extremely low risk within KBank operating activities (relating to KBank employees) due to the nature of business and the compliance of local laws, as well as existing mitigations KBank has implemented. Thus, they are not significant risks but has been considered in the risk identification process.</p>	<p>Screening Activities</p> <ul style="list-style-type: none"> • Supplier's Discrimination in Screening Process • Data and Information <p>Operating and Retaining Activities</p> <ul style="list-style-type: none"> • Working Conditions and Health & Safety (including human trafficking, forced labor, child labor) • Supplier's Discrimination in Operating Process • Supplier's Discrimination in Retaining Process • Data and Information

2 Risk and Impact Assessment (3)

2-4 RANK INHERENT RISKS, EVALUATE MITIGATION MEASURES, AND RANK RESIDUAL RISKS.

Severity of risk and impact

2 3	4 5		
			1

Likelihood

Human Rights Matrix

Human rights risk assessment is done based on the impacts created on rights holders, especially considering vulnerable groups. Risks are placed on a 4x4 matrix, whereby the y-axis is severity of risk and impact and the x-axis is likelihood of the risk occurring.

Risks are assessed and categorized as one of three levels:

High	High risks are human rights salient issues that need to be addressed with additional mitigation measures.
Medium	Medium risks are human rights salient issues that are mitigated to some extent, but need additional mitigation measures.
Low	Low risks are human rights risks that are presently adequately mitigated, and should be monitored regularly for changes.

In 2023, human right issues that were ranked at high and medium levels will be considered as salient issues for KBank

1. Data Breaches and Information Misuse (Customer)
2. Labor Practices: Working Condition, Health & Safety, Security, and Collective Bargaining (Customer)
3. Community Rights: Emergency Response & Safety (Customer)
4. Well – Being in Workplace (Employee)
5. Labor Practices: Child Labor, Forced Labor, and Occupational Health and Safety (Supplier)



2

Risk and Impact Assessment (4): Salient Issues

Identified Human Rights Issues

Customer	Employee	Supplier
<p>Customer</p> <ul style="list-style-type: none"> Discrimination in Lending Practices Data Breaches and Information Misuse Anti-Money Laundering Practice Health & Safety 	<p>Corporate Banking: Project Finance</p> <ul style="list-style-type: none"> Labor Practices: Illegal labor in supply chain (i.e. human trafficking, forced labor, child labor) Labor Practices: Working Condition/ Health & Safety/ Security Labor Practices: Collective Bargaining Community Rights: Emergency Response & Safety Community Rights: Standard of Living (Environment, Resources, Human Rights) Community Rights: Land Acquisition and Resettlement Bribery & Corruption 	<p>Working Conditions and Health & Safety</p> <ul style="list-style-type: none"> Improper and Unsafe Working Environment Employee Data Privacy Emerging Communicable Disease <p>Discrimination and Harassment</p> <ul style="list-style-type: none"> Discrimination in the Hiring Process Unfair Dismissal and Termination Unequal Pay to Employees (equal remuneration) Workplace Harassment <p>Remark: Freedom of association and Right to collective bargaining and illegal forms of labor (i.e. human trafficking, forced labor, child labor) are considered to be extremely low risk within KBank operating activities (relating to KBank employees) due to the nature of business and the compliance of local laws, as well as existing mitigations KBank has implemented. Thus, they are not significant risks but has been considered in the risk identification process.</p>
		<p>Screening Activities</p> <ul style="list-style-type: none"> Supplier's Discrimination in Screening Process Data and Information <p>Operating and Retaining Activities</p> <ul style="list-style-type: none"> Working Conditions and Health & Safety (including human trafficking, forced labor, child labor) Supplier's Discrimination in Operating Process Supplier's Discrimination in Retaining Process Data and Information

- Human rights issues that were ranked at high and medium risks will be considered as salient issues for KBank

Remarks: The rest of human rights issues were ranked at low risks that are presently adequately mitigated and should be monitored regularly for changes.

Salient Issues in KBank's Own Operations

Customer

- Retail Banking
 - + Data Breaches and improper use of customer data
- Corporate Banking*
 - + Labor Practices: Working Condition/ Health & Safety of workers
 - + Labor Practices: Form an identity or a group to negotiate employment-related matters
 - + Community Rights: Emergency Response & community Safety

* Remarks: Corporate Banking including Project Finance

Employee

- + Emerging infectious diseases (EID) such as COVID - 19

Salient Issues in KBank's Supplier Tier-1 & 2

Supplier

- Labor Practices: Occupational health and safety in the workplace
- Labor Practices: Employment of illegal labor such as child and forced workers

*** No Salient Issues in associated companies and joint ventures (including stakes above 10%)**

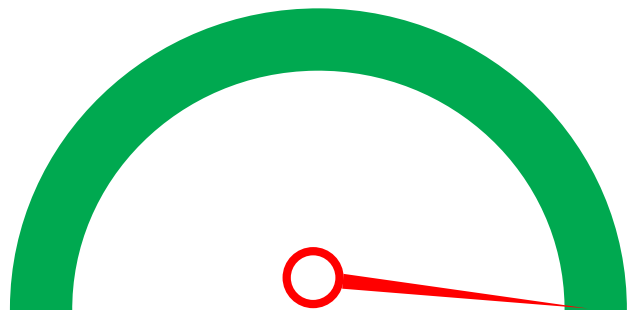


2

Risk and Impact Assessment (5):

Overview of Results for KBANK'S OWN OPERATIONS

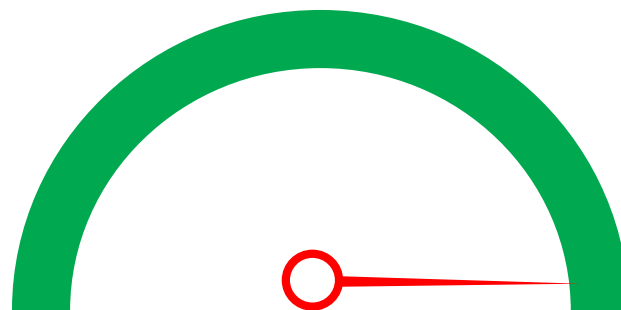
100%



100% of KBank functions bases on revenue generation were assessed, including joint ventures with management control

- Corporate Banking*
- Asset Management
- Wealth Management
- Retail Banking
- Global Business

95.3%



95.3% of assessed functions of KBank have human rights risks

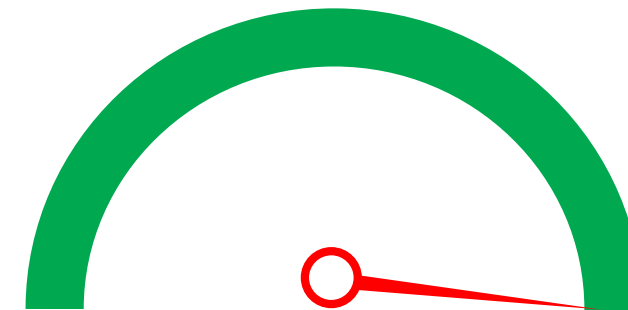
Customer

- Retail Banking
 - + Data Breaches and improper use of customer data
- Corporate Banking: Project Finance
 - + Labor Practices: Working Condition/ Health & Safety of workers
 - + Labor Practices: Form an identity or a group to negotiate employment-related matters
 - + Community Rights: Emergency Response & community Safety

Employee

- Emerging infectious diseases (EID) such as COVID - 19

100%



100% of KBank functions with human rights risk have mitigation measures and remediation process implemented

* Remarks: Corporate Banking including Project Finance

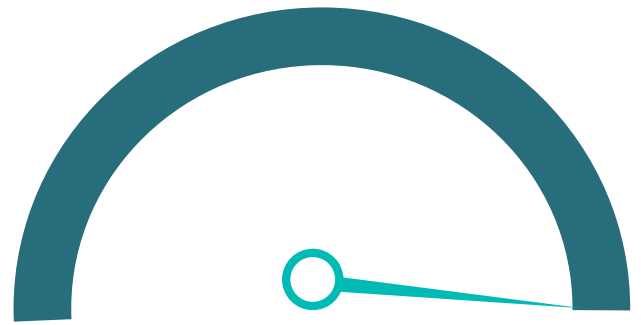


2

Risk and Impact Assessment (6):

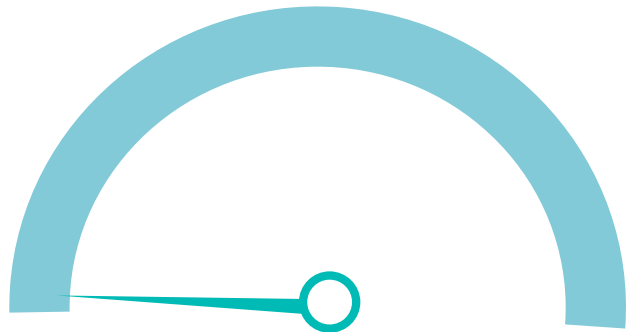
Overview of Results for SUPPLY CHAIN

100%



**100 % of total KBank' Tier-1 & 2 suppliers were assessed.
878 suppliers of Tier-1 and Tier-2**

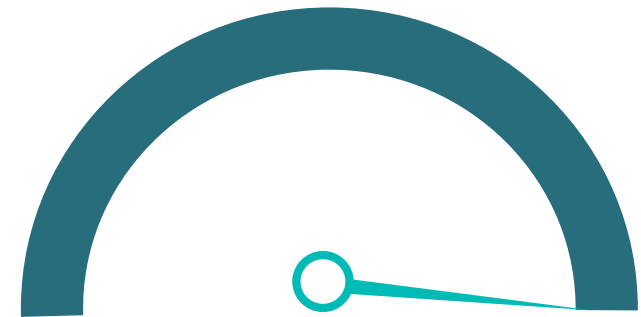
2.6%



2.6% (23 out of 878) of assessed Tier-1 & 2 suppliers of KBank have human rights risk

- Occupational health and safety in the workplace
- Employment of illegal labor such as child and forced workers

100%



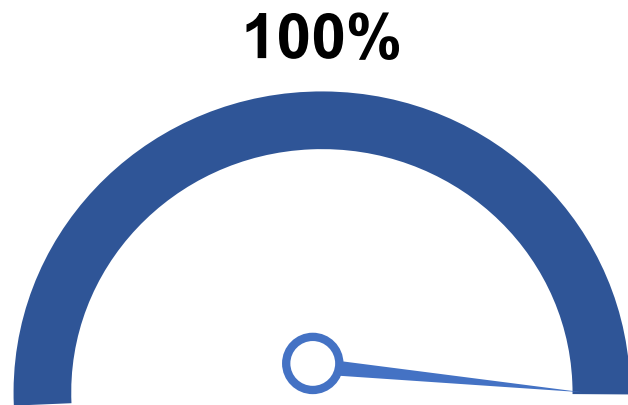
100% of assessed suppliers with human rights risk have mitigation measures and remediation process implemented



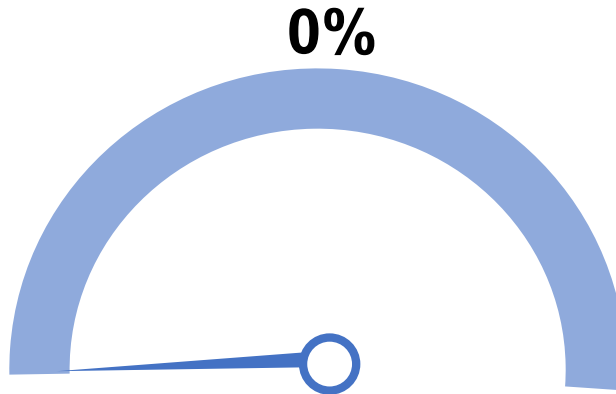
2

Risk and Impact Assessment (7):

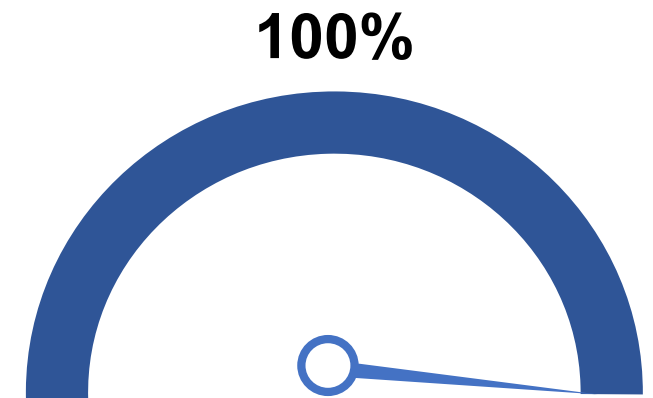
Overview of Results for joint ventures not included in Own Operations



100% of total KBank' associated companies and joint ventures were assessed.



0% of assessed associated companies and joint ventures of KBank have human rights risk



100% of assessed KBank' associated companies and joint ventures with human rights risk have mitigation measures and remediation process implemented

KBank has established policies and measures to ensure that operations of associated companies and joint ventures do not violate human rights. These include communicating KBank's human rights policy for their acknowledgement and compliance, supervising, auditing and monitoring their compliance with human rights regulations via KBank's executives who have been assigned to manage associated companies and joint ventures, plus providing them recommendations on the development of a comprehensive human rights review process in accordance with international standards.

3 Integration & Internal Management: KBank's 2023 Salient Issues



RISK

1. Data Breaches and Information Misuse (Customer) Retail Banking



MITIGATION

KBank's Own Operations



- KBank may engage in human rights violations on data leakage and misuse of customer information

Relevant human rights based on the principles from *International Bill of Rights: Universal Declaration of Human Rights (UDHR), the International Covenant on Civil and Political Rights (ICCPR), and the International Covenant on Economic, Social and Cultural Rights (ICESCR)*
11) Right to privacy (UDHR 12, ICCPR 17)

Mitigation and additional measures to ensure that customers' rights are protected

- Strictly comply with regulations and develop appropriate practices
- Establish a legitimate Interest assessment for the processing of personal data
- Establish a standard platform for the transfer of data between KBank and third parties
- Provide trainings to all employees on data privacy and data breach
- Organize the 'SATI' (Mindfulness) campaign to raise the awareness of data leakage prevention and misuse of information for employees and customers
- Regularly review third-party frameworks
- Regularly improve data leakage prevention tools and increase data transfer detection to external endpoints such as enhancing the capability to close loopholes that may cause personal data breaches in accordance with the Personal Data Protection Act (PDPA)
- Monitor and detect cyber threats
- Develop a response plan and test the plan regularly

3 Integration & Internal Management: KBank's 2023 Salient Issues



RISK

2. Labor Practices: Working Condition, Health & Safety, Security, and Collective Bargaining
(Customer)
Corporate Banking*



MITIGATION

KBank's Own Operations



Working Condition, Health & Safety, and Security

- KBank may engage in human rights violations on poor working conditions, health and safety from project finance

Collective Bargaining

- KBank may engage in human rights violations on labor association and collective bargaining from project finance

Relevant human rights based on the principles from International Bill of Rights: Universal Declaration of Human Rights (UDHR), the International Covenant on Civil and Political Rights (ICCPR), and the International Covenant on Economic, Social and Cultural Rights (ICESCR)

- | | |
|--|---|
| 1) Right to life (UDHR 3, ICCPR6) | 21) Right to freedom of association (UDHR 20, ICCPR 22) |
| 20) Right to freedom of assembly (UDHR 20, ICCPR 21) | 25) Right to enjoy just and favorable conditions of work (UDHR 23 and 24, ICESCR 7) |

Mitigation and additional measures to ensure that customers' rights are protected

- Establish Credit Policy on Environment, Social and Governance and practices related to credit underwriting for a specific industry in accordance with domestic and international standards and practices
- Applicants for project financing and medium-sized business operators are subject to ESG risk assessment accounting for 100 percent
- Loan applicants must comply with labor, and occupational health and safety regulations
- Consider customers who have received ISO certifications such as ISO 45001 Occupational Health and Safety Management System standards

* Remarks: Corporate Banking including Project Finance

3 Integration & Internal Management: KBank's 2023 Salient Issues



RISK

3. Community Rights: Emergency Response & Safety

(Customer)

Corporate Banking*



MITIGATION

KBank's Own Operations



Emergency response and community safety

- KBank may engage in human rights violations on community due to unplanned events or accidents from project finance

Relevant human rights based on the principles from International Bill of Rights: Universal Declaration of Human Rights (UDHR), the International Covenant on Civil and Political Rights (ICCPR), and the International Covenant on Economic, Social and Cultural Rights (ICESCR)

- 1) Right to life (UDHR 3, ICCPR6)
- 27) Right to an adequate standard of living (UDHR 25, ICESCR 11 and 24)
- 28) Right to health (UDHR 25, ICESCR 12)

Mitigation and additional measures to ensure that communities' rights of project finance are protected

- Establish Credit Policy on Environment Social and Governance and practices related to credit underwriting for a specific industry in accordance with domestic and international standards and practices
- Applicants for project financing and medium-sized business operators are subject to ESG risk assessment accounting for 100 percent
- Loan applicants must comply with the laws and regulations related to the environment and society in the country where they operate their projects, including other relevant international standards
- Loan applicants are required to prepare an Environmental Impact Assessment (EIA) report
- Loan applicants are required to have emergency plans that may occur, mechanism to follow up on complaints and remediation measures

* Remarks: Corporate Banking including Project Finance

3 Integration & Internal Management: KBank's 2023 Salient Issues



RISK

4. Well – Being in Workplace (Employee)



MITIGATION

KBank's Own Operations



- KBank may engage in human rights violations on lack of measures and supports to prevent employees from occupational safety and health concerns.

Relevant human rights based on the principles from International Bill of Rights: Universal Declaration of Human Rights (UDHR), the International Covenant on Civil and Political Rights (ICCPR), and the International Covenant on Economic, Social and Cultural Rights (ICESCR)

- 1) Right to life (UDHR 3, ICCPR6)
- 25) Right to enjoy just and favorable conditions of work (UDHR 23 and 24, ICESCR 7)
- 28) Right to health (UDHR 25, ICESCR 12)

Mitigation and additional measures to ensure that employees' rights are protected

- Enhance internal operations following requirements of ISO 45001:2018 (Occupational Health and Safety Management Systems) and ISO 14001:2015 (Environmental Management Systems)
- Prepare equipment and a workplace environment that are appropriate and safe, in accordance with legal and global standards of occupational health and safety, and the workplace environment, with hazard identification and risk assessment
- Provide the "OOCA" platform for employees to seek advice from psychiatrists or psychologists, anytime, anywhere
- Provide annual health checkup, with extra treatments for employees aged over 40 years old. In 2023, the company enhanced its health check-up program, enabling employees to select a wider range of check-up items.
- Promote employees' work-life balance and to provide online medical diagnosis and consultation via telemedicine service
- In 2023, employees can take leave to care for their sick close family members, such as parents, spouses, and children, for a duration of 7-30 days based on their length of service

3 Integration & Internal Management: KBank's 2022 Salient Issues



RISK

5. Labor Practices: Child Labor, Forced Labor, and Occupational Health and Safety (Tier-1 and Tier-2 Supplier)



MITIGATION

KBank's Tier-1 & 2 Suppliers



- KBank may engage in human rights violations in the business operations of Tier-1 and Tier-2 suppliers through illegal form of labors such as child labor, forced labor, and the health and safety of workers during their operations.

Relevant human rights based on the principles from International Bill of Rights: Universal Declaration of Human Rights (UDHR), the International Covenant on Civil and Political Rights (ICCPR), and the International Covenant on Economic, Social and Cultural Rights (ICESCR)

- 1) Right to life (UDHR 3, ICCPR6)
- 25) Right to enjoy just and favorable conditions of work (UDHR 23 and 24, ICESCR 7)
- 28) Right to health (UDHR 25, ICESCR 12)

Mitigation and additional measures to ensure that suppliers' rights are protected

- Require all suppliers to strictly comply with the Supplier Code of Conduct
- Establish a procurement process for suppliers to ensure that suppliers have adopted practices that meet the required standards
- Examine safety, occupational health and environmental measures of suppliers such as their compliance with the regulations related to the use of personal protective equipment (PPE)
- Certificates are required for people who need to perform specific tasks, such as working in high places
- Annual inspection and visit to suppliers' sites
- ESG risk assessment of suppliers



4 Monitoring and Reporting

Open channels for reporting human rights violation



Details of whistle-blowing and communication channels can be found in our Sustainability Report 2022, page 156-157 please visit

https://www.kasikornbank.com/en/sustainable-development/SDAnnualReports/Y2022_SD_en.pdf

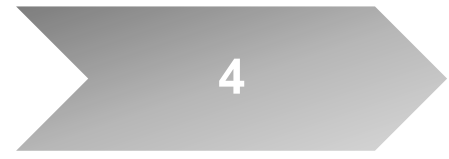
KBank is committed to respecting the human rights of all stakeholders and vulnerable groups, as well as take the necessary actions to prevent any possible human rights violation by developing new mitigation measures and enhancing the existing ones. In order to do so, KBank reviews human rights due diligence annually. Results from the human rights due diligence are utilized for more effective prevention, whereas performance are communicated to internal and external stakeholders.

Therefore, KBank provides communication channel for both internal and external stakeholders and vulnerable groups to report human rights violations or make complaints. This gives KBank an opportunity to conduct further investigation, as well as provide adequate remediation to affected stakeholders and vulnerable groups.

5

Remediation

Process implemented to mitigate human rights risks and to take remediation actions



Register human rights risks
(including human rights salient issues) that are identified during human rights due diligence process.

- **Develop additional mitigation measures** (i.e. using leverage to handle human rights issues of the associated third party, divestment decision) for the identified human rights salient issues; and
- **Inform responsible functions** to develop actions plans for implementation of additional mitigation measure.

- **Execute the developed action plans** for additional mitigation measures by the responsible functions; and
- **Inform relevant stakeholders and vulnerable groups** about mitigation measures implemented for human rights salient issues.

- **Monitor the effectiveness** of existing and additional mitigation measures through various ways (i.e. grievance mechanism, whistleblowing, community/ customer/ employee engagement);
- **Report the progress** to higher positions; and
- **Consult with higher position on the approach for remedying affected persons** when human rights adverse impacts occur and affect persons (mitigation measures cannot handle/ alleviate risks).

- **Immediately initiate remediation actions** (i.e. publicly official apologies, financial or nonfinancial compensation, persuading the associated third party to remedy affected persons), after receive approval;
- **Report remediation** taken to affected persons in order to receive feedbacks; and
- **Regularly monitor and communicate** with affected persons until they return to the previous state before being affected by human rights adverse impact.



5 Remediation

Remediation actions taken in 2023

Employees who encounter or witness human rights violations within the company are encouraged to report such incidents to the Employee Relations Department. The Employee Relations Department will promptly initiate a thorough investigation to gather evidence and assess the situation. If the investigation substantiates a breach of company policies or regulations regarding human rights, The Employee Relations Department will take the necessary steps to address the violation and impose appropriate disciplinary measures against the offending individual(s).

After implementing mitigation measures as well as monitoring and tracking human rights violation in 2022, KBank had no case of human rights violation, nor concerns or grievances related to human rights submitted. Thus, there were no remediation action taken in any forms (i.e. publicly official apologies, financial or non-financial compensation, persuading the associated third party to remedy affected persons).