

Taishin FHC's Statement on Financial Inclusion

In order to promote affordable financial resources and services for people at all levels in the society, Taishin FHC strives to promote and enhance financial inclusion in compliance with the laws and regulations in Taiwan and with reference to international regulations. Taishin FHC hereby declares to comply with the following principles to achieve financial inclusion of products and services:

- I. Taishin FHC continues to innovate and expand the range of financial resources to meet the financial needs of the financially disadvantaged groups, including but not limited to loans, insurance, investment, payment and other financial products and services.
- II. Taishin FHC attaches importance to the rights and interests of the financially disadvantaged groups in the use of financial resources. Its priority targets include micro-enterprises, young people, remote areas, the physically and mentally challenged, the elderly, migrant workers, female, and other financially disadvantaged groups.
- III. Taishin FHC plans and provides appropriate products, services, or non-financial support based on the specific needs and preferences of the financial inclusion groups.
- IV. Taishin FHC provides the financially disadvantaged groups with financial and digital knowledge concerning non-financial support programs to assist in their own financial condition examinations and promote financial benefits.
- V. Taishin FHC maintains smooth channels for customer complaints and reporting, and ensures the confidentiality of customers' personal information to prevent unfair treatment.
- VI. Through online learning, lectures, seminars, and training courses, Taishin FHC provides employees with education and training on financial inclusion to avoid

improper sells and implement fair customer treatment.

- VII. Taishin FHC pays attention to domestic and international trends regarding financial inclusion and evaluates the possibility of cooperation with external parties to refine the Company's financial inclusion practices and promote the development of financial inclusion.
- VIII. Taishin FHC establishes a systematic evaluation process to assist individuals or families in preventing and avoiding the risk of over indebtedness, while providing debt negotiations.
- IX. The Corporate Sustainability Committee under the Board of Directors oversees the implementation of financial inclusion. The relevant units of each subsidiary are responsible for the planning and implementation. The corporate sustainability dedicated unit reports to the Board of Directors of Taishin FHC on an annual basis regarding the implementation status during the year.