

Financial Inclusion Policy of Taiwan Cooperative Financial Holding Co., Ltd. and Its Subsidiaries

Adopted at the 35th meeting of the 4th Board of Directors on May 22, 2023

Article 1 In response to the sustainable development goals of the United Nations to promote financial inclusion and provide basic financial services to disadvantaged groups, this Policy has been enacted to carry out financial inclusion by committing ourselves to promoting financial inclusion policies, adhering to the people-oriented concept to promote the well-being of the public, launching tailor-made financial products and services that meet the needs of all sectors of society or different ethnic groups, and maximizing our financial influence, whereby all social classes and groups can enjoy fair and reasonable financial services or resources.

Article 2 This Policy shall apply to Taiwan Cooperative Financial Holding Co., Ltd. and its subsidiaries (hereinafter referred to as “the Group”) unless otherwise stipulated by laws and regulations.

Article 3 The key projects of the Group’s financial inclusion policy are as follows:

1. We base our design of financial inclusion products and services on investigating customer needs, paying attention to market trends, and fully listening to and understanding consumers’ attitudes towards financial products and services to improve customer satisfaction.
2. We provide tailor-made financial products and services to disadvantaged groups to reduce the burden of daily living on them. We also develop a procedure for preventing them from being subject to over-indebtedness.
3. We provide convenient and attentive non-financial support services to disadvantaged groups to improve their financial knowledge and financial statuses.
4. We establish an easy-to-communicate and easy-to-understand channel to receive complaints, so as to effectively solve problems with complaints and improve customer service.
5. We uphold the spirit of treating customers fairly, train and ensure that our

employees have professional knowledge, and avoid using aggressive and disrespectful sales tactics.

6. We are committed to cooperating with external organizations to promote the development of financial inclusion.

Article 4 The Board of Directors is the highest supervisory and decision-making unit of this Policy.

Article 5 Matters not stipulated in this Policy shall be handled in accordance with the Financial Consumer Protection Act, Consumer Protection Act, other laws, and relevant regulations of the Group.

Article 6 This Policy shall become effective after being approved by the Board of Directors. Any amendments to this Policy shall follow the same procedure.