

Fubon Financial Holdings Co., Ltd. Financial Inclusion Commitment

I. Principle

Fubon Financial Holdings is dedicated to fostering a diverse and inclusive society through inclusive finance. With a strong emphasis on good corporate governance and well-designed processes, we strive to develop convenient financial services and comprehensive products accessible through both physical and virtual channels based on the Inclusive Finance Strategy by UN's Sustainable Development Goals (SDGs) and Financial Inclusion policy by Financial Supervisory Commission, R.O.C..

II. Commitment

(1) Fubon Financial Holdings is firmly dedicated to continuous innovation and the expansion of accessible and user-friendly financial services, driven by market demand and customer feedback. This commitment includes delivering customer-centric financial services, expanding physical or online service networks, supporting underserved groups, and ensuring equitable, reasonable, and convenient financial services for all customers. Additionally, Fubon Financial Holdings has actively transitioned its services to electronic and mobile platforms to enhance convenience and reduce the environmental impact of traditional transaction processes.

(2) Tailored delivery methods are provided to cater to the needs of underserved groups, such as establishing locations/equipment in remote areas, offering multilingual services in physical branches/digital channels, and creating inclusive and barrier-free financial environments.

(3) Fubon Financial Holdings actively promotes non-financial support of financial or digital knowledge and education, technical assistance, and business management for enhancing the financial well-being of underserved groups. It aims to enable individuals or enterprises from diverse backgrounds to access suitable financial services within an open, equitable, and diverse environment.

(4) Exclusive repayment and debt negotiation solutions are tailored for economically vulnerable and targeted groups, with the aim of alleviating poverty and reducing inequality while fostering the sustainable development of the social economy.

(5) Fubon Financial Holdings places a high priority on financial consumer protection and firmly embraces the Treating Customers Fairly Principles as core values integrated into its corporate value system and code of conduct. The company is dedicated to safeguarding the



rights of underserved groups, providing easily accessible complaint mechanisms, offering various channels to address customer inquiries in real time, actively listening to customer feedback, and continually enhancing customer rights and experience.

(6) Regular employee training on customer service is conducted to ensure that employees provide appropriate financial services, avoid aggressive sales techniques, and treat underserved groups with respect, thus cultivating a positive service experience.

(7) Fubon Financial Holdings actively engages with like-minded partners to amplify their impact and extend the reach of inclusive finance in the market.

(8) The Corporate Governance and Sustainability Committee at the board of directors plays a pivotal role in driving the advancement of inclusive finance throughout Fubon Financial Holdings.