

SinoPac Financial Holdings Company Limited  
Inclusive Finance Policy

Enacted Unit: President Office

Approved by: Board of Directors

Article 1 Purpose

For the purpose of fulfilling corporate social responsibility, reducing social inequality and achieving inclusive growth, so that different groups can access affordable financial products and services that meet their needs, the Company adopts this policy as its guideline of promoting and offering inclusive finance.

Article 2 Scope of Application

This policy applies to the Company and its subsidiaries.

Article 3 The development of financial inclusion of the Company is overseen by the Board of Directors.

Article 4 The Company and its subsidiaries shall follow these principles to promote and offer inclusive finance for underserved groups (“targeted groups”):

1. Develop and innovate inclusive financial products and services, based on market research or feedback from clients to understand the needs and preferences of targeted groups.
2. Tailor deliver appropriate financial products and services to the targeted groups’ needs and preferences.
3. Improve the financial literacy of the targeted groups and assist them in understanding financial products and services to make better financial decisions.
4. Establish procedures to prevent over indebtedness of targeted groups.
5. Implement convenient and easily accessible complaint mechanisms and channel for targeted groups.
6. Implement staff training to prevent aggressive sales techniques and unrespectful treatment of targeted groups.
7. Engage with external parties (including regulators and standard setters) to improve the development of inclusive finance.

Article 5 This policy is implemented with the resolution of the Board of Directors; the same applies to subsequent amendments.

The third meeting of the eighth session of the Board of Directors in 2023 adopted the policy on July 21, 2023.