

SinoPac Financial Holdings Company Limited

Responsible Marketing Guidelines

Enacted Unit: President Office

Approved by: President

Article 1 Purpose

To establish a corporate culture for treating customers fairly and friendly financial services, the Company provides customers with appropriate financial products and services in an honest and transparent manner, pays attention to the needs of the elderly, disabilities, and underserved groups, and treat financial customers in a fair and reasonable manner, and then to implement the expectations of the competent authorities that the financial industry will seek the best interests of customers (customer first) and enhance financial customer protection and other related policies. The Company adopts this Guidelines as its guideline of promoting and implementing responsible marketing to achieve sustainable development.

Article 2 Scope of Application

This Guidelines apply to the Company and its subsidiaries.

Article 3 The Company and its subsidiaries shall establish the guideline based on the scope of businesses and the product characteristics and in accordance with the internal norms such as "Guidelines for Ethical Corporate Management" , "Guidelines for Sustainable Development" and "Inclusive Finance Policy" , and relevant regulations and explanatory decrees such as "Principle and Strategy for Treating Customers Fairly" , "Financial Consumer Protection Act" established by Financial Supervisory Commission, "Financial friendly services guidelines" and "Personal Data Protection Act" . The responsible unit shall supervise, promote and ensure that the financial products or services provided are in

accordance with the principal of responsible marketing.

Article 4 The principles of responsible marketing

The Company and its subsidiaries shall transparently disclose information related to the financial products or services provided under different business models, from design, advertising, sales, contract fulfillment, services consultation and customer complaint handling. Faithfully inform customers of relevant important contents and risks to ensure that products and services can meet customer needs, enhance customer protection and trust, and continue to enhance relevant personnel's awareness of financial consumer protection, fair treatment and friendly services. The principles are as follows:

- (1) Principle of implement ethical corporate management: Promote the culture of implementing the principle of ethical corporate management from the top down, and provide financial consumers with financial products or services in a fair and transparent manner.
- (2) Principle of providing financial products and services:
 - i. Principle of fairness and good faith when preparing contracts: The financial product or service contracts provided uphold the principles of fairness, reasonableness, equality, reciprocity, and good faith.
 - ii. Principle of due care and fiduciary duty: Exercise due care and fiduciary duty of a good administrator when providing financial products or services.
 - iii. Principle of truthfulness in advertising and solicitation: Ensure the truthfulness of contents when publishing or broadcasting advertisements and engaging in business solicitation or business promotion events.
 - iv. Principle of product or service suitability: Fully understand product characteristics and financial consumers to ensure the suitability of a product or service for a financial consumer.
 - v. Principle of notification and disclosure: Explain important contents of financial products or services using text or other methods that

can be fully understood by financial consumers, and fully disclose risks.

- vi. Principle of friendly service: Treat financial consumers in a fair and reasonable manner, pay attention to the needs of groups such as the elderly, disabilities, and financially weakened, and provide appropriate services to implement inclusive finance.
- vii. Principle of complaints protection: Establish a consumer dispute resolution system and establish complaints handling procedures and channels.

(3) Principles of personnel management:

- i. Principle of professionalism of sales personnel: Personnel who provide products or services to financial consumers have the qualifications for sales personnel required by industry laws.
- ii. Principle of balance between remuneration and performance: The remuneration mechanism for sales personnel should take into consideration customer rights and interests, as well as potential risks brought by the financial product or service to the subsidiaries and financial consumers.
- iii. Relevant personnel shall participate in training related to treating customers fairly and friendly financial services to enhance relevant knowledge.

Article 5 These Guidelines and any amendments hereto will be enacted upon approval and announcement from the president.

Approved by the president on September 21, 2023