

4.2.2 Supporting the Underprivileged

4.2.2.1 Online Financial Education / Financial Discovery Camp

To fulfill our ESG commitment and align with Cathay FHC's sustainability strategy focused on youth empowerment, the Bank designed a series of financial literacy courses for elementary schools in rural areas. These courses aim to equip children with the knowledge and tools needed to make sound financial decisions, helping them develop positive money values and financial habits that will benefit them throughout life. This year, anti-fraud awareness was also incorporated into the curriculum to further enrich the educational content. We mobilized our employees to apply their professional expertise and serve as volunteers, helping students in rural communities establish sound financial values. Since 2021, the Bank has pioneered live-streamed online financial education courses, breaking down geographical barriers to deliver distance learning each year. In 2024, we incorporated an in-person, two-day experiential trip as part of the program. Partnering with the "Elevated Tree Program," we invited students from participating schools to travel to Taipei, where CUB's employees led hands-on financial and sustainability education sessions and guided the children on branch visits. The students also participated in the Bank's annual road run, Cathay Run, gaining a unique and memorable learning experience that connected financial education to real-life practice. This year, the Bank continued to promote financial education for financially underserved and rural students, delivering 12 rural school programs and outreach events. As of the end of 2024, 258 students benefited from financial education courses under the CUB Financial Education. For details on volunteer hours and participation, please refer to Appendix [Table 6.1-17](#).

4.2.2.2 Dedicated Donation Page

In addition to caring for disadvantaged children's education issues, the Bank also aims to assist other vulnerable groups through the influence of the financial industry. Therefore, we have set up a donation page on our official website to provide a channel for the public to donate. This not only facilitates legitimate donations but also helps reduce the risk of fraud by counterfeit foundations. We collaborate with numerous foundations, including Beunen Foundation, Taiwan Prevent Blindness, Syin-Lu Social Welfare Foundation, and The Garden of Hope Foundation etc. Each organization's services are listed in the donation page, with links to their websites for downloading donation forms and online donation services. Furthermore, to encourage people to spread love, we have initiated the "Micro Donation" program. Our credit card customers can redeem 100% of their credit card rewards points (Tree Points) for donations. This initiative aims to increase people's willingness to donate and provide tangible support to these organizations to help more vulnerable groups.

4.2.2.3 Cathay United Bank Education Foundation

The Bank supports the public welfare initiative "Elevated Tree Program" by the Cathay United Bank Education Foundation, working together to address issues related to underprivileged groups, remote areas, and child development, while fulfilling our corporate social responsibility. A summary of the foundation's public welfare initiatives are briefly described as follows:



Elevated Tree Program – Scholarship Sponsorship Program

In 2024, the Foundation awarded scholarships to 5,907 outstanding and financially disadvantaged students across elementary and junior high schools in ten counties, including Taitung. We also sponsored 17 school sports teams, such as the basketball team of Nan'ao Elementary School in Yilan County, to promote athletic education in sports, including weightlifting, judo, archery, and basketball. At the same time, the Foundation supports the "Sunrise Village Cup National Junior Football Game" and sponsors the "Gothic Cup Youth Football Invitational Tournament" and other events. Additionally, to extend the spirit of sustainability, the Foundation sponsored Yue-Ming Elementary & Junior High School's "Sailing Blue Together" program. This initiative connected 36 schools from coastal and outlying areas to complete a round-the-island sailing journey, engaging hundreds of students and teachers in ocean conservation efforts. The program not only helped students promote environmental protection and marine education, but also simultaneously combined with sailing sports, the educational values of Elevated Tree Program is integrated into marine sustainability actions, cultivating students to become future marine citizens.



Cathay Charity Group Activities

To go on the educational public welfare concept of Elevated Tree Program, the Foundation continued to participate in Cathay Group's educational charity activities, such as the "Cathay Youth Excellence Scholarship," "Cooperation with Teach For Taiwan," "Dream Come True Program," "AfterSchool Care Program," and the "Winter Warmth Program," additionally, and publishes the Cathay Charity Group Annual Report.



Elevated Tree Program – Charitable Painting Exhibition

To promote art education in Taiwan, the Foundation hosted public art exhibitions and art lectures at the Cathay United Art Center, offering the public free space to art appreciation and learning about art. In 2024, the Foundation held 10 exhibitions and 4 art lectures, including inviting amateur artists to hold the "4th Elevated Tree Program Charity Painters' Charitable Painting Exhibition" to contribute to rural students. In addition, outstanding artworks by local artists were selected for the production of the 2025 Cathay Group art desk calendar and greeting cards, conveying blessings through art while appreciating the beauty of art.