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6.7 Service Quality and Customer Rights

6.7.1 The Treating Customers Fairly Principle and Implementation Status

The Bank is dedicated to implementing the Treating Customers Fairly Principle, with the establishment of several key guidelines and committees: " Treating Customers Fairly Policy Guidelines", "Treating Customers Fairly Committee Organization Regulations", "Consumer Dispute Review Committee Operating Rules", "Service Quality Team Establishment Guidelines". The Board of Directors serves as the highest decision-making and oversight body for the "Treating Customers Fairly Policy Guidelines." The Bank has also established the Treating Customers Fairly Committee, which is chaired by the President and composed of senior managers. Through cross-departmental collaboration in areas such as sales management, quality control, and system development, the Committee continuously strengthens the implementation of fair customer treatment and reports its implementation effectiveness to the Board of Directors on a semiannual basis. The Board of Directors and the Audit Committee regularly review reports on customer complaints, legal compliance and implementation of fair customer treatment service, to ensure being effectively supervised.

Management Process of the Treating Customers Fairly Principle

Planning Phase

- Develop Products, Business, and Services Aligned with the Treating Customers Fairly Principle.
- Establish Contracts, Internal Regulations, and Codes of Conduct that comply with the Treating Customers Fairly Principle.
- Conduct Regular Employee Training Programs for tellers, enhance fair customer treatment awareness.
- Implement report and internal reward mechanisms, oversee and award tellers to comply with customer protection culture and guidelines.

Execution Phase

- Adherence to the Treating Customers Fairly Principle when operating, selling products, and fulfilling contracts, to avoid disputes.
- Unit supervisors supervise each unit to implement the Treating Customers Fairly Principle and report risk events in a timely manner.

Management Phase

- The business management unit handles customer complaints or consumer disputes prudently and provides reasonable and easy-to-use service consultation and complaint channels.
- Examine whether the consumer dispute resolution system violates the Treating Customers Fairly Principle. Review and revise the system in a timely manner.

To deepen the long-term implementation of the Treating Customers Fairly Principle and ensure the effective execution of related systems, the Bank has arranged inclusive finance training for all directors, senior managers, and all full-time employees. The content covers protection of the rights of disadvantaged groups, including topics related to the Convention on the Rights of Persons with Disabilities (CRPD). Courses include "Key Points of the 2024 Revision of the Self-Disciplinary Guidelines for Banking Industry Financial Friendly Services and Fair Treatment of Elderly Customers" and "Inclusive Finance." The completion rate for all full-time employees reached 100%.

To enhance customer service quality and ensure consumer rights, the Bank continues to develop digital financial services. In 2025, the Bank conducted inclusive finance interviews with visually impaired customers and elderly customers. Based on the interview findings, the Bank adopted "Universal Design" as its guiding principle to adjust the structure of the CUBE App, using a single-version design that does not require users to switch modes. The Bank also optimized core functions including login authentication, account overview, NTD transfers, and NTD and foreign currency deposit pages. In accordance with the Web Content Accessibility Guidelines (WCAG), the Bank further enhanced five accessibility features, including dynamic font adjustment, improved color contrast, enlarged touch areas, mobile native voice-over support, and landscape screen operation, thereby improving the usability of the CUBE App and the digital accessibility experience. In addition, the Bank established a cross-departmental anti-fraud task force to strengthen fraud prevention measures, reflecting CUB's commitment and efforts to safeguarding customer assets.

In terms of inclusive financial services, the Bank continues to optimize various measures to ensure that elderly customers and customers with disabilities can receive services as quickly as possible. Based on issues reflected through messages left on the Bank's official website, the Bank optimized the website's virtual assistant, Afa (阿發), by adding keywords such as "hearing impaired," "elderly," and "people with disabilities" as priority dispatch cases, ensuring that customer needs are promptly and properly addressed. Going forward, the Bank plans to expand the keyword list and continue improving service quality, so that customers from all groups can experience better services and a more inclusive environment.