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6.7.2 Customer Care

CUB implements a "customer-centric" business model, where every service staff member interacts with customers based on the three key principles of "sharing wholeheartedly, touching sincerely, and caring attentively." By integrating warmth and sincerity into professional service, we have successfully created a culture of heartfelt service. In addition to actively addressing customer complaints, the Bank proactively manages customer feedback from the perspective of consumer rights. By systematically optimizing and adjusting consumer service processes, we ensure the maintenance of excellent customer experiences, reflecting the Bank's commitment to continuously enhancing customer satisfaction.

Complaints Handling Channel

Responsible Unit	Financial Services Department
Complaint Channels	The Financial Services Department is dedicated to handling complaints. We have set up a 24-hour customer service hotline at (02) 2383-1000 or toll-free at 0800-818-001 for inquiries. Additionally, we provide various other channels for complaints, including service emails on our official website, intelligent customer service, branch offices, and written correspondence. We continuously enhance our intelligent services, integrating online and offline channels to improve operational efficiency and provide customers with a comprehensive 360-degree financial service experience. Customers are encouraged to utilize any of the afore-mentioned channels to provide feedback or share their thoughts.
Number of Complaints	A total of 1,959 complaint cases were recorded in 2025.
Handling Mechanism	• Cases are classified according to severity, and relevant business units are notified to enhance processing efficiency. • Senior executives convene the "Consumer Dispute Review Committee" to effectively handle customer dispute cases. • Educational training is conducted for common, recurring, or significant compliance cases to reinforce compliance with operational and sales standards among colleagues. • Pain points in products or processes are reviewed to provide recommendations for root cause improvements, reducing the occurrence of customer disputes and enhancing service quality.
Handling Status	For petitions to the Banking Bureau of the FSC and complaint cases from the Financial Ombudsman Institution, a total of 1,695 cases were handled in 2025, with an average processing time of 17 business days. For dispute cases, consensus was reached with customers and cases were completed within an average of 17 business days.
Improvement Measures	• Expand the functionality of the AI assistant, "Afa," continuously adding self-service applications to create personalized digital services, with the aim of enhancing service processing efficiency. • Align with the ISO 10002 international standard for complaint handling mechanisms: 1. Establish clear standards for handling customer complaints, strengthen the effectiveness and efficiency of complaints handling, and implement a risk-based escalation mechanism to identify customer pain points and design corresponding solutions. 2. Develop customer complaint analysis dashboard: Leverage visualized tools to present Treating Customers Fairly cases and customer complaints across the whole bank, enabling quick insights and adjustments to the complaint handling mechanism, thereby safeguarding the rights and interests of financial consumers. • In addition to referencing ISO 10002 in building a standardized and risk-oriented reporting mechanism, the Bank reports the implementation effectiveness of the Treating Customers Fairly Principle to the Board of Directors every six months. The Bank also reports the specific implementation status and review recommendations for complaint cases to the Board of Directors, thereby actively protecting the rights of financial consumers.
Industry Performance	The Bank ranked second in case volume in 2025. The Bank strengthened the review content and execution effectiveness of the Consumer Dispute Review Committee, and clearly designated product units as responsible for root cause analysis of customer complaint cases and end-to-end process reviews, with improvement measures proposed accordingly. Business management and business units also provided process and operational support to reduce the recurrence of customer complaints.

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CUB has established a Digital Platform NPS Customer Feedback Collection Mechanism" to effectively gather user feedback on platform experiences through NPS surveys combined with customer interviews or usability tests. This approach allows us to design platform experiences that better meet users' actual needs and expectations, thereby enhancing overall customer satisfaction.

Our customer service center conducts Transactional Net Promoter Score (tNPS) surveys for customers who call in daily. This not only helps in promptly recording customers' feelings about the service but also assesses their satisfaction and loyalty. By analyzing questionnaire feedback, call reasons, and related product interactions, we delve into gaps in the customer experience. We then report these findings to relevant units monthly, allowing us to formulate service strategies that are more closely aligned with customer needs. In 2025, the tNPS for our customer service center was 67.1 points (Standard Score of 60), while the rNPS for the CUBE APP was 35.4 points (Standard Score of 30).

In 2025, customers maintained a high level of satisfaction with our customer service center. We will focus particularly on key factors directly impacting customer satisfaction and continuously improve them to understand the service touchpoints better. Besides striving to meet customer expectations, we are committed to exceeding them and creating more personalized and seamless service experiences. Through these efforts, we aim to solidify and enhance our position as a leading provider of financial services in the industry, while consistently delivering high-quality service experiences to our customers. This will further deepen the trust and loyalty between our customers and the Bank.

The Result of the 2025 Satisfaction Survey

	Result	Target
Satisfaction Survey	93.10%	90%

6.7.3 Customer Information and Privacy Protection

The Bank places great importance on the protection of customers' personal information and privacy. We have established the "Personal Information Management Guidelines and Related Operating Standards" and set up a "Personal Information Management Committee" responsible for supervising matters related to the personal information protection mechanism. We handle the collection, processing, and utilization of personal information and act in accordance with the "Personal Data Protection Act" and relevant laws and regulations. Before collecting information, we inform individuals the purpose of collection and sharing recipients, ensuring that it does not exceed the necessary scope for specific purposes. We explicitly define customers' rights regarding inquiries, requests for access, provision of copies, correction, supplementation, cessation of collection, processing, utilization, or deletion of personal information. Additionally, we require third parties to comply with the Bank's policies on personal information protection. Personal information is deleted, stopped from processing, or utilized when the specific purpose of collection disappears or when the deadline expires, unless otherwise stipulated by laws or contracts. We retain trace Information or relevant evidence for at least five years.

Our "Privacy Policy" statement outlines how we collect, apply, and protect personal information provided by customers. To safeguard users' personal Information and maintain online privacy, we will update the privacy protection policy in accordance with changes in laws and the adoption of new technologies. This is to fulfill our mission of safeguarding customer rights. If there are any questions about the privacy protection policy or the use of personal Information, individuals can contact the service windows through the contact information provided on the official website.

The Management Process for Customer Information and Privacy Protection

Personal Information Protection Policy Website	https://www.cathaybk.com.tw/cathaybk/personal/about/news/customer-benefits/client-privacy/
Rules and Regulations for the Mutual Use of Customer Information Among Subsidiaries within the Group	Each subsidiary within the Group adheres to the "Financial Holding Company Act," "Personal Data Protection Act," " Regulations Governing Cross-selling Activities Among Subsidiaries of a Financial Holding Company," and other relevant laws and regulations, as well as the "Personal Data Management Policy" established by the parent company in recognition of the importance of customer privacy and personal data protection, for the collection, processing, storage, integration, and use of customer information. It is also declared that subsidiaries involved in customer information adopt strict confidentiality measures in the processing and use of such information when conducting related business and use the information in accordance with legal requirements.
Incident Response Procedure	The Bank has established an "Emergency Response Procedure for Personal Data Breaches" along with a drill mechanism. Through regular drills, the Bank aims to enhance employees' response and protection capabilities to prevent incidents from impacting the Bank and minimize harm to the parties involved. Simultaneously, these drills verify the effectiveness of internal procedures, identifying any inadequacies in personal Information protection measures and continuously improving relevant safeguards. Additionally, the Bank conducts annual Information protection training sessions for all employees to strengthen their awareness and reduce the occurrence of Information breaches.
Audit Mechanism	Every year, The Bank undergoes third-party audits and verifications using the "BS 10012:2017 Personal Information Management System" and accounting firm projects for personal Information protection, anti-money laundering, and counter-terrorism financing mechanisms. These audits are conducted to ensure the effectiveness of personal Information protection measures.
Data Breaches Event LA	We had 10 data breach events in 2025, all of which (100%) involved with personally identifiable information. A total of 875 customers were affected by such violation.