

3.2.3 Financial Inclusion

The UNSGSA noted that "Financial inclusion is therefore an enabler and accelerator of broad-based economic growth and resilience, improved financial health, job creation and development." and that finance is for everyone, not just the rich. Recognizing the critical role of financial inclusion in promoting the overall development of a society and enhancing its economic vitality, CUB commit to introducing a variety of financial products and services that meet the needs of different sectors of society or different ethnic groups and tailor to meet the needs of the community. Therefore, through innovative and inclusive strategies, we are committed to introducing a wide range of financial products and services that meet the needs of different sectors of society and different ethnic groups, with a view to shaping a "people-centered" financial system that promotes the well-being of the public. We are constantly innovating to enhance the accessibility and convenience of our financial services, and we are committed to providing a more friendly and convenient financial environment for customers with different backgrounds and needs. The Bank firmly believes that through continuous innovation and inclusiveness, we can realize true financial inclusion, which in turn will promote the overall harmonious development of society and the economy, and create a better future together with our customers and all sectors of the community.

3.2.3.1 Support the Development of Social Enterprises and Small and Medium-sized Enterprises

CUB has joined forces with the Taipei City Government on the "Social Enterprise Preferential Financing Project" since 2017. Through cooperation with the Small and Medium Enterprises Credit Guarantee Fund, it provides direct guarantees and low-interest loans to qualified social enterprises to help these enterprises. Businesses obtain necessary working capital. This project not only encourages social enterprises to actively solve social problems with business models, strengthens their social influence, but also demonstrates the active practice of social responsibilities of financial institutions.

In addition, the Bank has established key performance indicators (KPIs) for both the number and amount of loans extended to SMEs (including micro-enterprises) and launched a series of micro-finance preferential loan programs for small enterprises, covering supplier financing and franchisee loans, etc., to meet the diversified development and operational needs of enterprises. These loan programs specifically designed for small businesses not only provide more favorable loan terms, but also effectively reduce the financial burden of small businesses, thereby supporting their growth and development.

By the end of 2024, the cumulative amount of loans approved under the Social Enterprise Preferential Financing Project reached \$89.88 million, benefiting 18 social enterprises. Meanwhile, the results of the Supplier Financing Program were also remarkable, with a cumulative total of 196 loans approved and a loan balance of 350 million. These achievements fully demonstrate CUB's active role in promoting financial inclusion and supporting the development of social enterprises and SMEs.

Meanwhile, to support the development of cultural and creative activities or industries in Taiwan, we successfully assisted an entrepreneur to apply for the "Loan for Strengthening the Upgrading and Restructuring of Cultural and Creative Industries" in 2024, which was reviewed and approved by the Academy of Cultural Content Policy, met the eligibility criteria and completed the application process for the relevant grant.

Through the successful implementation of these projects, CUB has not only deepened its support for enterprise development, but also demonstrated through practical actions that financial institutions can play a key role in promoting economic growth and social progress. We look forward to exploring and developing more innovative financial solutions in the future to meet a wider range of societal needs and further promote the development of financial inclusion.

■ Social Enterprise Preferential Financing Project Results

	2022	2023	2024
Cumulative Amount of Approved Loans for Preferential Financing Projects of Social Enterprises (unit: thousand)	81,000	84,000	89,880
Cumulative Approved Enterprises for Preferential Financing Projects of Social Enterprises	15	16	18

3.2.3.2 Promoting Innovative and Customer-Friendly Financial Services

In order to promote the concept of sustainable investment, the Bank has specially designed ESG funds and themed webpages, aiming to cultivate sustainable investors. With detailed website content guidance, the number of investors in ESG funds has exceeded 24 thousand with a total investment scale of 10.37 billion. Additionally, the number of users using our target-based financial planning tools for retirement planning has reached 330 thousand times. On the website, we emphasize, "Your choice is the driving force for a sustainable planet, riding with the world towards an environmentally friendly and sustainable future," encourage more people to join ESG investments and create a green future together.

3.2.3.3 Promoting Inclusive Financial Services to Diverse Communities

CUB recognizes the importance of accessibility and convenience in financial services to meet the needs of various customer groups. Therefore, we actively introduce a series of friendly financial initiatives and measures to create comprehensive and inclusive financial environment.

Visually Impaired Individuals



Inclusive Financial Initiatives

- **Set up online banking:** Provides 11 services including Taiwan dollar transfer, account details inquiry, user ID and online banking password change.
- **Accessible webpage:** Provide 6 services including Taiwan dollar deposit interest rate inquiry, foreign exchange deposit interest rate inquiry, and real-time exchange rate inquiry. Provide identifiable and easily readable web content, and keyboard cursor position indications, meeting the usage needs of visually impaired individuals. Additionally, we set up Access Key shortcuts on webpages to facilitate rapid keyboard navigation for physically disabled individuals.
- **ATMs for the visually impaired:** To enable the visually impaired to make independent withdrawals and transfers by following voice instructions. By the end of 2024, a total of 867 ATMs for the visually impaired will be installed, an increase of 213 ATMs, or a growth of 33%, and will account for 16.3% of the total number of ATMs in the Bank.
- **CUBE Touch Card (Debit Card):** Special design with a circular notch on the edge and the embossed characters of CUBE on the front, making it easier for visually impaired users to identify the card.

The accessible online banking set up by the Bank has obtained the AA grade certification from the Research, Development and Examination Association. In 2011, CUB spearheaded the launch of the "Barrier-Free ATM for the Visually Impaired", which is an industry leader in improving the accessibility of financial services for the visually impaired at public transportation stations. In 165 branches across Taiwan to ensure that the financial services needs of the physically disabled are adequately met. This not only demonstrates CUB's strong commitment to financial inclusion but also underscores our team's resolve to providing more comprehensive financial services to our customers.

CUB aims to provide warm services for the elderly, establishing a one-stop query service in the friendly section of our official website, where they can inquire about elderly counters, financial education, and digital security services. Considering the evolving methods of fraud, our digital anti-fraud section provides easily accessible financial education and digital security services to help customers obtain the information they need and enhance their protection against digital fraud.

Hearing Impaired Individuals



Inclusive Financial Initiatives

- **On-site & Video Conferencing Sign Language Interpretation:** In partnership with the Taiwanese Association of Sign Language Interpreters, the Bank offers sign language interpretation services for individuals with hearing impairments. Customers must apply via phone or email at least 24 hours in advance. Both in-person and online interpretation services are available to ensure that hearing-impaired individuals enjoy equal access to financial services, upholding their fundamental rights and ensuring fairness and reasonable accessibility.

Middle-aged and Older Adults



Inclusive Financial Initiatives

- **Age-friendly counters in inclusive branches** provide friendly services and care to older adults.
- **Articles on financial literacy for older adults** provide information on financial management and retirement planning.
- **Digital Security:** Provide anti-fraud information to ensure financial safety.