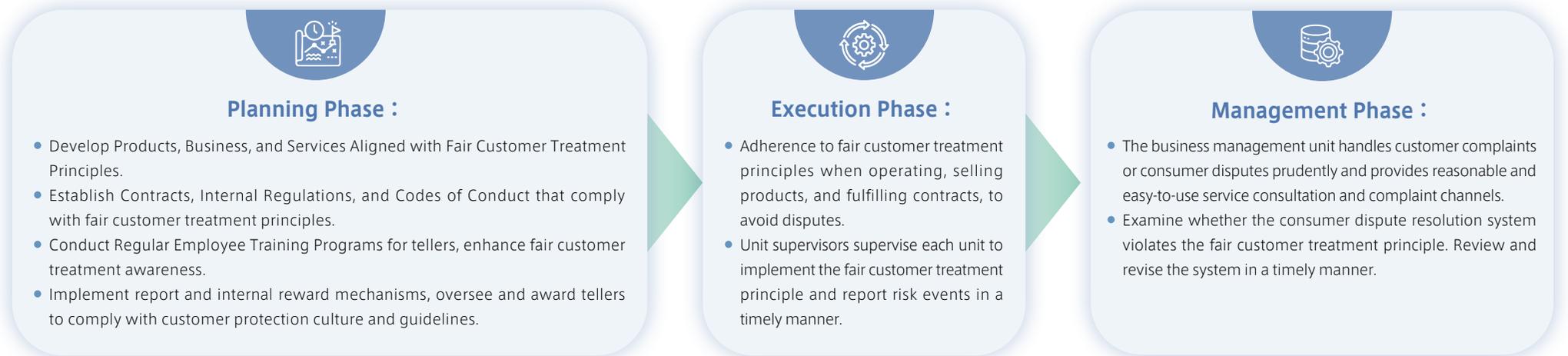


5.7 Service Quality and Customer Rights

5.7.1 The Fair Customer Treatment Policy and Implementation Status

The Bank is dedicated to implementing the fair customer treatment principle, with the establishment of several key guidelines and committees: "Fair Customer Treatment Policy", "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 "Fair Customer Treatment Policy." The President is the committee chairperson and senior managers are members of the Treating Customers Fairly Committee. The Committee collaborates across departments in sales management, quality control and system development and report status to the Board of Directors every six month in order to improve continuously. The Board of Directors and the Audit Committee regularly review reports on customer complaints, compliance with laws and implementation of fair customer service, to ensure being effectively supervised.

■ Fair Customer Treatment Principles Management Process



To enhance customer service quality and ensure consumer rights, the Bank continues to develop digital financial services. We have introduced new features such as remote insurance application services, allowing customers to apply for insurance policies anytime and anywhere with a "zero-contact" process. Additionally, we have extended our video service hours to non-business days and introduced foreign currency scheduled transfer services. These innovations ensure that customers can access secure and high-quality services without needing to visit a branch, meeting their financial needs conveniently. We have also established a cross-departmental anti-fraud task force to enhance anti-fraud measures, reflecting our commitment to safeguarding customer assets and our ongoing efforts to prevent fraud.

The Bank continues to improve inclusive financial services to ensure that customers with different needs can use our services with confidence. This includes the launch of Taiwan's first visually impaired-friendly "CUBE Touch Card (Debit Card)," the provision of a smart credit card service that connects customers aged 80 and above to a representative upon calling, and the establishment of age-friendly service counters to ensure that all customer groups can enjoy better services and banking environments.

Through continuous year-round training, we aim to enhance employees' awareness of fair customer treatment, ensuring that they strictly adhere to relevant regulations and the Bank's established standards in their daily work. Our Board Members, responsible person, and senior managers have all received inclusive financial education training, which includes content on the Convention on the Rights of Persons with Disabilities (CRPD) and the protection of rights for people with disabilities.

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