

Yuanta Financial Holding Company

Artificial Intelligence Policy

*Approved by the Board of Directors on February 25, 2026 (12th meeting of the 10th board)
Amendments approved on June 24, 2026 (18th meeting of the 10th board)*

Article 1 (Purpose)

To ensure that the Company and its subsidiaries effectively manage risks, ensure fairness, protect consumer rights, maintain system security, and achieve sustainable development in their applications of artificial intelligence (hereinafter referred to as “AI”), this Policy is hereby established in accordance with the Financial Supervisory Commission’s *Guidelines for Artificial Intelligence (AI) Applications in the Financial Industry*.

Article 2 (Applicability)

This Policy applies to the Company and the following subsidiaries

1. Yuanta Commercial Bank Co., Ltd.
2. Yuanta Life Insurance Co., Ltd.
3. Yuanta Securities Co., Ltd.
4. Yuanta Securities Finance Co., Ltd.
5. Yuanta Securities Investment Consulting Co., Ltd.
6. Yuanta Securities Investment Trust Co., Ltd.
7. Yuanta Futures Co., Ltd.

Article 3 (Definitions of Terms)

The terms used in this Policy are defined as follows:

1. AI System: Refers to a system that learns from large amounts of data and uses machine learning or related modeling algorithms to perform tasks such as perception, prediction, decision-making, planning, reasoning, and communication, thereby mimicking human learning, thinking, and response patterns.
2. Generative AI: Refers to AI systems capable of generating content that simulates human creative output, including but not limited to text, images, audio, video, and code.

Article 4 (Core Principles of AI Applications)

When applying AI, internal management systems shall be established in accordance with the following principles:

1. Establishing governance and accountability mechanisms:
 - (1) Assuming appropriate internal and external responsibilities for the AI systems used. Internal responsibilities include designating senior executives to oversee AI-related supervision and management and establishing an internal governance framework; external responsibilities involve obligations to consumers and society, including the

protection of consumer privacy and information security. The unit responsible for applying each individual AI system shall serve as the accountable entity.

- (2) Establishing a comprehensive and effective risk management mechanism for AI-related risks, integrating it into existing risk management and internal control operations or processes, and conducting regular assessments and tests.
 - (3) Ensuring that personnel have sufficient knowledge and competence regarding AI, and make appropriate decisions and provide oversight based on a risk-based approach.
2. Emphasizing fairness and human-centered values:
- (1) When using AI systems, unfairness resulting from algorithmic bias shall be avoided as much as possible.
 - (2) The application of AI systems shall adhere to the principles of a human-centered approach and human control, and respect the rule of law and democratic values.
 - (3) Information generated by generative AI still requires objective and professional risk management by human personnel.
3. Protecting privacy and customer rights:
- (1) Consumer privacy must be fully respected and protected, and customer data must be properly managed and used.
 - (2) If applying AI systems to provide financial services to customers, customers' right to choose shall be respected and customers shall be reminded of any alternative options.
4. Ensuring system robustness and security:
- (1) When applying AI systems, it is essential to ensure the system's robustness, cybersecurity, and reliability, including compliance with the Company's information security policy requirements, to prevent harm to consumers or the financial system.
 - (2) If an AI system developed or operated by a third-party provider is used to provide financial services, appropriate risk management and oversight of the third-party provider shall be implemented.
5. Implementing transparency and explainability:
- (1) When applying AI systems, transparency and explainability of operation shall be ensured.
 - (2) When using AI to interact directly with consumers, information shall be disclosed appropriately.
6. Promoting sustainable development:
- (1) When applying AI systems, development strategies and implementation shall be aligned with the principles of sustainable development, including reducing economic and social inequalities and protecting the natural environment, thereby promoting inclusive growth, sustainable development, and social well-being, and striving to minimize the impact on the environment and the overall ecological footprint. This also applies to the use of AI-related assets and services, such as AI data centers, cloud services, or models, whether owned in-house or provided by third parties.
 - (2) When applying AI systems, it is advisable to provide appropriate education and training

to general employees to help them adapt to the changes brought about by AI and to safeguard their employment rights to the greatest extent possible.

Article 5 (Defining the Boundaries of AI Applications)

The applications of AI shall be limited to lawful and legitimate business purposes and shall not include the following acts:

1. Failure to collect, process, or use personal data in accordance with regulations.
2. Violating or circumventing the regulatory policies of the competent authorities, applicable laws and regulations, or the Company's internal control system.
3. Failure to provide appropriate disclosures to stakeholders in accordance with the principles of transparency and explainability.
4. For AI systems that have a significant impact on customer rights or operations, the right for human personnel to review, approve, or make final decisions has not been retained.
5. Applying AI systems to manipulate others, exploit vulnerable groups, assign social credit scores, perform biometric identification, classification, or surveillance without lawful authorization, or engage in any other conduct that clearly threatens fundamental human rights.

Any party that engages a third-party provider to implement an AI system shall specify in a written contract that the provider must comply with the provisions of the preceding paragraph.

Article 6 (Any Matters Not Covered Herein)

Any matters not covered in this Policy shall be handled in accordance with relevant laws and regulations and the Company's relevant provisions.

Article 7 (Enforcement and Amendment)

This Policy shall take effect upon approval by the board of directors; the same shall apply to any amendments.