

**Yuanta Financial Holding Company**  
**Financial Inclusion Policy**

*Approved by the Board of Directors on June 28, 2023 (16th meeting of the 9th board)*

**Article 1 (Purpose)**

In response to the United Nations' goal of financial inclusion and the Financial Supervisory Commission R.O.C. (Taiwan)'s financial inclusion policy, the Company is committed to achieving financial inclusion and continuing to provide financial products and services that meet the needs of the public at all levels and are affordable, advance financial literacy, reduce the gap in financial knowledge, and strengthen the financial capability of the financially disadvantaged groups in order to attain the goal of financial inclusion for all, decrease the disparity between the rich and the poor, and promote a positive impact on society. This policy is hereby established.

**Article 2 (Scope of Application)**

This policy applies to the Company and the Company's subsidiaries.

The Company and its subsidiaries shall endeavor to incorporate the philosophy of the purposes and commitments set forth in this policy into their financial products and services.

**Article 3 (Commitment)**

In accordance with the spirit of this policy, the Company and its subsidiaries are committed to enhancing the following for target groups that are not adequately served by traditional financial services (including, but not limited to, micro-enterprises, low-income individuals, rural individuals or those in remote areas, the elderly, the physically and mentally challenged, youth groups, and those with low educational attainment who have no or limited access to financial inclusion):

1. Providing financial and non-financial products and services: providing non-financial support and enhancing the financial position of underserved communities, such as, but not limited to, the introduction of inclusive financial products and services, accessible payment methods, appropriate credit products, accessible digital products, and financial education and counseling services.
2. Refining management processes and internal training: formulating methods to address the needs and preferences of target groups, establishing procedures to prevent over-

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indebtedness of target groups, and training employees to avoid hard-sell tactics and disrespectful treatment of target groups, such as but not limited to, conducting employee training, refining financial consumer protection for responsible lending, and using clear, transparent, and user-friendly communication channels.

3. Based on market research and customer feedback, creating and expanding the scope of financial inclusion to underserved groups, establishing a simple and understandable customer complaint mechanism, and enabling financial inclusion customers to resolve their complaints more efficiently. Examples include, but are not limited to, incorporating an understanding of potential risk groups and issues into business processes, implementing fair treatment of customers, and improving dispute resolution mechanisms.
4. Strengthening partnerships and external initiatives: valuing opportunities to negotiate with external groups for the development of financial inclusion, such as but not limited to, working with employees, non-governmental organizations, government or other businesses to promote financial education and digital skills, building partnerships with academia and think tanks to develop and improve ways to measure financial health.

**Article 4** (Handling of Unfinished Matters)

The Company shall keep abreast of changes in domestic and international trends in the development of financial inclusion, and refine the Company's financial inclusion policy and develop it in a timely manner to enhance the effectiveness of promoting financial inclusion.

**Article 5** (Enforcement)

This policy shall come into force upon the approval of the board of directors, and the same shall be true when it is amended.