

E.SUN Commitment to Inclusive Finance

I. Purpose and Basis

E.SUN Financial Holding Co., Ltd. (“E.SUN”) is dedicated to fostering a more diverse and inclusive society. This commitment is grounded in the development strategies of inclusive finance by the World Bank, the United Nations Principles for Investors in Inclusive Finance, the G20 High-Level Principles for Digital Financial Inclusion, and other related sustainable finance frameworks. In alignment with Taiwan’s inclusive finance development policies, E.SUN actively promotes inclusive finance. Through sound governance by the Board of Directors, combined with innovative process mechanisms and digital technology, we aim to provide financial services and products that are more accessible, effective, and positively impactful through both physical and digital channels.

II. Commitments

1. To actively innovate and expand the accessibility and usability of financial services based on market demand, customer feedback, and the specific needs of vulnerable groups. We are committed to providing friendly financial services and strengthening our physical and digital service networks, with a special focus on the needs of the elderly, persons with disabilities(PWDs), and residents of remote areas to ensure all customers enjoy equal, fair, convenient, and needs-based financial services.
2. To provide more accessible financial service channels for vulnerable groups, including the elderly, PWDs, and residents of remote areas. These measures include, but are not limited to, expanding financial service and equipment locations in remote regions, offering multilingual services at physical branches and on digital platforms, and establishing a barrier-free financial environment.
3. To proactively promote financial knowledge and education to enhance the financial and digital literacy of vulnerable groups. We assist individuals and businesses in building sound financial concepts, fostering responsible financial consumption and investment behaviors, preventing financial fraud,

and obtaining suitable financial services on an open, equal, and diverse basis to make better financial decisions.

4. To provide appropriate and flexible repayment and debt-negotiation support programs for economically disadvantaged and specific groups consistent with applicable laws and prudential standards. We aim to help them overcome financial difficulties, reduce poverty and inequality, and promote stable and sustainable socioeconomic development.
5. To safeguard the rights and interests of vulnerable groups by adhering to the principle of treating clients fairly. We provide transparent, convenient, and effective channels for diverse communication and complaint handling. We actively listen to our customers' voices and establish systematic feedback analysis and improvement mechanisms to continuously optimize customer rights protection measures and the customer experience.
6. To regularly conduct employee customer service training, empowering our staff to become practitioners of inclusive finance. This enables them to provide professional, appropriate, and empathetic financial services from a standpoint of supporting vulnerable groups, thereby creating an excellent service experience.
7. To join hands with like-minded partners. We will actively seek and deepen strategic partnerships with government agencies, non-profit organizations, academic institutions, community groups, and other industry leaders to exert greater influence and jointly advance the development of inclusive finance.
8. This Declaration is approved by the president and supervised by the Board of Directors for the overall development of inclusive finance.