

E.Sun Financial Holding Co., Ltd. and Subsidiaries Personal Information Management Policy

Approved on 2012.8.17 during the 12th Meeting of the Fourth Board of Directors

Amended on 2019.4.24 during the 15th Meeting of the Sixth Board of Directors

Amended on 2021.11.12 during the 16th Meeting of the Seventh Board of Directors

Amended on 2025.8.15 during the 25th Meeting of the Eighth Board of Directors

Article 1 (Purpose)

This policy has been established in compliance with "Personal Data Protection Act," "Enforcement Rules of the Personal Data Protection Act," "Financial Supervisory Commission Personal Information File Security Policy for Designated Non-government Institutions" and relevant laws to enforce protection and management of personal information, respond to the changes in personal information management technologies, requirements of the competent authorities and the Company's business needs, and in the best interest of information owners.

Article 2 (Objectives)

The Company's and subsidiaries' goals with regards to personal information management policy are as follows:

- I. To comply with local personal information protection regulations, any letters and directives issued by the competent authorities, and the requirements of the competent authorities;
- II. To protect information owners' personal rights by giving them full, legal discretion over their personal information;
- III. To ensure that all personal information is gathered, processed, and used in an honest and trustworthy manner without exceeding the extent necessary to achieve the intended purposes, and that the scope of information gathered is justifiable and rationally associated with the intended purposes;
- IV. To apply appropriate safety measures over personal information files, and thereby fulfill the Company's and subsidiaries' duty of care as prudent managers.

Article 3 (Scope)

- I. This policy applies to all business-related conduct by all employees of the Company and subsidiaries.
- II. Staff assigned by human resource agencies to provide service at the Company's and subsidiaries' premises and business partners which have business dealings the Company or subsidiaries involving customer personal data (including but not limited to partnering vendors, co-branded partners, suppliers) as well as their employees or temporary staff are also bound to comply with this policy under the Personal Data Protection Act.

Article 4 (Organization and responsibilities)

- I. The Company shall enhance coordinated governance and oversight among its subsidiaries to ensure the consistency of policies and the effectiveness of their implementation.
- II. To promote, coordinate, supervise, and continuously improve the operation of the Personal Information Management System of the Company and its subsidiaries, a Personal Information Management Framework shall be established. The Company shall set up a Personal Information Management Organization and allocate adequate resources accordingly; the detailed provisions for its establishment shall be separately prescribed. Subsidiaries shall refer to the provisions of this policy and, taking into account their business scale and nature, formulate their own Personal Information Protection Management Organization and Framework.
- III. The deliberation and establishment of the Personal Information Management Policy, measures, and related regulations shall be handled by the Personal Information Management responsible unit appointed by the Company. Subsidiaries shall also designate a Personal Information Coordinating Management unit to be responsible for these matters.
- IV. The Company's Personal Information Management responsible unit and the subsidiaries' Personal Information Coordinating Management units shall identify, at appropriate times, external entities related to personal information protection management and understand the requirements for personal information protection management applicable to them.

Article 5 (Principles for the Collection, Processing, and Use of Personal Information)

The Company and its subsidiaries shall adhere to the following fundamental principles when collecting, processing, and utilizing personal information. Relevant operational procedures and management requirements are separately stipulated in the "E.Sun Financial Holding Co., Ltd. and Subsidiaries Principles on Gathering, Processing and Use of Personal Information"::

- I. Personal information shall be collected, processed, and utilized for lawful and specific purposes, and conducted in an honest and trustworthy manner;
- II. The scope shall not exceed what is necessary for the specific purposes and must maintain a legitimate and reasonable connection to the purpose of collection;
- III. The principle of minimization shall be observed, and personal information shall be updated as necessary;
- IV. Appropriate security measures shall be implemented to safeguard the security of personal information.

Article 6 (Risk Assessment and Periodic Auditing)

- I. The Company and its subsidiaries shall assess potential risks related to personal information files generated in accordance with business operation processes, and establish appropriate control measures based on the results of the risk assessment.
- II. The Company and its subsidiaries shall conduct periodic internal audits to evaluate the effectiveness of the personal information protection management system and its implementation.
- III. The Company and its subsidiaries shall take corrective actions based on the results of internal and external audits to maintain the operation of the personal information protection management system.

Article 7 (Periodic Education and Training)

The Company and its subsidiaries shall conduct periodic education and

training related to personal information protection, ensuring that all employees clearly understand the requirements of relevant laws and regulations, their scope of responsibilities, as well as the mechanisms, procedures, and measures for personal information protection.

Article 8 This policy is subject to evaluation at least once a year to reflect the latest development in government regulations, personal information technologies, requirements of the competent authority and the Company's business practices, and thereby ensure the appropriateness of personal information management practices. Any violation of laws or this Policy shall be dealt with in accordance with relevant regulations of the Company or subsidiaries.

Article 9 Any matters that are not addressed in this policy shall be governed by applicable laws and rules of the Company and subsidiaries.

Article 10 This policy is implemented with the approval of the Board of Directors; the same applies to subsequent amendments.