3.1.4 Personal Green Lifestyle

What is Personal Green Lifestyle?

Personal green lifestyle refers to a series of environmentally friendly behaviors and choices undertaken by individuals in their daily lives, aimed at reducing negative impacts on the environment and promoting sustainable development. This lifestyle emphasizes the integration of eco-consciousness into consumption and financial decision-making, encouraging the use of responsible products. Furthermore, customers can incorporate environmental principles during financial transactions, progressing towards a low-carbon lifestyle. The personal green lifestyle encourages continuous improvement of one's habits through the adoption of eco-friendly products and responsible consumption behaviors. The ultimate goal is to protect the environment and foster sustainable development. Through these concrete actions, individuals can not only reduce their carbon footprint but also actively disseminate green concepts within society, inspiring more people to engage in environmental initiatives.

Responsible Products

1. Carbon-Labeled Credit Cards

Since the launch in 2019, a comprehensive series of credit cards has been certified with carbon footprint labels. By the end of 2025, the issuance of "Carbon-Labeled Credit Cards" is expected to exceed 8.63 million. Please see the table below for the ESG-related credit cards:

Category	ESG Credit Card	Content	2025 Number of Cards in Force	Proportion of the Whole	Donation Amount (NT$ thousand)
Social Contribution	World Card	As 0.3% of general domestic consumption is allocated to build E.SUN libraries, cardholders can participate in these activities while consuming. This initiative contributes to the E.SUN Golden Seed Project, which aims to create reading environments for elementary schools in remote areas.	0.75 million cards	9%	62,436
	Nan Shan World Card	As 0.1% of general consumption, excluding Nan Shan premiums, is allocated to support the Nan Shan Life Charitable Foundation Medical Care Program, cardholders can contribute to healthcare initiatives through everyday spending. In addition, 0.2% of domestic general consumption is allocated to support the E.SUN Golden Seed Project, which aims to build E.SUN Libraries for elementary schools in remote areas, continuously planting the seeds of knowledge.			
	Nan Shan Life insurance Co-Branded Card	As 0.1% of general consumption, excluding Nan Shan premiums, is allocated to support the Nan Shan Life Charitable Foundation Medical Care Program, cardholders can contribute to healthcare initiatives through everyday spending.			
	Tsing Hua Affinity Card	Donates a fixed amount based on the number of newly issued cards and allocates the first-purchase gift, along with 0.2% of general consumption, to support the "Sunrise Program" at Tsing Hua University, assisting students from socioeconomically disadvantaged backgrounds and those with relatively limited access to educational resources in pursuing their education.			
	Charity Card	Allocates 0.2% of general consumption to charity funds for blood donation events.			
Environmental Conservation	Unicard	The Top 100 Designated Consumption Bonus Program has incorporated ESG-related consumption categories, including charitable donations via the E.SUN Wallet, Tesla, Gogoro battery fee plans, and YouBike 2.0. Additionally, the cards are manufactured using environmentally friendly PETG materials.	1.99 million cards	23%	2,601
	Signature Card	When customers opt for e-billing service, 0.2% of general consumption amount will be donated to "One Life, One Tree – E.SUN Tree Planting" program.			
	Black Bear Affinity Card	Allocates 0.2% of general consumption to the Taipei Zoo's Animal Conservation Fund.			
	Kumamon Card	The first in the industry to use stone paper for card production, combined with PETG eco-friendly material.			
		Total	2.74 million cards	32%	65,037

The scope of E.SUN Bank's carbon label certification is limited to physical credit cards; therefore, digital credit cards are excluded from the statistics of carbon-labeled credit cards in this report. As of the end of 2025, the total number of credit cards in force was 8.74 million, with 5.34 million active cards.

2. Carbon Accounting Account

To help customers accurately understand their daily carbon footprint through data-driven management, E.SUN has embedded the "Carbon Accounting Account" service in the E.SUN Wallet. The service integrates two core functions—public transportation-related carbon reduction and consumption carbon footprint tracking. In 2025, E.SUN further introduced the "Steps for Decarbonization" feature, which converts walking data into measurable carbon reduction outcomes. By providing intuitive and easy-to-understand data feedback, the service not only enhances customers' environmental awareness, but also empowers them with insights to adjust their lifestyle and consumption choices—thereby translating sustainability concepts into continuous carbon reduction actions and advancing the vision of a low-carbon lifestyle.

3. Charitable Donations Service

To unite cardholders in charitable efforts and bridge the gap in the M-shaped society, E.SUN launched the "E.SUN Wallet Charitable Donation Service" in April 2024. Centered on transforming points into contributions and aligning with the Sustainable Development Goals (SDGs), the service enables cardholders to donate points to designated charitable organizations through one-time or recurring contributions. Cardholders can use points to support a wide range of social causes, including women's and children's care, elderly care, youth welfare, animal protection, and environmental protection, with up to 100% of the donation amount redeemable, making it convenient to contribute to charity. E.SUN selects partner charitable organizations through an internal evaluation mechanism, with assessment criteria covering organizational information, financial transparency, organizational reputation, and alignment with SDGs indicators. In 2025, the charitable donation platform facilitated total donations of NT$ 13.55 million, involving 22 charitable organizations, 20,419 transactions, and 4,493 participants.

4. ATM Decarbonization Activities

E.SUN is committed to establishing a sustainable ESG environment and actively promotes carbon footprint management. In July 2024, our ATM services received the Product Carbon Footprint label from the Ministry of Environment, becoming the first financial institution in Taiwan whose ATM services have obtained this certification. This carbon label certification signifies that E.SUN's ATM services have met both international standards and the requirements set by Ministry of Environment in terms of carbon footprint management. We comprehensively document the carbon footprint of our ATM services across the entire life cycle (Cradle-to-Grave), including all stages such as raw materials, production, service, and disposal. To further reduce carbon emissions, we continue to develop various self-service features, such as cardless withdrawal via QR code, financial card activation, and online banking password unlocking. These initiatives not only minimize the use of paper forms at counters but also significantly reduce overall carbon emissions and environmental impact. By using our ATM services, customers can actively participate in ESG topics, contributing to a greener financial experience and fulfilling our responsibility and commitment to the planet.

5. Online Acquiring Application Service Obtained Carbon Label Certification

Merchant acquiring refers to a core banking service that connects merchants with diversified payment tools, while processing transaction data and settlement. As digital payments have become the mainstream of consumer behavior, the demand for acquiring applications has increased, making the optimization of traditional processes to reduce paper consumption a key factor in carbon reduction. To address this, E.SUN continues to review and manage the carbon emissions of its operations. In 2025, E.SUN became the first financial institution in Taiwan whose online acquiring application service obtained ISO 14067-1 certification and carbon label certification. By gradually replacing paper-based processes with digital solutions, E.SUN demonstrates its commitment to protecting the environment through concrete actions and advancing sustainable development.

Sustainable Communication and Engagement

1. Promoting Sustainable Acquiring and Collaborating with Merchants to Support Sustainable Actions

128 Sustainable Acquiring Merchants I Transaction Amount NT$ **551** million I Participation of **18** thousand People (By the End of 2025)

E.SUN has continued to expand the scope of its Sustainable Merchant Acquiring Program since its launch in 2023, aligning with policy directions and evolving sustainability issues. By 2025, the program has extended its coverage to include both environmental and social sustainability-oriented merchants. This includes businesses that have obtained certifications from government or relevant institutions—such as eco-friendly restaurants and environmentally certified accommodations—as well as merchants with demonstrated social value, including those supported by local revitalization initiatives and certified by social innovation platforms.
In addition, in line with the government's non-cash payment policies, E.SUN has introduced the TWQR sustainable merchant acquiring solution. In addition to providing card payment terminals, this solution enables merchants to support diversified payment methods, thereby expanding the application scope and impact of sustainable merchant acquiring services.

2. Official Website / Social Media Disclosure

Redesign of E.SUN Financial Holding's Official Website

Prioritizing a mobile-first approach, we aim to create a consistent experience across all devices. The key highlights of the redesign include:

- ✓ The homepage has been enhanced to highlight our specific achievements in Environmental, Social, and Governance (ESG) initiatives, with new content focusing on "Exerting Financial Influence" and "Sustainable Development," thereby strengthening our communication with stakeholders.
- ✓ The sections on "Corporate Governance" and "Sustainability" provide direct links to the corresponding pages in the sustainability report, facilitating a structured understanding of netzero carbon emissions for the public and enterprises.
- ✓ The "Unite for Sustainability" section has been expanded to include a "Sustainable Transformation Platform," featuring expert teams and solutions aimed at enhancing the resilience of the sustainable ecosystem and assisting companies in navigating the challenges of achieving net-zero transformation.
- ✓ A new "Carbon Labeling for Financial Instruments" page has been added to showcase the results of carbon footprint certification and promote awareness of carbon labeling. This initiative encourages individual customers to engage in sustainable practices through their everyday consumption and investment decisions.

3. Sustainable Deposits

Since August 2022, E.SUN has invited **496** entities, including medical institutions, professional consulting firms, and private banking enterprises, etc., to participate in the ESG Sustainability Initiative. A total of **45** companies have participated in the sustainable deposit project, with a cumulative balance of approximately NT$ **6.51** billion. Among them, 17 companies participated in 2025, with a balance of NT$ 2.149 billion.

4. Physical Events

Generated NT$ **436,000** in Sales I **800** Actual Participants

In 2025, E.SUN's Retail Banking Department held the Retail Banking Department Family Day Green Market, selecting 18 Taiwanese local specialty product brands for on-site sales. The market featured four major themes—Farm to Table, food and agriculture education, regional revitalization, and circular economy—and incorporated booth-based activities in an edutainment format, enabling managers and colleagues to better understand the stories behind local brands. The event also invited A-Hu, the mascot of the Taiwan Biodiversity Research Institute under the Ministry of Agriculture, to open the event. With the support of all units, the event generated more than NT$ 400,000 in sales.