

E.SUN Employee Service Code of Conduct and Behavior Standards

It is a vision shared by the employees of E.SUN Bank (referred to as “we”, “our” or “the Company” hereafter) that is “to become the model of banking sector and benchmark in service industry”. In order to ensure the Company remains widely acclaimed by its employee and customer, all employee shall be sincerely engaged to the Company by realizing its culture that motivates its employees to be “Adequate, Competent and Responsible”, to work in “Teamwork, Harmony and Happiness”, to pursue “Advance, Excellence and Honor”, to feel “Blessed, Cherished and Grateful” for others, and to operate in line with the Company’s philosophy that is “Expertise, Service and Business”. Furthermore, we shall faithfully comply with the Code of Conduct and Ethics set forth below.

Chapter I Moral and Integrity

1. We shall espouse the highest standard of ethics and personal integrity and will not misuse their position by demanding or receiving any improper special treatment, gifts, commissions, monetary benefit, partnership, solicitation, or other unwarranted advantage of or from a customer to alleviate tangible or intangible desires or needs. In addition, we may not commit any form of unethical conduct, illegal acts, or breach of fiduciary duty, or make a commitment with customers to share benefits or take losses. In addition, We may not refer any personnel or promote any product to a customer which are unrelated to the business of the Company.
2. We shall make prudent, medium and long-term investment and financial planning. It is advisable to hold securities for more than three months, and they are not allowed to engage in leveraged or speculative transactions such as day trading, margin trading and short selling, futures, options, etc.
3. We may not attempt to misuse our job position to take out loans or improperly raise funds from or on behalf of the Company or its customers and may not execute any transaction, arbitrage, or loan in the name of another person for or on behalf of the Company.
4. We are not allowed to engage in abnormal or inappropriate fund transactions or loans with others, or to borrow or lend accounts, nor are they allowed to promote products and services that are not related to the company's business.
5. We may not participate in nor operate speculative ventures and are forbidden from initiating or participating in mutual aid associations or other similar forms of financial affairs or lending within the Company.
6. We shall ensure that emotional issues are properly handled and do not adversely affect the employee morale or the Company's organizational climate. In addition, we are prohibited from engaging in extramarital affairs, sexual harassment, and other illicit behavior.

Chapter II Personal Behavior and Discipline

7. We shall always remain dedicated to our work and the spirit of service as well as maintain an optimistic, enterprising, active, and sincere attitude at all times. We may never be inactive or passive, and there must be no poor service attitude or inappropriate words or deeds, that may affect the work atmosphere of the unit.
8. We shall adhere to the principle of good faith, comply with the Company's policies and rules, follow the directions and supervision of supervisors at every level, and humbly accept criticism and guidance from supervisors and colleagues.
9. We shall be responsible for our job, ensure full coordination with colleagues, and strive to cooperate with colleagues to achieve mutually beneficial outcomes. We shall endeavor to maintain amicable relationships with colleagues through mutual tolerance and respect, solidarity, and harmony. Furthermore, we shall be no false accusations, insults, intimidation, wanton criticism, egoism, or any form of discrimination.
10. We shall pay close attention to our physical and mental health, maintain a graceful posture, and have a clean and tidy appearance. We shall treat customers, colleagues, and their families in an amiable and courteous manner and always maintain an impeccable service attitude.

11. When we wear the uniform, we represent the Company. Our behavior and dress code are part of our brand. Therefore, we should always demonstrate grace and dignity when interacting with customers and colleagues. Whenever we are in uniform, we shall be cautious about what we say and do when making comments or posting pictures on digital platforms or social media. Any behavior involving slander, jokes in poor taste, or other improper conduct is not allowed.
12. Except where authorized to do so by the Company, we may not act as a lender or guarantor in their own name on behalf of a person or group which is not affiliated with the Company. In addition, we shall refrain from using our position to make guarantees.
13. Except where authorized to do so by the Company, we may not concurrently hold a position outside of the Company nor engage in or enter into contracts involving part-time work during business hours which is unrelated to the business of the Company.
14. We may not gamble or enter any place of ill repute, consume alcoholic beverages or accompany customers to go out drinking with female entertainers during working hours, use of controlled drugs, or engage in any other form of behavior which would violate public order or good morals or cause damage to the Company's reputation.
15. All common property, daily necessities, and office supplies shall be treated with care and kept well-maintained, and we may not wantonly damage, discard, waste, or remove such items from the premises of the Company.
During the term of office, any software and hardware equipment such as tools, equipment, systems and services provided by the company shall be subject to the duty of care of a good manager and shall be responsible for safekeeping. They shall not use them for non-business purposes or lend them to third parties. If there is any damage during use, the responsible unit should be notified immediately to assist in handling it. Deliberate damage or dismantling is not allowed.
You are not allowed to install, remove or remake software or hardware without the approval of our company.
16. We are prohibited from engaging in political and religious activities at the office during working hours and may not display posters, literature, or speeches concerning political or religious activities.
17. Where a colleague is found to have engaged in any improper conduct or other behavior which could adversely impact the Company's reputation, a report or feedback should be promptly submitted to the relevant department head and Human Resource Division to ensure that the matter is properly handled in a timely manner. Colleagues shall not intentionally interfere with the whistleblower's work and life out of retaliation.
18. We shall arrive to work at the designated time and maintain a punctual attendance record in accordance with the Company's regulations. When requesting a leave, we shall avoid peak day/hours. We shall undertake a degree program out of working hour, unless it is arranged by the Company.
19. We shall strictly abide by all confidentiality rules concerning salaries, bonuses, and other forms of compensation and may not publicly disclose nor discuss such information.
20. We shall seek to fully realize the Company's culture of "practicality and strength" and may not request another person to improperly lobby on their behalf for a job promotion or transfer.

Chapter III Business Conduct

21. We should strictly abide by the principle of avoidance of interests and shall not take advantage of their position or use other opportunities to exaggerate expenses, facilitate or benefit themselves, their spouses, relatives or those with personal interests.
We shall not induce customers or other third parties who have dealings with the company to engage in specific behaviors or undertake specific transactions for the purpose of profit.
22. We shall abide by a professional code of conduct and ethics in the course of performing our business duties and shall not attempt to engage in any form of improper coercion or inducement. We shall furthermore remain impartial and objective at all times and seek to jointly safeguard the interests of both the Company and of society as a whole. We may not engage in any form of discrimination nor seek to garner business through bribery or other inappropriate means.

23. Except where otherwise specified by law or the Company's regulations, information concerning the state of the Company's business operations and dealings with customers shall remain strictly confidential, and we may not publicly disclose or publish such information without permission or use such information to gain improper benefits. We are also prohibited from inquiring about or gathering business secrets of the Company which are unrelated to our job duties. The same shall apply in the event that we has left the Company. (The Company's business refers to various works and the Company's business conditions, business plans, business policies, investment expansion plans, product R&D plans, policy plans, marketing plans, human resources, financial information, clientele, business manuals, and other relevant know-how.)
24. Customer data and other data, documents, and files under the purview of the employee shall be properly stored, and upon the employee's transfer or departure, such information shall be returned or handed over accordingly. Furthermore, for a period of six (6) months from the date of departure, we may not attempt to contact any of the Company's customers in any form nor seek to divert any of the Company's customers to do business with another financial institution.
25. We shall follow the principle of integrity in soliciting and serving customers, and are not allowed to keep blank transaction documents or documents that have been signed or stamped with original seals by customers, and are not allowed to operate automated, mobile or online transactions on behalf of customers, or forge or alter transaction documents or documents, unauthorized transactions, improper solicitation, improper disposal or misappropriation of customer or company property, engaging in transaction activities that conflict with the interests of customers or the company, etc.
We may not attempt to retrieve or read any information, documents, or files which are not under their purview and may not remove important Company data, documents, or files from the premises nor provide such information to an outside party for any purpose.
26. In accordance with the Financial Holding Company Act and other relevant laws and regulations, where an employee of the Company is permitted to make use of relevant information of E.SUN Financial Holding Company and its subsidiaries, the employee shall scrupulously abide by the terms of use and may neither disclose such information to another subsidiary or third party nor harm the rights and interests of a customer.
27. We shall conduct all business in an expeditious manner and may not allow uncompleted work to accumulate, nor may we procrastinate or deliberately impede work, nor should there be any neglect of duties, shirk of responsibility, or anything that affects business or safety.
Without the permission of the company, we are not allowed to modify, produce or entrust a third party to produce relevant literature, nor are they allowed to handle business in the name of the company.
28. We should handle business in accordance with laws or company regulations and must not affect the rights and interests of customers or the company. In the spirit of caring for the company, they should always make suggestions for improvements or innovations to create a better future for E.SUN.
29. We shall respect and agree to any job reassignments or changes in work locations enacted by the Company, insofar as such decisions are reasonable and necessary to meet business development and personnel development needs.
30. We agree that the company may, when necessary for the purpose of personnel conduct risk management and compliance with financial management laws, inquire about account opening with institutions such as the Joint Credit Information Center, Taiwan Clearing House, National Credit Card Center, E.Sun Financial Holdings and its subsidiaries, etc. Application information, domestic and foreign securities delivery operations and account information, and personal credit related information.

Chapter IV Management of Intellectual Property, Internet, Email and Social Media

31. We shall respect intellectual property rights, regardless of whether they have obtained copyrights, patents, trademark rights, etc. or ideas, concepts, discoveries, inventions, improvements, formulas, procedures, manufacturing techniques, works or business secrets related to their work during the service period. and other rights, and all related rights and interests (including but not limited to ownership, application rights), whether completed alone or jointly with others, the rights or interests belong to the Company free of charge, and the Company is the author and is not With the written consent of the

Company, it may not be used beyond the scope of professional purposes, and the creative content may not be plagiarized or imitated or in any way infringe on the intellectual property rights of others.

The intellectual property rights referred to in the preceding paragraph include, but are not limited to, patent rights, trademark rights, copyrights, business secrets and other subjects defined in accordance with the law.

The right, title and interest in all data, reports, information and documents produced during the course of employment with the Company shall remain the exclusive property of the Company.

The copyright of the creations or ideas completed during the employment period belongs to the exclusive rights of the company and can be used and modified in the name of the company.

Without the consent of the Company, we shall not reproduce or claim in any form, or apply for registration as their own or a third party's intellectual property rights; if the Company needs to register or apply for intellectual property rights, we shall agree to provide necessary assistance.

32. In the course of using a computer, the Internet, or other forms of creative multimedia tools or products, We shall only use legally licensed software or obtain appropriate authorization and may not use pirated or counterfeit products.
33. During working hours, we shall not browse or use websites, social media, or instant messaging software that are not related to their job duties nor download and use unauthorized illegal or green software, etc.
34. As a rule, e-mail should only be used when necessary for business. In addition, e-mails may not include any content, documents, or attachments which involve the following: (1) Messages that are harmful to public order or moral standards, such as those which would violate government laws or regulations or which contain obscene, violent, slanderous, or harassing content. (2) Sending messages irrelevant to job duties during working hours. (3) Messages that involve the Company's business secrets or content which would be detrimental to the Company's normal course of operations. (4) Messages containing excessive amounts of pictures or other attachments which are not work-related. The Company may access and archive any e-mail data which contains information involving security risks, litigation or legal disputes, incidences of fraud, or other material information.
35. Regulations governing the use of social media for employees (social media includes electronic bulletin boards, blogs, microblogs, social networks such as Facebook, and websites for sharing audio/video or photos): (1) Employees must not disclose information involving customers, the Company and its employees, as well as partners and suppliers of the Company. Employees shall abide by the "E.SUN Financial Holding Co., Ltd. and Subsidiaries Material Insider Information Management Procedures " and shall not disclose material insider information or confidential documents to the public without authorization. (2) Employees shall respect the intellectual property rights (e.g., music, videos, and text) and portrait rights of the Company and other parties. The aforementioned content may not be disclosed through online posts or pictures without authorization from the Company or the other parties.
36. We should properly keep their personal accounts and passwords confidential, and sharing accounts and passwords is prohibited.
37. Information security management of work from Home
 - (1) Equipment from unknown sources is not allowed to be used. If you use the configured devices, vehicles, software or systems to work from home, you must take good care of them.
 - (2) It is strictly prohibited to perform work in public places or use untrusted networks. Avoid using external (personal) mailboxes or communication software to transmit customer or internal bank information; do not browse non-official websites during work to avoid the risk of leakage of information security, business secrets or personal information.

Mandatory Disclosure Regarding Use of Personal Data

To ensure that you comply with all relevant Company regulations during your term of employment including, but not limited to, the "E.SUN Service Agreement", and to accommodate the Company's human resource policies and personnel management requirements, E.SUN Financial Holding Company and its subsidiaries (hereinafter referred to as "the Company") may collect, process, or utilize your personal information arising from dealings with the Company in conjunction with the aforesaid designated purposes. Except where your prior consent has otherwise been received, or where prescribed by laws and regulations, the duration, territory, subject, and mode of the Company's handling or use of the aforesaid personal information shall be limited only to achieving the aforesaid designated purposes. Unless where other provided by laws and regulations or where it is necessary the Company's execution of its operations, you may, under the circumstances permitted by the "Personal Data Protection Act," contact the Human Resource Department and lodge a request for the Company to (1) check or request access; (2) provide duplicate copies; (3) supplement or correct; (4) stop collecting, processing or using; and (5) delete the aforesaid personal information.

For the purposes of managing computer network system security, maintaining business secrets, and protecting personal data, and in compliance with legal regulations, E.Sun may record the status of the communication tools, equipment, and systems you use.

The English translation is for reference purposes only. The Chinese version shall always prevail in case of any discrepancy or inconsistency between Chinese version and its English translation.