

First Financial Holding Declaration of Inclusive Finance Policy

Article 1 (Purpose and applicability)

In order to provide comprehensive financial products and services, strive to practice and promote the principles of sustainable development, promote social equality and achieve the growth of inclusion, reduce the gap between the rich and the poor, and provide more comprehensive financial products and services to groups that are disadvantaged or lack financial services, the Company and its subsidiaries (collectively "the Group") has established this policy declaration as the Group's principles to promote inclusive finance.

Applicable groups include (but are not limited to the following groups, collectively various group):

- Microenterprises
- Low income households
- Residents of remote areas
- Female
- Youths
- Elderly
- Persons with physical and mental disabilities

Article 2 (Customized products and services)

The Group is dedicated to developing innovative combinations of inclusive finance products and services by applying market research, peer analysis, customer satisfaction surveys, and feedback to gain insights on the specific requirements and preferences of each group. Timely adjustments are implemented for products and services to ensure that all groups can enjoy fair and diverse financial products and services that suit their needs.

Article 3 (Non-financial support)

Aside from striving to provide all groups with fair and accessible financial products and services, core businesses should be combined to offer a variety of free non-financial support such as training and lectures as well as incentives to encourage various groups towards the use of financial products and services. This promotes the financial benefits for various groups to fulfill the financial sector's social responsibilities.

Article 4 (Review and controls)

Fair and reasonable treatment for all groups and avoid the abuse of various inclusive finance products and services to prevent excessive financial burden or debt. Aside from promoting financial literacy to various groups, a comprehensive review and control

mechanism should be established to review the financial ratios (such as expenditure to income ratio and debt ratio) of various groups. Comply with the competent authorities' established debt burden ratio (DBR) of 22 times and ensure that the financial status of various groups and their use of inclusive finance products and services is rational.

Article 5 (Mechanisms for handling complaints and disputes)

Rigorous protective measures must be adopted for the information of various groups to prevent leaks and ensure that inclusive finance products and services remain transparent and secure. Policies to protect consumer's rights should be established and disclosed while mechanisms to handle consumer complaints and disputes should be established. A channel to appeal customer complaints or disputes must handle incidents within a time period and reply to the complaining customer or consumer with the results.

Article 6 (Fair customer treatment)

Continue employee training in inclusive finance products and services while prohibiting the sale or provision of controversial products and services, accurately disclose the information of products or services, comply with the relevant laws and self-disciplinary regulations of marketing and promotion; make sure that the contents advertised are true, free of misrepresentation, fraud, concealment or other misleading facts while publishing and broadcasting advertisement, conducting business solicitation or promotional events.

Based on fairness and reasonableness, equality and mutual benefit as well as the good-faith principle, enter into product or service contract with various groups, understanding relevant data of various groups and make sure that the product or service provided is suitable for the customer, and fully disclose the material information and risk exposure related to such product, service or contract.

Equip the personnel providing the products or services with professional qualification or accredited certification as required by the laws; Consider the interests of various groups while determining the remuneration system of sales personnel to avoid actions that overemphasize the achievement of business goals and cause damage to various groups.

Article 7 (Partnerships and promotion)

Actively seek industry or cross-industry partnerships with external institutions. Develop and expand the overall inclusive finance market while improving public awareness of inclusive finance. Utilize cross-industry partnerships of core businesses to build new products and services related to inclusive finance to increase the Group's

customer groups and their satisfaction level while achieving the goals of shortening the gap between rich and poor as well as promoting general economic development.

Article 8 (Board of directors management)

The Group has established a "Sustainable Development Committee" chaired by the Company's Chairman with the Presidents of various subsidiaries as committee members. The Committee establishes management policies and specific action plans related to inclusive finance policy and regularly provides annual reports on progress and achievements to the board of directors.