

E.SUN Financial Holding Company Customer Charter

E.SUN Financial Holding Company and subsidiaries (hereinafter as “E.SUN”) shall incorporate our commitment to customer service, matters anticipating customer’s cooperation, principles for fair treatment of customers, and measures for user friendly banking services into this Customer Charter, providing a set of customer service standards to ensure service quality, exercise customer protection, and promote customer communication and interaction. Customers are welcome to offer valuable suggestions to E.SUN.

- Commitment to Customer Service

1. E.SUN upholds the value of customer-centric services to provide premium professional services that fulfill the banking needs of customers.
2. E.SUN shall regularly maintain the facilities and self-service equipment in the branches to ensure an uninterrupted and stable service process.
3. E.SUN is committed to refining service procedures and risk management for more efficient customer services.
4. E.SUN shall provide customer services that comply with laws and regulations.
5. E.SUN shall fully disclose relevant product or service charges and interest rates. The information shall be always updated to the latest.
6. E.SUN shall protect customers’ information and enforce control measures to ensure information security.
7. E.SUN departments have dedicated personnel in place that promptly responds to customer complaints so as to protect the interests and rights of customers.
8. E.SUN provides various channels (e.g., over the counter, Internet, call center, and AI customer services) for customers to provide feedback and opinions immediately.
9. E.SUN actively send customer satisfaction questionnaires, inviting customers to provide feedback for future improvements in order to elevate customer experience and implement customer care.

- Matters Anticipating Customer’s Cooperation

1. Customers will read and understand provisions relating to banking products and services. When using services of E.SUN, customers will pay fees and charges according to the bank’s fee collection standards. If you have any questions, please contact the relevant service personnel.
2. Customers will complete forms in accordance with banking regulations and abide by product and service provisions that they have signed.
3. Customers will take the initiative to inform the bank of any changes to their basic

information (e.g., contact address and phone number) in order to ensure the correctness of information.

4. Customers will carry out necessary security measures on cash transaction and self-service banking, so as to protect customers' bank account and information security.
5. Customers will be cooperative in accordance with laws and regulations in the event that competent authority suspends or freezes their bank account, and fulfill tax obligations.
6. Customers will provide opinions and feedback to E.SUN based on their product or service experience.

● Principles for Fair Treatment of Customers

1. E.SUN has formulated the "E.SUN Bank Fair Customer Treatment Policy and Strategy" and "E.SUN Securities Fair Customer Treatment Policy and Strategy", adopting principles of fairness, equality, and reciprocity to protect interests and rights of customers.
2. The Board of Directors and senior managers at E.SUN will jointly supervise the implementation of the principles for fair treatment of customers. To ensure the effective implementation of these principles, E.SUN has set up a Fair Customer Treatment Task Force to regularly track, manage, and improve the implementation. The information shall be reported to the Board of Directors.
3. The nine principles for fair treatment of customers are as follows:
 - (1) Principle of fairness and integrity in contracts
E.SUN shall adopt the principles of fairness, equality, and reciprocity in the financial product or service agreement that it enters with customers.
 - (2) Principle of due diligence and loyalty
E.SUN shall exercise the due care and loyalty of a good administrator when providing financial products or services.
 - (3) Principle of authenticity in advertising
E.SUN shall ensure authenticity in advertising when publishing or broadcasting advertisements and conducting solicitation or promotions.
 - (4) Principle of product or service suitability
E.SUN shall fully understand product characteristics and relevant customer information to ensure the suitability of products or services for customers.
 - (5) Principles of informed consent and disclosure
E.SUN shall explain the important aspects of a financial product or service with words or by other methods that customers can fully understand, and fully disclose the risks.
 - (6) Principle of sales of complex and risky products
E.SUN shall record the process of explanation and disclosure by audio or video

when providing complex and risky products, except for transactions made via self-service banking or when the customer does not consent to the recording.

(7) Principle of equitable sales compensation

E.SUN shall design a sales compensation plan that balances the sales targets, the rights of customers, and the potential risks to E.SUN and its customers while providing financial services or products.

(8) Principle of client protection in grievance

E.SUN shall establish a consumer dispute handling system, develop complaint handling procedures, and set up complaint filling channels.

(9) Principle of professional salesmanship

E.SUN salespersons shall possess the qualifications required by law and meet the requirements of professional orientation and on-the-job training.

● User Friendly Banking Service Measures

1. E.SUN shall provide appropriate user friendly banking service measures to ensure that people with disabilities can enjoy basic rights, equality, and convenient financial services, and conduct annual self-inspection to ensure the implementation of relevant measures.

2. Measures Related to User Friendly Banking Services

(1) E.SUN will establish barrier-free facilities in line with regulatory requirements and provide assisting services for people with disabilities.

(2) E.SUN shall fully disclose the necessary information when providing financial products or services to people with disabilities and assist them to complete the application forms.

(3) If the law requires a witness during a service process, E.SUN shall respect the choices of people with disabilities and conduct review in a fair, objective, and non-discriminatory manner.

(4) E.SUN shall render services in a manner suitable for the needs of people with disabilities.

(5) E.SUN shall establish customer feedback channels to protect the interests and rights of people with disabilities.