

### 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

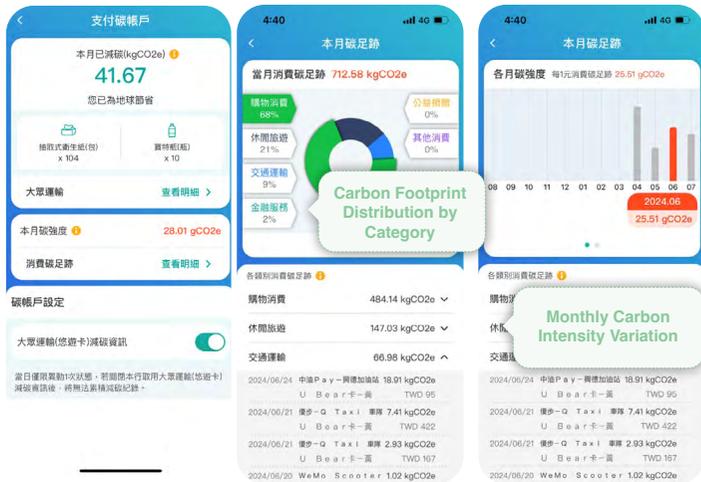
Since the launch in 2019, a comprehensive series of credit cards has been certified with carbon footprint labels. By the end of 2024, the issuance of "Carbon-Labeled Credit Cards" is expected to exceed 7.47 million. Please see the table below for the ESG-related credit cards:

Category	ESG Credit Card	Content	2024 Number of Cards in Force	Proportion of the whole	Donation Amount (Thousand NTD)
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.	755 thousand cards	10%	61,809
	Nan Shan Life insurance Co-Branded Card	Provide 0.1% of general expenses other than Nan Shan premiums to support the Nan Shan Life Charitable Foundation Medical Care Program.			
	Tsing Hua Affinity Card	Donates an initial gift and allocates 0.2% of general consumption to the "Sunrise Program" at Tsing Hua University, aiding economically disadvantaged students in accessing education.			
	Charity Card	Allocates 0.2% of general consumption to charity funds for blood donation events.			
Environmental Conservation	Unicard	The Top 100 Merchant Benefits Program now includes ESG-related consumption categories such as charitable donations via the E.Sun Wallet, support for Chen Xiaoming, Gogoro battery fee plans, and YouBike 2.0. Additionally, the cards are manufactured using environmentally friendly PETG materials.	819 thousand cards	11%	1,443
	Digital e-Card (included Digital Insurance Card)	The first-ever virtual credit card that reduces carbon emissions by approximately 1.1 kilograms per card produced.			
	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.			
	Co-branded EasyCard	When spending reaches NT\$3,000 in a month, cardholders enjoy the next 30 minutes free for each trip with Youbike in the following month.			
	Infinite Card	With any purchase amount, cardholders can enjoy an additional 1 hour of free use for each Youbike ride in the following month.			
Kumamon Card	The first in the industry to use "stone paper" for card production, combined with PETG eco-friendly material.				
<b>total</b>			1.57 million cards	21%	63,252

Note: As of the end of 2024, the total number of card in force is 7.47 million, with an active credit card count of 4.96 million.

### 2. Carbon Accounting Account

To encourage cardholders to practice carbon reduction in their daily lives, E.SUN introduced the "Carbon Accounting Account" service in 2023. Customers can activate it through the E.SUN Wallet App and use credit or debit cards with EasyCard function while commuting via designated public transportation (e.g., MRT, buses, Youbike, etc.) to track their transportation-related carbon reduction achievements. In 2024, the launch of the "Consumption Carbon Footprint Calculator" will make E.SUN the first financial institution in Taiwan to build its own consumption footprint calculator, assisting cardholders in understanding the carbon footprint of each purchase, thereby raising the carbon reduction awareness into daily life and guiding low-carbon consumption actions.



### 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. The service enables points to be transformed into contributions, aligning with the Sustainable Development Goals (SDGs). Cardholders can use points to donate to designated charitable organizations, covering areas such as women's and children's care, elderly care, youth welfare, and animal protection, with up to 100% of the donation amount redeemable.

E.SUN assesses various charitable organizations based on internal evaluation mechanisms, including information, financial transparency, organizational reputation, and their connection to SDGs indicators. To date, E.SUN has collaborated with 16 charitable organizations, promoting 42 projects, resulting in 3,023 donations with 1,506 participants, amounting to TWD 2.80 million in donations.

### 4. Carbon Footprint Label ATM

E.SUN is committed to establishing a sustainable ESG environment and actively promotes carbon footprint management. Our ATM services have obtained the ISO 14067 and the PAS 2060. In July 2024, we also received the CFP-Reduction Label from Ministry of Environment, making us the first financial institution in Taiwan to achieve this recognition for ATM services. 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.

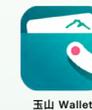
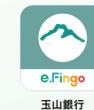
### 5. Digital and E-PAY Account Opening Services

#### (1) Actively Reducing Carbon to Achieve Sustainable Financial Vision

Account opening is the starting point for customers to access financial services, enabling further financial activities such as transfers, loans, and investments. E.SUN conducts a thorough review of the entire product service lifecycle, evaluating processes such as online applications, account reviews, raw material procurement, and waste disposal, to perform rigorous carbon footprint assessments. In 2024, E.SUN successfully obtained ISO 14067 carbon footprint certification for its digital and e-pay account opening services, leading the market and demonstrating a concrete commitment to practicing green finance.

#### (2) "One-Stop Service" Enhancing Customer Experience

E.SUN has developed a next-generation Unified Application which includes digital accounts and integrates multiple financial services (such as NTD accounts, foreign currency accounts, credit cards, personal loans, mortgages, securities, and agency transactions). This allows customers to fill out their information just once and simultaneously apply for various services online, significantly simplifying the traditionally cumbersome application process and reducing paper usage, thereby providing a more convenient and seamless digital financial experience.



## ■ Sustainable Communication and Engagement

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

**200** Sustainable Acquiring Merchants | Transaction Amount NT\$ **1.40** billion | Participation of **30** thousand People (By the End of 2024)

E.SUN actively responds to the Ministry of Environment's Net Zero Green Living Action Guidelines. In 2023, we launched a Sustainable Merchant Acquiring Program that provides dedicated services to merchants who have obtained relevant government certifications related to environmental or social efforts, such as the Ministry of Environment's Eco-friendly Restaurant and Green Tourism certifications, the Ministry of Economic Affairs' Industrial Development Administration Green Factory Label, and fundraising groups approved by the Ministry of Health and Welfare. This initiative encourages merchants to jointly promote green living awareness among the public. In 2024, the scope will be expanded to include Certified Agricultural Villages recognized by the Ministry of Agriculture, further promoting sustainable merchant acquiring services.

### 2. Earth Day Activities, Encouraging Customers to Practice a Low-Carbon Lifestyle

Website Reached **270** thousand Visits | Actual Participation Reached **5,168** Individuals (2024/04-2024/06)

E.SUN invites customers to respond to Earth Day, launching green consumption and energy-saving mortgage activities based on an eco-friendly guidelines encompassing food, clothing, housing, transportation, education, and entertainment, in conjunction with e-financial services (e-billing, digital accounts, etc.). Through interactive mechanisms, customers are encouraged to complete designated green actions, enabling them to practice sustainable green lifestyle and inspiring more communities to contribute to a brighter future for Taiwan.

### 3. Official Website / Social Media Disclosure

#### (1) 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 net-zero 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.

#### (2) E.SUN's ESG Column on Social Media

Shared over **26** posts | Reached approximately **447,000** people (Cumulative to the End of 2024)

In response to sustainable development initiatives, E.SUN has established an ESG column on social media platforms. The content encompasses various aspects including climate finance, biodiversity, sustainable healthcare, and green living. Among the features offered are the carbon footprint calculator for E.SUN Wallet users and the charitable donation function, which enables individuals to foster a culture of giving, thus collaborating with partners and customers to collectively advance towards a sustainable future.

#### 4. Sustainable Deposits

Since August 2022, E.SUN has invited **379** entities, including 27 medical institutions, 21 professional consulting firms, and private banking enterprises, etc., to participate in the ESG Sustainability Initiative. A total of **36** companies have participated in the sustainable deposits project, with a cumulative balance of approximately NT\$**4.361** billion. Among them, 18 companies participated in 2024, with a balance of NT\$2.406 billion.

#### 5. Physical Activities

Generated total sales figures of NT\$ **330** thousand | Actual Participation Reached approximately **450** Individuals (in 2024)

E.SUN's Retail Banking Department organized a Regional Revitalization Fair in 2024, selecting 11 local specialty products from Taiwan, with E.SUN internal staff serving as ambassadors for regional revitalization promotion. On the day of the event, the Ministry of Agriculture's mascot, A-Hu, was specially invited to kick off the festivities. With the support of various business units, the event generated sales of approximately NT\$330 thousand. More importantly, the event provided an opportunity for Every staff in E.SUN to gain a deeper understanding of local brand stories, the conservation of leopard cats, and environmentally friendly farming.

