6.5 Service Quality & Customer Rights

6.5.1 Treating Customers Fairly

Cathay upholds a "customer-centric" philosophy and is committed to fostering a culture of fair treatment by providing friendly, needs-based services that seamlessly integrate into customers' daily lives. The Group has established comprehensive complaint channels and dedicated units to handle customer complaints, adhering to the principle of "proactive handling and attentive care" to ensure prompt contact with customers and the provision of solutions. For more information on customer service management and complaint channels of Cathay Financial Holdings' subsidiaries, please refer to the official websites of the following entities: Cathay Life Insurance, Cathay United Bank, Cathay Century Insurance, Cathay Securities, and Cathay SITE.

Customer Service Initiatives and Achievements in 2025

Initiative 1	Smart technology empowerment: Enhancing service accessibility through digital technology	
Subsidiaries	Cathay Life	Cathay Century
Initiatives and Achievements	**Mobile Insurance:** Utilizing facial recognition for identity verification, the Group has simplified the signature process, shortened contract processing time, and enhanced the customer experience. During the pilot period, nearly 5,000 insurance applications were completed using facial recognition, with high customer acceptance. **Mobile Voice Recording Process:** Implemented AI voice-script reading and robotic assistance to reduce the comprehension burden for elderly customers. The one-time completion rate for insurance application recordings increased to 79.8%, while the follow-up completion rate decreased to 17.8%. **Online and Remote Services:** The Group offers business transactions via app video calls, overcoming time and space limitations. In 2025, a remote service team was established to expand consultation, insurance application, and policy services. In 2025, the volume of product consultation calls increased to 4,264, a growth of 46.7%. **AI Coach:** Utilizing generative AI to simulate scenarios and roles, providing personalized feedback to assist sales teams in enhancing customer interactions and sales processes. In 2025, 15 scenarios were developed, with a 71% usage rate among sales units, demonstrating strong recognition of its training value.	**1. Co-browsing:** • For elderly customers unfamiliar with digital operations or those experiencing a digital divide, Cathay pioneered the "Co-browsing" technology, which is fully applied to the explanation services for all insurance types on Cathay Century's official website. As of the end of 2025, it has been used a total of 444 times. **2. IVR Intelligent Voice Routing Service:** • In 2025, Cathay implemented speech-to-text and text-to-speech technologies, allowing customers to simply state their needs for accurate routing to the appropriate service. Throughout the year, approximately 109,850 service interactions were handled, effectively improving real-time processing efficiency and reducing the risk of misdirected calls and customer complaints.

Initiative 2	Simple and Transparent: Making information easy to understand through simplification and transparency			
Subsidiaries	Cathay Life	CUB	Cathay Securities	Cathay SITE
Initiatives and Achievements	1. **Notification Management Platform:** Integrates various types of notifications with a unified format, implementing 55 standardized notification layouts to enhance recognition and reading convenience. 2. **Diverse Services:** Provided 9 sign language video sessions, an average of 5 real-time text interactions per day, and 7 multilingual translations to assist different groups in completing transactions smoothly. 3. **Family Policy Management:** By visualizing insurance policies and integrating health features through the App, the Group enhances policyholders' self-service capabilities. The number of users exceeded 3.5 million by 2025. 4. **Diverse Channels:** Utilizing short videos and the official website content to enhance the delivery of insurance knowledge and guide customer demand. In 2025, a total of 28 short videos titled "I Understand Good Insurance" were released, with approximately 29.07 million total views; the insurance knowledge section on the official website recorded 559,000 visits in 2025, and interactive users increased to 294,000.	1. **CUBE Debit Touch Card:** Launched Taiwan's first visually impaired-friendly "CUBE Debit Touch Card," featuring rounded corners and tactile markings to help visually impaired users easily identify the card. 2. **Intelligent Assistant Alpha:** Provides real-time and accurate service support. When detecting keywords related to hearing impairment or disabilities, it prioritizes live text customer service to enhance the service experience. It assists customers with hearing impairments and disabilities in smoothly completing the service process.	1. **Pengzu and Tieguai Dual Experience:** Through simulated equipment and scenario challenges, participants experienced the daily difficulties faced by the elderly and disabled, attracting the enthusiastic participation of nearly 80 employees.	1. **Accessible Financial Services Section:** The official website has been updated to enhance accessible service information. The text enlargement feature coverage rate has reached 100%. 2. **Voice Reading Service:** The "Investment Information" feature has integrated voice functionality into investment articles to facilitate access to information for elderly and visually impaired customers. The voice reading function covers 47% of the pages. 3. **Reading Comfort:** Provides font enlargement options to enhance the reading experience. 4. **eDDA / eACH Mechanism:** Implemented online verification and debit processes to simplify account opening and reduce waiting time. After the launch of this feature, the number of online interbank account openings increased to 624, accounting for 68% of total debit authorization applications from other banks, demonstrating that the online process has significantly improved customer convenience.

Initiative 3	Safe and Secure Protection: Safeguarding Customer Interests through Risk Management			
Subsidiaries	Cathay Life	Cathay Century	Cathay Securities	Cathay SITE
Description	1. **In-person Counter Care:** Through the in-person counter care and inquiry mechanism, Cathay successfully prevented fraud and protected customer assets. In 2025, 198 fraud cases were successfully intercepted, involving an amount exceeding NT$150 million, accounting for more than 85% of both the number of cases and the amount in the life insurance industry. 2. **Third-Party Confirmation Mechanism:** Implemented a designated policy contact person system to notify a third party during major transactions, reducing fraud risk. From September 4 to December 31, 2025, the number of applicants exceeded 2,000, ranking first in the industry. 3. **Senior Management Accountability:** Strengthened the accountability system to ensure clear responsibility in management functions. 4. **Dual Certification:** Obtained dual certification for the ISO 9001 Quality Management System and ISO 10002 Customer Complaint Management System, enhancing quality and customer complaint management.	1. **Alpha Q&A Feature:** Through themed activities, the Group promoted fraud prevention and insurance awareness, as well as the use of online service features, enhancing customers' fraud prevention awareness. In 2025, the total number of participants reached 439,393, an increase of 163,000 compared to the previous year. 2. **Anti-Fraud Section and Alerts:** The official website features a dedicated fraud prevention section and a scrolling marquee alert to enhance public awareness of fraud. In 2025, the page recorded 3,530 views. 3. **iCARE Service Awards:** Collected employee creative ideas to optimize services, focusing on the elderly and people with disabilities, and promoting the concepts of accessible service and Treating Customers Fairly. The campaign received a total of 71 slogans and 82 friendly service proposals, with outstanding entries incorporated into the fair customer service improvement plan.	1. **eDM Campaign:** Fraud prevention outreach reached approximately 2.9 million people. 2. **Financial Literacy Education:** Held 72 events, reaching over 3,300 participants. 3. **Customer Complaint Quality Management:** Introduced ISO 10002 Guidelines for complaints handling in organizations.	1. **Telephone and Mail Alerts:** Voice calls and customer service emails are used to remind customers to be aware of fraud. In 2025, there were a total of 27,590 voice prompts to incoming callers and 4,264 customer service reply emails regarding fraud awareness. 2. **Fraud Prevention Awareness:** Integrated internal and external promotional resources to enhance fraud prevention awareness. 3. **Intelligent Assistant Fraud Prevention:** Implemented fraud detection and real-time alerts in "Alpha," providing fraud prevention information and verification channels. 4. **Video Promotion:** Enhanced awareness of fraud risks and self-protection skills through YouTube videos. Assisted in promoting over 50 anti-fraud videos. 5. **Complaint Handling Mechanism:** Optimized processes in accordance with ISO 10002 to enhance the efficiency and quality of consumer dispute resolution.

Note: For more on Cathay's efforts in promoting financial inclusion services/awareness, see CH3.2.3 Inclusive Financial Products and Services and CH3.2.4 Diverse Financial Education. For more on Cathay's digital financial products and services, see CH3.2.2 Integrated Digital Financial Services.

Cathay Century
Established an "Anti-Fraud Section" on the official website and held the iCARE Service Awards.

Cathay Securities
Received the 2025 TWSE Excellence Award for Securities Firms' Anti-Fraud Programs

Cathay SITE
Established an "Anti-Fraud Section" on the official website to promote fraud prevention tips.