

Cathay Financial Holdings

Procedure for Handling Cases of Reporting Unethical or Dishonest Conduct

Adopted on February 26, 2016

Amended on March 11, 2019

Amended on February 4, 2021

Responsible Department: Administration Division

Article 1 (Basis)

To foster ethical behavior and integrity in corporate management, and to ensure sustainable development, these procedures encourage reporting of any violations of the Code of Ethics and the Guidelines for Ethical Corporate Management.

Article 2 (Purpose)

To establish internal and external reporting channels and handling systems to implement Cathay's Code of Ethics and Guidelines for Ethical Corporate Management, and to protect the legal rights of whistleblowers and related parties.

Article 3 (Handling department)

- I. External Reports (Shareholders, Investors, etc.):
 - Independent directors' mailbox
- II. Internal Reports (Directors, Managers, Employees, etc.):
 - Independent directors' mailbox
 - Audit Unit

Article 4 (Handling Procedures)

- I. Whistleblowers must report with their name or anonymously through the channels listed in Article 3, providing sufficient information for verification (including names, departments, job titles, dates, and descriptions of the incidents), and contact information (address, phone, email).
- II. If the report involves general employees, it should be reported to the department head. If it involves directors or senior executives, it should be reported to the independent directors or supervisors.
- III. Verified reports will be handled according to Cathay's internal disciplinary regulations. Before a disciplinary decision is made, the accused will have the

opportunity to express their opinion or appeal, with assistance from the compliance or other relevant departments if necessary.

- IV. If the responsible person or personnel does not handle the report without providing a valid reason, or if a supervisor of the accused was aware of the unethical or dishonest behavior before the report but failed to handle it, they are subject to disciplinary action according to the company's regulations.
- V. Cathay will ensure confidentiality and protection for whistleblowers or participants in the investigation, preventing unfair treatment or retaliation. If unfair treatment, retaliation, or similar situations occur due to reporting or participation in the investigation, it must be reported back to the original handling unit.
- VI. If the accused is found to have violated relevant laws or Cathay's ethical corporate management policies and regulations, they must cease the behavior immediately and take appropriate action. If necessary, report to the competent authority, transfer to judicial authorities for investigation, or seek damages through legal procedures to protect Cathay's reputation and interests.
- VII. All documentation related to the incident, investigation process, and investigation results, including paper copies or electronic files, shall be properly archived and preserved.

Article 5 (Other)

Any matters not specified herein shall be subject to related laws, regulations, and internal regulations from Cathay.

Article 6 (Formulation, Amendment, or Abolition)

The formulation, amendment, or abolition of these procedures shall be approved by the President.

These procedures shall come into effect upon the date of adoption. Amendments or abolishment shall follow the same procedure.