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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.” A designated team is responsible for regularly reporting implementation progress to the board of directors, thereby enhancing oversight and guidance to ensure the fair treatment mechanism operates effectively and reliably. 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 2024

| Initiative | Subsidiaries | Description | Achievements |
|---|--------------------|--|--|
| Promoting Financial Inclusion and Knowledge | Cathay Life | <ul style="list-style-type: none">Launched a newly revamped “Accessible Financial Services” section on the official websiteIntroduced claims documentation and process instructions in 9 languagesInvited employees with disabilities to share insights on friendly service best practices | Website obtained the highest accessibility conformance level (AAA) |
| | Cathay United Bank | 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. | |
| | Cathay Securities | Each branch has added service counters for older adults and installed accessibility facilities to provide dedicated services for the elderly and vulnerable groups. | |
| | Cathay Century | Launched Alpha Q&A feature to share insights related to Treating Customers Fairly and insurance | |
| Fraud Prevention Awareness | Cathay Century | <ul style="list-style-type: none">Established a “Anti-Fraud Section” on the website featuring common scams and prevention tipsHeld the in-house iCARE Service Awards in the form of a workshop for the first time in 2024, focusing on fraud prevention and reporting | |
| | Cathay Securities | <ul style="list-style-type: none">Digital anti-fraud flyer campaign reached 1.98 million peopleHeld 23 in-person financial literacy sessions for children in remote areas and college students | Received the 2024 TWSE Award for Securities Firms with Outstanding Anti-Fraud Programs |
| | Cathay Life | Launched a dedicated SMS short code “68168” to send important messages that help customers block fraud attempts | |
| | Cathay Life | Online Service Counter: offering product consultation, online policy enrollment, policy services, and multi-party video appointments | Became first in industry to receive FSC approval. |
| Developing Digital Financial Services | CUB | Added a 24/7 credit card loss-reporting hotline and dedicated webpage | |
| | Cathay Life | Obtained dual certification for ISO 9001 Quality Management System and ISO 10002 Customer Complaint Management System | |
| Customer Service Quality Management System Implementation | Cathay Life | Obtained dual certification for ISO 9001 Quality Management System and ISO 10002 Customer Complaint Management System | |
| | Cathay Securities | Introduced ISO 10002 Guidelines for complaints handling in organizations | |

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](#).