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Message from the Chairman

Cathay Sustainability Story

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6.5.2 Service Quality & Customer Satisfaction

Cathay places customer rights protection and fair treatment at the core of its principles. The company has established a Service Quality Committee that is responsible for formulating group-wide service guidelines, providing employee training, and regularly reviewing service strategies with its subsidiaries. Each subsidiary has a dedicated Service Quality Team responsible for planning, promoting, and tracking service quality improvements. Depending on the nature of the business, large-scale reputable market research firms are commissioned to conduct customer satisfaction surveys covering areas such as sales personnel performance, call center services, claims services, counter services, and online services. These efforts help identify directions for optimizing service quality. For customer satisfaction results from 2020 to 2024, please refer to [Appendix Table 32](#).

Subsidiaries	2024 Customer Satisfaction Performance
Cathay FHC	Evaluate the customer experience of the Cathay CUBE Rewards App to understand user engagement and satisfaction; Insights are used to refine the group-wide member management and rewards point strategy.
Cathay Life	Satisfaction across all three dimensions (brand, products, and services) improved compared to the previous year, indicating that recent optimization efforts have been effective. The “brand” dimension had the highest contribution, showing that insurance brand scale and trustworthiness remain customers’ top priority. Meanwhile, the contribution from products and services is gradually increasing, suggesting that customers are placing growing importance on product relevance and service experience.
Cathay United Bank	Customer Service Center satisfaction in 2024 met targets and reached its highest level in recent years. Cathay United Bank remains committed to providing attentive, high-quality service and will continue collecting feedback from all customer touchpoints to better understand real needs and maintain high service standards.
Cathay Century	Continues to review various customer service processes, focusing on enhancing service quality and experience to improve overall customer satisfaction
Cathay Securities	Monitor all online and offline service touchpoints to collect customer feedback. After gaining insight into customer feedback and expectations, provide the feedback to the relevant units to optimize service and continue to enhance customer satisfaction.
Cathay SITE	Leverage external institution surveys to gain insight into customer demand for products and services. Integrate customer feedback and digital service trends to optimize online and offline services, thereby enhancing customer loyalty and retention.

6.5.3 Optimize Service Experiences

In addition to customer satisfaction surveys, Cathay has adopted the Net Promoter Score (NPS) to assess customer loyalty and likelihood to recommend its services. By analyzing survey results, customer feedback, and suggestions, the company evaluates the customer experience at various service touchpoints, identifies unmet needs, and continuously improves service processes and quality.

Subsidiaries	NPS Operating Mechanism	2024 NPS Scores & Key Breakthroughs
Cathay FHC	<ul style="list-style-type: none">Analyzes satisfaction levels at 12 key stages of the customer journey for general and VIP customers; also, cross-analyzes customer background data to inform company-wide membership engagement strategies.	<ul style="list-style-type: none">In 2024, Cathay FHC’s overall relationship NPS (rNPS) averaged 34.48. Among Cathay Life’s VIP customers, the rNPS was 54, with 55.7% of VIP customers and 51.5% of general customers identified as promoters. Satisfaction scores across the 12 key stages of the customer journey ranged from 78 to 83, showing improvement from the 2023 range of 65 to 79.
Cathay Life	<ul style="list-style-type: none">rNPS: Third-party consulting firms commissioned to conduct end-of-year surveys.tNPS: 18 online/offline service touchpoints mapped in a customer journey map; staff can monitor NPS changes in real time via dashboards. Service quality improvements are supervised quarterly by a senior executive VP.	<ul style="list-style-type: none">rNPS: 43.1, an increase from 35.1 in 2023.Customer growth across all age groups from 2023, with strongest growth in core policyholders aged 31–40 and senior policyholders aged 51–60
Cathay United Bank	<ul style="list-style-type: none">Daily tNPS surveys conducted by the Customer Service Center; survey feedback, call reason, and product linkage are analyzed with monthly reports submitted.Built the Digital Platform NPS Mechanism; NPS, customer interviews, and usability testing are integrated to optimize platform experience and comprehensively identify NPS impact factors.	<ul style="list-style-type: none">Customer Service Center tNPS: 67.1, an all-time highCUBE App rNPS: 37.2, with over 50% of users recommending the app; satisfaction rates for brand preference, service quality, and experience all near 90%, with VIP customer satisfaction exceeding that of general users in all three dimensions.