

6.5.2 Service Quality & Customer Satisfaction

Cathay FHC 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. 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.

Company	2025 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 the three dimensions—brand, product, and service—remained high and was nearly unchanged from last year’s overall performance. Among these, brand contribution continued to lead; however, with simultaneous increases in product and service contributions, it indicates that customer recommendations are gradually shifting from being “brand-oriented” to focusing more on “product and service.”
CUB	Customer Service Center satisfaction achieved another strong result, building on last year’s high score and reflecting customers’ trust and recognition of our services. Moving forward, the Group will further deepen the collection of feedback and insights across all customer touchpoints to continuously deliver high-quality 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 Optimizing Service Experience

In addition to customer satisfaction surveys, Cathay FHC 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.

Company	NPS Operating Mechanism	NPS Score and Key Breakthroughs in 2025
Cathay Life	- rNPS: Third-party consulting firms commissioned to conduct end-of-year surveys. - tNPS: The customer experience map deploys a total of 18 online and offline service touchpoints, enabling real-time monitoring of NPS changes to understand customer feedback.	- The Group achieved an rNPS score of 40.8, reflecting a strong customer experience across all aspects, with overall figures remaining at a high level. - The average satisfaction throughout the entire journey remained steady compared to last year, indicating consistently high-quality service.
CUB	The Customer Service Center conducts daily tNPS surveys and performs monthly feedback analysis. At the same time, a digital platform NPS collection mechanism has been established, with two large-scale surveys conducted annually (each with over 6,000 responses). These are combined with satisfaction assessments, interviews, and usability tests to continuously optimize the service experience.	- Customer Service Center tNPS remained at 67.1 points. - CUBE App rNPS was 35.4, with the VIP customer group NPS at 43.7, both exceeding the standard score of 30. - Brand preference, experience satisfaction, and product satisfaction were 81%, 88%, and 82%, respectively.
Cathay Century	- Established a total of 30 online and offline touchpoints. - Customer feedback is monitored daily through NPS scores and visualized reports in real time. - Through quarterly meetings and cross-departmental collaboration, the Group identifies core issues and solutions.	- The overall average tNPS was 66 points, maintaining a stable score. - Online tNPS: The score was 40 points, maintaining a stable level. - Offline tNPS: The score was 89 points, maintaining a stable level.
Cathay Securities	- Reviewing the customer service journey, the Group established 10 tNPS service touchpoints both online and offline, and sent NPS surveys the day after customers completed their experience. - Customer service representatives proactively make outbound calls to respond to survey suggestions and continuously optimize the service experience through cross-departmental feedback.	- In 2025, all tNPS touchpoint scores exceeded 60 points. - The average score was 77 points, an increase of 6.3 points compared to the previous year.
Cathay SITE	Through satisfaction and NPS surveys, the Group dynamically focuses on optimizing key areas by examining the brand, products, and other aspects from the customer’s perspective.	In 2025, the Group commissioned an external agency to conduct a related survey, achieving an rNPS score of 76.

Note: tNPS (Transactional NPS) measures customer feedback immediately after a specific product or service experience; rNPS (Relationship NPS) measures overall customer satisfaction and perception of the brand at regular intervals.