

國泰鑑別之重要人權風險議題、管理措施與風險評估結果

Salient Human Rights Risks Issues Identified by Cathay and Management Measures

利害關係人 Stakeholders	風險議題 Risk Issues	風險減緩措施 Risk Mitigation Measures	衝擊補償措施 Impact Compensation Measures	風險衡量方式與結果 The Status Assessment Method of Cathay FHC and the % of Total Assessed where Risks Have been Identified and Result	風險減緩與衝擊補償措施實施結果 Main Risk Mitigation and Impact Compensation Result
員工 Employees	過長工時 Prolonged working hours	<ul style="list-style-type: none"> ● 宣導並施行每日/每月加班工時限制 Promote and implement daily/monthly overtime restrictions. ● 建立變形工時/彈性工時制度 Establish a flexible work hour system. ● 建立員工「居家工作」制度 Establish work from home system. ● 實行心理健康問卷 Conduct mental health questionnaire surveys. 	<ul style="list-style-type: none"> ● 依員工意願給予加班費或加班假 Provide overtime pay or overtime leave as desired by employees. ● 落實異常工作負荷促發疾病高風險者管理機制 Implement a management mechanism for employees with high risk of illness induced by abnormal workload. 	<ul style="list-style-type: none"> ● 方式：針對單月延長工時>45小時員工，判定為高風險者 Method：Determine high-risk employees as employees working more than 45 hours overtime per month. ● 結果：0.17% Result：0.17% 	<ul style="list-style-type: none"> ● 2019年員工心理健康調查回覆率達86.3%。 ● The group response rate of the mental health questionnaire was 86.3% in 2019. ● 全體員工皆簽署勞動契約增補協議書，約定員工可改以「居家工作」提供勞務事宜。 ● All employees signed a supplemental agreement to

					<p>their labor contract allowing employees to work from home.</p> <ul style="list-style-type: none"> ● 針對員工需求提供變形工時/彈性工時制度 ● For digital talents and insurance sales agents, Cathay set various types of hiring condition.
<p>職業安全與健康 Occupational safety and health</p>	<ul style="list-style-type: none"> ● 實施職安教育訓練 Implement occupational safety and health education and training. ● 免費員工健康檢查 Free employee medical check-ups ● 實行骨骼肌肉傷病問卷 Conduct skeletal muscle injury questionnaire surveys. ● 實行職場安全衛生檢查 Conduct workplace safety and health inspections. ● 設立急救設備(AED) 	<ul style="list-style-type: none"> ● 落實職災通報與處理機制 Implement the occupational accident reporting and handling mechanism. ● 協助團保、勞保申請 Assist applications for group insurance and labor insurance. ● 提供專業諮詢 	<ul style="list-style-type: none"> ● 方式：國泰金控每三年辦理一次全體員工免費健檢，並依健檢結果進行員工健康風險分析 Method：Cathay FHC provides all employees with a free medical check-up once every three years, and analyzes employees' 	<ul style="list-style-type: none"> ● 最新一期的員工健康檢查結果顯示，健康風險低的同仁占比較前期增加 2%，健康風險高的同仁占比較前期下降 3% Results of the latest employee medical check-up results show that employees with low health risk increased 2% 	

		<p>Set up first aid equipment (AED).</p> <ul style="list-style-type: none"> ● 辦理健康促進活動 Organize health promotion activities. 	<p>Provide professional consulting.</p>	<p>health risks based on the check-up.</p> <ul style="list-style-type: none"> ● 結果：10% Result：10% 	<p>compared to the previous period, and employees with high health risk decreased 3% compared with the previous period.</p> <ul style="list-style-type: none"> ● 逾 200 名員工參與職安推廣活動 Over 200 employees participated in the occupational safety promotion event.
<p>多元包容性與平等機會 Diversity, inclusion and equal opportunity</p>	<ul style="list-style-type: none"> ● 員工行為守則、道德行為準則明文禁止歧視、性騷擾等違反人權行為 The Code of Conduct for Employee and Code of Ethics explicitly prohibits violations of human rights, such as discrimination and sexual harassment. ● 透過電子報、講座宣導多元包容 Promote diversity and inclusion through e-newsletters and lectures. 	<ul style="list-style-type: none"> ● 設立通報機制與申訴處理機制 Establish reporting and compliant handling mechanisms. ● 經委員會審議後，對違反員工予以懲處 After review by the committee, employees found in violation are punished. 	<ul style="list-style-type: none"> ● 方式：每年追蹤歧視案件數 ● Method：Number of discrimination cases per year. ● 結果：0% Result：0% 	<ul style="list-style-type: none"> ● 新增一名女性獨立董事 Add one female director into the board. ● 員工行為守則教育訓練涵蓋率 100%，完訓率 100% The coverage and completion of training related to the Code of Conduct for 	

		<ul style="list-style-type: none"> ● 辦公大樓設置無障礙設施、提供輔具 Install barrier-free facilities and provide assistive devices in office buildings. ● 推行東南亞人才培育計畫 Implement the Southeast Asia Talent Cultivation Program. ● 設立海外市場當地雇用目標 Set local employment goals for overseas markets. 	<ul style="list-style-type: none"> ● 對被害人給予諮商關懷 Provide consultation and care to victims. 		<p>Employee both reached 100%.</p> <ul style="list-style-type: none"> ● 2019 年國泰共有 315 位具台灣原住民身分之員工。此外，國泰還有 466 位身心障礙員工，佔員工總人數 1.06% Cathay had a total of 315 indigenous employees in 2019. Furthermore, Cathay has 466 employees with disabilities, accounting for 1.06% of all employees. ● 國泰員工之國籍數達 15 國 Cathay employees come from a total of 15 countries. ● 東南亞人才培育計畫下，現有 37 位來自越南、柬
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<p>客戶 Customers</p>	<p>客戶權益 Customer Rights</p>	<ul style="list-style-type: none"> ● 設立服務品質委員會 Establish a Service Quality Committee. ● 落實員工教育訓練 Implement employee education and training. ● 將《公平待客原則》深植於企業文化 Embed the principle of treating customers fairly into our corporate culture. 	<ul style="list-style-type: none"> ● 設置多元完善的申訴管道 Establish diverse grievance channels. ● 設置專責處理單位 Establish a dedicated unit. ● 訂定案件執行辦法，以「積極處理、主動關懷」為最高準則，第一時間聯繫客戶並提出解決方案 Establish regulations and the highest principle of "actively handling issues and actively 	<ul style="list-style-type: none"> ● 方式：客訴率 Method : Customer complaint rate ● 結果：<0.1% Result : <0.1% 	<ul style="list-style-type: none"> ● 首屆金融業公平待客評鑑，國泰人壽及國泰世華銀行雙雙獲得第一名，成為金控中唯一「兩家子公司」均榮獲第一名之殊榮 Cathay FHC's subsidiaries Cathay Life and CUB both won first place in the inaugural Financial Industry Treating

			showing concern” that requires our staff to immediately contact customers and propose solutions.		<p>Customers Fairly Evaluation in 2019.</p> <ul style="list-style-type: none"> ● 國泰金控旗下各子公司法定 3 小時公平待客教育訓練完成率 100% Cathay FHC's subsidiaries all completed the 3 hours of treating customers fairly education and training required by law. ● 國泰的客訴率是主要同業中最低 ● Cathay's customer complaint rate was the lowest in the industry.
	<p>個資保護 Personal information protection</p>	<ul style="list-style-type: none"> ● 設立個人資料管理委員會 Establish a Personal Information Management Committee. 	<ul style="list-style-type: none"> ● 建置「個資侵害事件之緊急應變處理程序」 Establish the “Emergency 	<ul style="list-style-type: none"> ● 方法：每年追蹤個人資料侵害事件相關之裁罰案件數 	<ul style="list-style-type: none"> ● 國泰金控暨各子公司 2017 年至 2019 年個資教育訓練完訓率皆達 100%

		<ul style="list-style-type: none"> ● 建置完善個人資料管理制度 Establish a comprehensive personal information protection system. ● 取得「BSI 10012:2017 個人資料管理系統」認證 Obtain the BSI 10012:2017 Personal Information Management System certification. ● 落實個資教育訓練 Implement personal information education and training. 	<p>Response Procedure for Personal Information Infringement Events.”</p> <ul style="list-style-type: none"> ● 建立緊急應變定期演練機制 Establish a periodic drill mechanism for emergency response. 	<p>Method : Number of infringements on personal information per year.</p> <ul style="list-style-type: none"> ● 結果：0% Result : 0% 	<p>The completion rate of personal information training of Cathay FHC and its subsidiaries was 100% from 2017 to 2019.</p>
投資放貸對象 Investing and lending subjects	勞工權益 Labor rights	<ul style="list-style-type: none"> ● 訂定企業放貸 ESG 要點，將高風險放貸對象列為不予承作客群，並以 ESG 檢核表評估放款客戶人權風險 Establish ESG Regulations for Corporate Loans, list high risk customers at not eligible for loans, and use the ESG checklist to evaluate the human rights risk of customers. ● 訂定敏感性產業之環境社會與公司治理風險指引， 	<ul style="list-style-type: none"> ● 一般企業授信案貸後持續檢視 ESG 紀錄，對具一定風險之客戶要求改善作為 Continue to examine ESG records after approving general corporate loans, and require customers with a specific risk level to 	<ul style="list-style-type: none"> ● 方法：計算高風險企金授信案件占所有企金授信案件比例 ● Method : Calculated the ratio of high risk corporate loans to all corporate loans. ● 結果：<0.1% ● Result : <0.1% 	<ul style="list-style-type: none"> ● 企金授信案件 100%以 ESG 檢核標評估人權風險 ● The human rights risks of all corporate loans were assessed based on ESG ● 針對符合標準具一定風險的授信客戶 100%進行貸後管理 ● Post-loan management was
	當地社區 Local communities				

		<p>供業務端評估放款客戶人權風險</p> <p>Establish ESG risk guidelines for sensitive industries for salespeople to evaluate the human rights risks of borrowers.</p> <ul style="list-style-type: none"> ● 遵循赤道原則進行事前審查，對重大案件持續貸後監測 <p>Comply with the EPs in pre-review and continue to monitor major cases after loan approval.</p>	<p>take improvement measures.</p> <ul style="list-style-type: none"> ● 遵循赤道原則監督開發方與相關方的議合作為，貸後對開發方行動計畫進度進行管理 <p>Comply with the EPs in supervising engagement between the developer and related parties, and manage the developer's action plan progress after loan approval.</p>		<p>carried out for all borrowers that met standards and reached a certain level of risk.</p> <ul style="list-style-type: none"> ● 赤道案件皆遵循赤道原則進行評估與管理 ● All EPs loans are evaluated and managed according to the Eps.
<p>供應商 Suppliers</p>	<p>職業安全與健康</p> <p>Occupational Safety and Health</p>	<ul style="list-style-type: none"> ● 訂定《國泰金控永續採購政策》、導入 ISO 20400 《永續採購指南》 <p>Establish the Cathay FHC Sustainable Procurement Policy and implement the ISO 20400 Sustainable Procurement Guidelines.</p> <ul style="list-style-type: none"> ● 實行供應商永續自評管理 <p>Implement supplier sustainability self-</p>	<ul style="list-style-type: none"> ● 採購合約要求供應商必須遵守企業社會責任及法規要求，違約將負賠償責任 <p>Require suppliers to comply with CSR and regulatory requirements in the procurement contract, and make</p>	<ul style="list-style-type: none"> ● 方式：問卷調查、新聞監測 <p>Method : questionnaire survey & news monitoring</p>	<ul style="list-style-type: none"> ● 2019 年舉辦 2 場供應商大會 <p>There were 2 supplier conferences in 2019.</p> <ul style="list-style-type: none"> ● 供應商永續教育訓練完訓率達 100% <p>100% suppliers signed "Sustainability</p>
	<p>個資保護</p> <p>Personal information protection</p>			<ul style="list-style-type: none"> ● 結果：11.23% <p>Result : 11.23%</p> <ul style="list-style-type: none"> ● 方式：問卷調查、新聞監測 	

		<p>assessment and management.</p> <ul style="list-style-type: none"> ● 要求供應商簽署永續價值宣言(內含人權保障承諾) Require suppliers to sign the Sustainability Value Declaration (contains the commitment to human rights protection). ● 落實供應商永續教育訓練 Implement sustainability training for suppliers. ● 舉辦年度供應商大會 Organize annual supplier conferences. 	<p>suppliers liable for breach of contract.</p> <ul style="list-style-type: none"> ● 定期進行供應商評比，違反規定將影響該供應商之評分，評分低的供應商即拒絕往來 Periodically evaluate suppliers, violations will affect suppliers' score, and suppliers with low scores will be rejected. 	<p>Method : questionnaire survey & news monitoring</p> <ul style="list-style-type: none"> ● 結果：9% Result : 9% 	<p>Value Declaration.”</p> <ul style="list-style-type: none"> ● 供應商永續教育訓練 完訓率達 100% 100% suppliers received sustainability training.
<p>合資企業 Joint ventures</p>	<p>多元包容性與平等機會 Diversity, inclusion, and equal opportunity</p>	<ul style="list-style-type: none"> ● 要求簽署永續價值宣言(含人權保障承諾)，並以問卷方式調查其落實情形 Require suppliers to sign the Sustainability Value Declaration (including commitment to human rights protection), and conduct a questionnaire survey on its implementation. 	<ul style="list-style-type: none"> ● 依問卷調查結果，要求改善 Require improvements based on questionnaire survey results. 	<ul style="list-style-type: none"> ● 方式：問卷調查、新聞監測 questionnaire survey & news monitoring ● 結果：0% ● Result : 0% 	<ul style="list-style-type: none"> ● 發行 Cathay Overseas Network 強化與 JV 的溝通 Publish Cathay Overseas Network to enhance the communication with JV.