

Cathay Financial Holdings — Human Rights Policy

To implement corporate social responsibility and ensure the basic human rights of all its employees, customers, and stakeholders, Cathay complies with the UN's Universal Declaration of Human Rights, Guiding Principles on Business and Human Rights, Global Compact, and adheres to the principles of the International Labour Organization and other international human rights conventions. Cathay respects internationally recognized basic human rights, including freedom of association, caring for disadvantaged groups, prohibition of the use of child labor, elimination of various forced labor, elimination of employee and career discrimination, and complies with local labor regulations.

Based on the nature of the financial industry and development strategy requirements, the Company conducts regular risk assessments on human rights issues that include external expectations and stakeholder communications. This is to identify important human rights issues and high-risk groups, establish risk due diligence, promote mitigation measures, and achieve management objectives. The aforementioned risk evaluation results will be regularly disclosed to the public. The related risk topics are described below:

1. Diversity inclusion and equal opportunity:

- No biased treatment, language, attitude, or behavior may be used due to a person's gender, sexual orientation, race, social status, age, marital status, family status, language, religion, party affiliation, nationality, appearance, facial features, or mental/physical handicap.
- To ensure non-discriminatory employment policies and fairness in employment, salaries benefits, training, evaluations, and promotion opportunities, the Company provides an effective and appropriate complaint mechanism that complies with employee human rights. Cathay works hard to create equal employment and to eliminate discrimination and harassment in the workplace.
- The implementation of diversity inclusion and equal opportunities is monitored on a regular basis.

2. Reasonable work hours: To ensure that employees do not work excessively long hours, Cathay has set clear work hours and specifications for overtime. The Company also regularly checks and manages employee attendance.

3. Healthy and safe workplace: To avoid potential health and safety risks in the financial sector caused by the type of work, Cathay regularly checks employee health and safety risks, and conducts improvements according to the results.

4. Freedom of association: The Cathay Financial Holdings Employee Code of Conduct clearly states that the Company's employees have the right of association. The company has established diverse communities and actively encourages participation by its employees.

5. labor-capital negotiation: Smooth communication channels are in place and regularly employer/employee meetings are convened to ensure the rights of both parties.

6. Privacy protection: In order to fully protect the privacy of all customers and interested parties, Cathay has established a comprehensive information security management system, and complies with strict control practices and protective measures.

Cathay invites all business partners, including suppliers and joint venture partners, to raise awareness of human rights and risk management issues together.