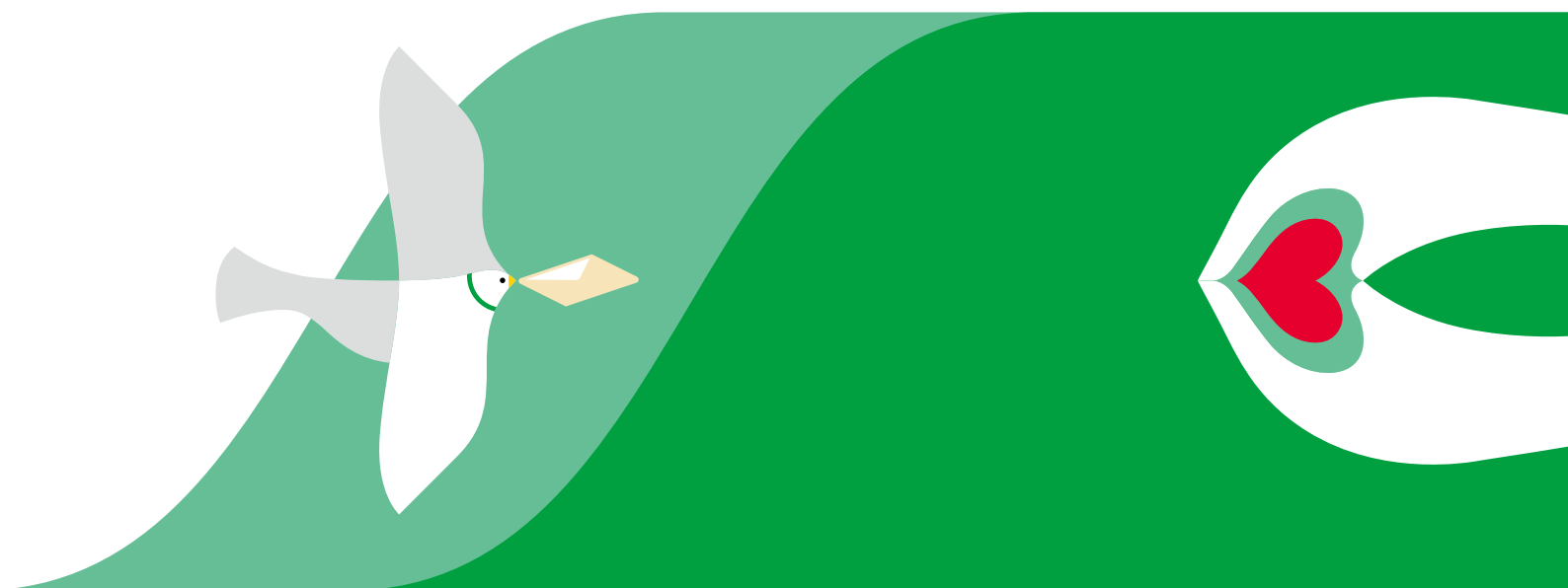


IV

Fulfilling Our Social Responsibility

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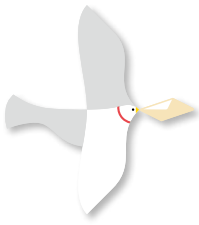


I. Promoting Corporate Governance

- (I) The management philosophy of Chunghwa Post consists of the following three principles: placing our clients at the top priority; devoting ourselves to a corporate culture based on reliability, geniality, efficiency and innovation; and striving to improve along with the society. We devise our annual business plans in accordance with the government's policies. In addition, we make timely adjustments by taking social changes into consideration. Our business policies and executive performance are periodically reviewed, and we also modify our management strategies and style when necessary.
- (II) We hold departmental management meetings on a regular basis. The Chairperson holds a high-level management meeting once every two weeks. Business reports and department meetings are held on a monthly basis. In order to strengthen the cooperation between senior managers and operative executives, debriefings of business expansions are conducted on a quarterly basis, so as to establish the foundation for decision formulation and implementation.
- (III) We provided postal capital in the amount of over NT\$1,612,500 million to support the government's major construction projects, and also to offer project financing for private investments.
- (IV) A total of 119 directors and supervisors attended the corporate governance courses offered by the Taiwan Academy of Banking and Finance, the Chinese Corporate Governance Association, the Securities and Futures Institute, and KPMG in 2024.
- (V) In order to enhance our robust operation, a set of internal control procedures is stipulated and should be followed by the board of directors, management personnel and all staff members, so as to ensure the attainment of the following objectives:
 1. To boost the efficiency of our company operation and to maintain the security of our assets.
 2. To ensure the credibility and completeness of our financial and management information.
 3. To abide by related laws and regulations.
- (VI) To boost employee morale, employees who put our corporate ethics into practice can be recommended by the department head to participate in our company's Outstanding Postal Service Personnel Competition or the Exemplary Civil Servant Competition held by the Ministry of Transportation and Communications for commendation.

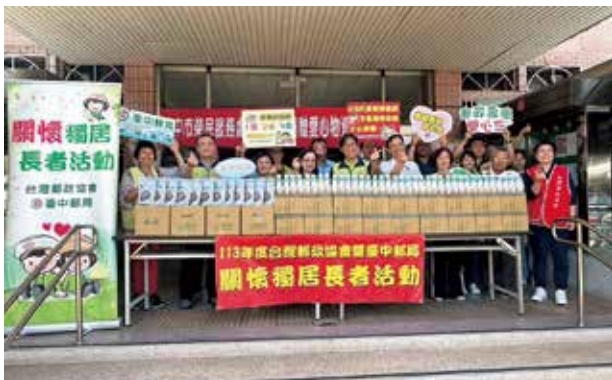


Participants in the Inclusive Financial Service Inspection



II. Maintaining Social Welfare Services

- (I) We have devised and continuously practiced the *Guidelines for Promoting Social Welfare via Postage Discounts* to aid disadvantaged groups. The discounted postage reached NT\$ 8,560,000 in total in 2024.
- (II) We have continued to run the Post Office Cares for Solitary Elderly Citizens Campaign and encouraged our postmen to pay visits to solitary elderly citizens and watch out for their daily needs while delivering mail. Our postmen made a total of 88,306 visits of the elderly in 2024.
- (III) We have continuously offered disaster relief donation accounts for the Ministry of the Interior with the exemption of administration fees.
- (IV) We have helped maintain the order of the financial market and safeguard transaction security by successfully preventing 2,281 scam cases in 2024, thereby securing approximately NT\$896.38 million from scammers.
- (V) To fulfill our social responsibilities, we have continuously set up barrier-free ATMs at appropriate sites to provide wheelchair users and the visually impaired with easy access to ATMs. By the end of December 2024, 2,425 barrier-free ATMs in total have been installed at 1,451 sites. Moreover, 290 ATMs with voice features suitable for visually impaired customers have been set up by the end of December 2024.
- (VI) In order to align with the government's public welfare policies, we have continuously provided discounts for physically and mental disabilities customers since 2017. Physically and mentally challenged depositors can enjoy inter-bank ATM transactions free of processing fees 3 times per month after filing applications to our company. The number of the applicants totaled 5,936 by the end of December 2024.
- (VII) In order to align with the government's policies to support economically disadvantaged families, we have helped to process the payment and saving collections of the Saving Accounts for the Future Education and Development of Children and Teenagers. Through the cooperation between public and private sectors in promoting the saving mechanism, the government and families can together help accumulate future education and career development funding for the saving accounts of children and teenagers. The number of saving collections processed in 2024 totaled 169,216 with a total saving of over NT\$186.13 million.
- (VIII) To introduce the public to the Postal VISA Debit Card and digital services for postal savings and remittances, and be in line with the government's policies to promote the prevention of fraud and money laundering, we hold lectures on financial literacy on a yearly basis, through which financial



Participants in Post Office Cares for Solitary Elderly Citizens Campaign



The activity of "Donating Blood with Chunghwa Post"

IV. Fulfilling Our Social Responsibility

education can be promoted and enhanced and financial literacy can be popularized. In 2024, a total of 126 such Lectures were held.

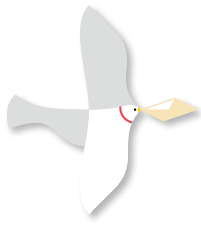
- (IX) We held the fundraising events "Postal Love: Supporting Students Facing Economic Hardship" and "Walking with Sunshine: Helping Children Face the Future with Courage" in collaboration with the Puren Youth Care Foundation and the Sunshine Social Welfare Foundation, respectively. Through these efforts, we demonstrated our care and provided practical assistance to disadvantaged groups, fulfilling our social responsibility.
- (X) On June 20, 2024, we received the Service Quality Award and the Information Security Award in the Banking category of the 2024 Financial Services Awards held by Want Want China Times Media Group.
- (XI) On October 1, 2024, we received the Financial Anti-Fraud Role Model Award from the National Police Agency, Ministry of the Interior.
- (XII) On October 29, 2024, we received the Outstanding Digital Service Award and the Gold Award for Digital Information Security (Security Category) in the Non-Financial Holding Bank category of the 2024 Digital Financial Awards from *Commercial Times*.
- (XIII) We participated in the Universal Cash Handout Program and received the 2024 Taipei FinTech Awards – Collaborative Innovation Award.
- (XIV) We organized blood donation campaigns called "Donating Blood with Chunghwa Post" in 2024, collecting 46,285 bags of blood in total, each containing 250 cc.
- (XV) We offered Scholarships for Dependents of Postal Life Insurance Policyholders in 2024. 3,000 recipients were awarded a total amount of NT\$5,000,000 in such Scholarships.
- (XVI) In 2024, we held a series of elderly events called 2024 Chunghwa Post Rejuvenation Campaign, and the number of participants reached 3,895.
- (XVII) In 2024, we organized a series of Insurance and Anti-Fraud Knowledge Lectures in communities and campuses, aimed at promoting the concept of using insurance to manage life's risks, introducing the features of Postal Simple Life Insurance, and strengthening awareness of fraud prevention. These lectures were jointly held by 19 of our responsibility center offices and targeted a diverse audience, including young people, elderly community members, new immigrants, and indigenous groups. A total of 68 sessions were conducted throughout the year, attracting 3,527 participants, and effectively helping participants gain essential knowledge about insurance and fraud prevention.



Participants in Mother's Day postcard-writing events



Press Conference for "Chunghwa Post x TFCF: Sharing Food, Spreading Love to Children"



- (XVIII) In 2024, a total of 20 sessions of the Postal Life Insurance Exchange Workshop were held, with a total of 1,391 participants.
- (XIX) In 2024, we organized 2 beach cleanups, with a total of 146 participants, and a total of 56 bags (402 kg) of litter were cleaned up.
- (XX) In 2024, we held 18 donation drives, providing agricultural products, daily necessities, and school supplies to disadvantaged families, solitary elderly citizens, individuals with physical or mental disabilities, remote elementary schools, and care institutions.
- (XXI) To encourage individuals with disabilities to engage in physical activities that promote physical and mental well-being, "2024 Chunghwa Post Life Insurance Table Tennis Cup for People with Physical and Mental Disabilities" was held on July 14, 2024, at Taipei Gymnasium. The event brought together 138 athletes from 22 teams across the country.
- (XXII) We held 29 Mother's Day postcard-writing events from April to May in 2024, attracting 4,669 participants in total.
- (XXIII) The Postal Welfare Fundraising Platform on our official website offers a free service for charitable organizations to submit fundraising campaign applications. As of the end of 2024, a total of 201 fundraising applications from social welfare groups had been approved.
- (XXIV) To continuously promote quality local agricultural products and support small farmers in Taiwan, we have implemented a well-planned agricultural marketing campaign. By integrating postal services with both online and offline marketing channels and providing home delivery, we enable consumers to enjoy fresh, seasonal produce delivered directly from farms. Meanwhile, participating farmers donate a small portion of their proceeds to support disadvantaged groups in their communities, creating a win-win-win situation for farmers, consumers, and those in need. In 2024, a total of 27 caring agricultural marketing activities were held. The donation amount totaled about NT\$520,000, and the donations include 20 charity organizations: Eden Social Welfare Foundation, Yilan Branch (Toucheng Wuying Station), Taiwan Fund for Children and Families, Pingtung Center, Donation Account for School Lunch for Disadvantaged Students at Ji Dong Elementary School (Meinong District, Kaohsiung), Tatzu Children's Home, Taichung Municipal Lishan Elementary and Junior High School, Yuren Elementary School, Citing Township (Yunlin County), Yongguang Elementary School, Gukeng Township (Yunlin County), Kids Alive International – Anisef Children's Home, Taitung, Tatzu Children's Home (Kaohsiung City), Disability Employment Assistance Association (Kaohsiung City), Lingya Tribal Cultural and Health Station, The Teresa Catholic Foundation Tainan Private Derlan Development Center, Daniel A. Poling Memorial Babies' Home (Taichung City), National Yi-lan Special Education School, Emergency Relief Fund Account — Guanmiao District Office, Tainan City, Tainan City Cerebral Palsy Association, Child Welfare League Foundation, Huashan Social Welfare Foundation, Genesis Social Welfare Foundation, Caotun Branch, Taitung Savior Care Center.

III. Developing Sustainable Environment

- (1) To continuously improve our occupational safety and health performance and prevent occupational disasters in compliance with relevant occupational safety and health laws and regulations, in December 2024, we commissioned the Safety and Health Technology Center (SAHTECH) to provide guidance in continuing to promote the occupational safety and health management system and SGS Ltd. to perform the validation of occupational health and safety management systems conforming to ISO 45001 and TOSHMS, and obtained accreditation.

IV. Fulfilling Our Social Responsibility

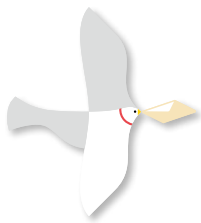
- (II) When construction projects are applied for in our buildings, contractors will be given the Guidelines for the Hazardous Factors and will be advised to follow the guidelines, in order to improve the safety of our work environment and reduce the occurrence of occupational accidents. In addition, we organize the Educational Trainings of General Laborers' Safety and Health to raise our employees' awareness of safety and health.
- (III) Specialist staff members are assigned to be in charge of the cleaning, disinfection and disease prevention tasks of our workplaces. Cleaning, waxing, and disinfection are periodically performed in our offices. We add an extra tinge of beauty to our work environment by constantly cleaning up wastes and tending potted plants.
- (IV) We regard neatness as a core value of our corporate culture. By regularly holding cleaning contests and environmental assessments, we create comfortable workspaces and postal environments, improve our service quality, and cultivate a positive corporate culture and image that emphasizes cleanness. The results of the environment assessment in 2024 were as follows. Tainan Post Office ranked top, Taitung Post Office second, and Sanchong Post Office third.
- (V) In 2024, we offered online courses on workplace violations and communication skills, and environmental education on our e-University website to strengthen our employees' awareness of occupational safety and health and environmental protection.
- (VI) In compliance with the Operational Guidelines on Usage Reduction of Disposable Tableware and Packaged Drinking Water for Administrative Bodies and Schools stipulated by the Environmental Protection Administration, Executive Yuan, since December 26, 2022, we no longer provide disposable tableware, packaged water, and disposable cups in meetings, training sessions, or events. Instead, we offer reusable tableware (lunch boxes) and provide water dispensers or 5-gallon bottled water, encouraging our colleagues to make good habits in line with the new environmental protection concept of "refill, reuse to reduce waste," and implement energy-saving and waste-reduction actions. In 2024, a total of 1,248 meetings, training sessions, and events were held, all of which utilized non-disposable (environmentally friendly) lunch boxes. This thorough implementation of energy conservation and waste reduction policies resulted in the use of 20,139 eco-friendly lunch boxes.
- (VII) We have cooperated with the government's Green Public Procurement Policy and reached the green purchasing achievement rate of 100% in 2024, surpassing the annual goal of 95%.



Award ceremony of the 2024 Taiwan Sustainability Action Awards, where we received Gold awards for Environmental Sustainability and Economic Development, and a Silver Award for Social Inclusion



Honored with the "Top 100 Taiwan Sustainable Companies Award for Overall Performance" and the "Platinum Award in Sustainability Reporting – Service Industry Category I." at the 2024 Taiwan Corporate Sustainability Awards



- (VIII) We have continued to implement various energy-saving measures in accordance with the Energy Efficiency Enhancement Program for Government Agencies and Schools formulated by the Executive Yuan. The Energy Conservation Promotion Team convenes meetings every six months to strengthen training and promote awareness of energy-saving practices. In 2024, total electricity consumption reached 95,778,995 kWh, representing a reduction of 2,676,317 kWh compared to 98,455,312 kWh in 2023 (the base year), achieving an energy-saving rate of 2.72%.
- (IX) To enhance energy efficiency and establish an energy audit and management system, we initiated the implementation of the ISO 50001:2018 Energy Management System in 2019. In 2022, a total of 19 sites, including the headquarters (Jinshan Building), Taipei Da'an Post Office, and Keelung Post Office, completed the system implementation. In 2023, 18 additional sites, including the Penghu Post Office, were added. In 2024, continuous improvements were made to the energy management system by our company and accountable branch offices, with Special-Class and First-Class (A) post offices also incorporated into its scope. As of January 30, 2025, a total of 104 sites had completed third-party certification and were officially accredited.
- (X) To enhance digital learning for students in remote areas, in 2024 we continued the computer donation project Supporting Rural Students: Refurbished Computers to Let Love Pass On, collecting, refurbishing, and donating 2,162 scrap computers to primary and secondary schools in these areas. Through this project, we promoted resource recycling and reuse while embodying our commitment to giving back to society.

IV. Protecting Our Clients' Rights and Interests

- (I) We have set up different levels of postal service establishments all over Taiwan. As of the end of 2024, a total of 1,974 establishments have been founded, including 1,296 self-run post office branches, 422 postal agencies and 256 stamp-sales agencies.
- (II) We have expanded our operations to remote rural areas and offshore islands, offering quick, dependable and efficient services and establishing sufficient postal facilities. Regardless of regional differences, the postage fees are fixed at reasonable rates. Approximately 233 post office branches have been established in these areas nationwide.
- (III) Starting from March 20, 2014, interest accruals resumed for dormant postal passbook savings accounts. For branch-unlimited accounts, depositors may apply for account termination or transfer at any post office nationwide, and may also report lost passbooks or seals and close their accounts free of charge after replacement at any post office nationwide. However, for depositors without branch-unlimited accounts, such settlements must be made at the post office where the account was originally opened.
- (IV) When a beneficiary applies for death benefits or disability benefits, our computer system will jointly search for all the tracking numbers of valid contract policies that the insured has yet claimed settlements, thus enabling related units to notify the relevant beneficiary upon death or accident of the insured to initiate the procedures of claim settlements as soon as possible.
- (V) Units in charge of life insurance claims conduct cross comparisons between the data of the deceased insured provided by the Life Insurance Association with the data of our insured clients on a daily basis. If the insured is found deceased and has yet filed for claims, the bureaus in charge of processing the life insurance contract will be notified to contact the contract beneficiary to apply for relevant claims and payments.

IV. Fulfilling Our Social Responsibility

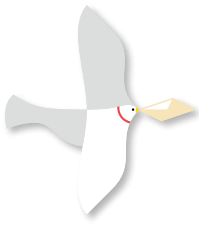


Joining Forces to Combat Fraud – Chunghwa Post Signed a Letter of Intent for Anti-Fraud with the Criminal Investigation Bureau



Officials Attending the Mobile Post Office App Video & AI Marketing Competition

- (VI) We have established a Database of Unclaimed Benefits. When an insured client visits our post office counters to make relevant life insurance transactions or consult with our staff at our Customer Service Center, our staff member will notify the client to claim relevant benefits as soon as possible if data of unclaimed benefits is retrieved. As for the unclaimed benefits of the insurance contracts that have filed changes in addresses, we will resend notices of benefits claim according to the new addresses every six months.
- (VII) To provide more disability-friendly insurance services, individuals with physical or mental disabilities who wish to purchase insurance, make policy changes, or file claims may contact our 24-hour customer service hotline or any post office in advance to schedule an appointment. Upon arrival, a designated staff member will assist them in completing the necessary documents and clearly explain the procedures using handwritten notes or other appropriate communication methods. Furthermore, we provide annual training on financial accessibility and disability inclusion for our insurance agents to enhance the quality of services delivered to customers with disabilities.
- (VIII) We have joined the Life Insurance Association to provide the Electronic Policy and Attestation Service on the Insurance Technology Application Sharing Platform. The Service offers electronic policies, allows for digital signatures with certificates issued by a certificate authority, and ensures that the digitally signed policies are verified and attested by the Life Insurance Association, the third party for attestation, which also record insurance purchases and changes made to the policies. Through this Service, where there is any dispute over the authenticity of an electronic policy, the content of the policy can be provided by an impartial third party as the proof of insurance coverage.
- (IX) We have implemented measures to protect the rights and interests of elderly customers, which include audio or video recording of the insurance sales process, understanding customers' insurance needs and suitability, assessing their ability to identify situations that may be detrimental to their insurance rights, and making elderly care phone calls to ensure customer rights.
- (X) We have integrated the Insurance Alliance Chain and the Uni-Portal Linking Insurance Claims to Medical Industry into our services. Through these platforms, policyholders or beneficiaries can log into iPost (ipost.post.gov.tw) to update their contact information (including correspondence address, telephone/mobile number, and email address) or submit insurance claims online. With the policyholder's or beneficiary's consent, relevant document images can be transmitted via the Insurance Technology Application Sharing Platform to other insurance companies for joint processing. This streamlined process eliminates the need to apply separately to each insurer, providing greater convenience.

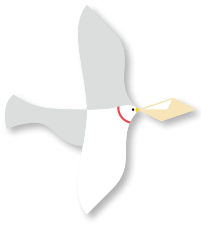


- (XI) To strengthen care for senior policyholders and those aged 18 or 19, we conduct telephone interviews when these policyholders apply for policy termination, partial withdrawals, policy loans, or when the premium payers are senior citizens.
- (XII) The Mobile Post Office APP has integrated new functions for insurance planning and protection analysis, allowing customers to plan their insurance coverage according to their life stage and select products suitable for their needs, optimizing the customer experience.
- (XIII) We have integrated a recording function into our insurance application webpage to allow our sales agents to record, in a more convenient way, the application process for senior customers. This simplifies the otherwise complicated process of recording, saving, and sending files. Additionally, the new function helps prevent the leakage of personal information and accelerates the underwriting review process.
- (XIV) We have launched a service for electronically authorizing mobile insurance premium transfers and deductions by digitizing the letter of transfer and payment authorization. With this new service, policyholders no longer need to fill out the authorization letter manually, reducing paper consumption. Furthermore, authorizing premium deductions electronically ensures that they are endorsed by the policyholder personally, enhancing the security of premium deductions.
- (XV) The Mobile Post Office APP has integrated new functions for policy borrowing and repayment, offering our customers 24/7 access to these services for greater convenience.
- (XVI) On the inner pages of our insurance policies, we have added Life Insurance Reminders and QR Codes that link to the Instructions for Policyholders and the Explanation of Important Rights for Policyholders (in multiple languages), creating a more user-friendly financial services environment.



Chunghwa Post partners with National Taiwan University of Science and Technology to Launch an AI Talent Training Program

- (XVII) To provide friendly access for our insurance customers, we have placed the Friendly Financial Services section in a prominent position on the insurance webpage of our official website. Additionally, we have incorporated a Friendly Reading Operation Manual to guide elderly or physically disabled customers in adjusting the font size or reading layout, or in using the file reading function according to their needs. Furthermore, we have integrated the Policyholder Care section into our website to provide policyholders with reminders (translated into eight languages) to help new residents quickly understand their relevant rights and interests, ensure their policyholder rights, and create a more user-friendly service environment.
- (XVIII) To strengthen business resilience, protect customer rights and interests, and align with international standards, Postal Life Insurance has been accredited to the international standard ISO 22301:2019 Business Continuity Management Systems established by the British Standards Institution.
- (XIX) To strengthen the insurance protection rights of customers, the amendment to the Simple Life Insurance Act took effect on December 1, 2023. The amendment includes provisions for taking out simple life insurance policies with minors under the age of 15 as the insured, with limited benefits provided for funeral expenses in the event of death. Additionally, the amendment removes the provision that exempted the payment of insurance benefits if the insured died due to war or other disturbances.
- (XX) The Mobile Post Office APP has introduced new functions that allow policyholders to apply for the transfer of maturity and survival benefits. Upon application, insurance agents proactively provide policy servicing assistance, enabling policyholders to complete the process without visiting a post office, thereby enhancing the overall customer experience.
- (XXI) The Mobile Post Office APP has introduced new functions that allow policyholders to download electronic insurance policies and endorsement documents on their mobile devices, making access to policy information convenient and available anytime, anywhere.
- (XXII) Our online insurance portal has added an audio CAPTCHA feature on the login page to assist visually impaired or low-vision customers in accessing our services. In addition, a zoom-in function has been introduced on the mobile insurance application interface to help customers more easily review their policy information.
- (XXIII) Our iPost website has introduced accessible web features for life insurance services to meet the online insurance needs of diverse customer groups, including individuals with disabilities and the elderly.
- (XXIV) We offer mailing, savings and remittances, and life insurance services to help improve people's livelihoods, maintain social stability and meet national policy requirements. We aim to safeguard the confidentiality, authenticity and availability of important personal and trading information in our information security control system, and the system has been reinforced to ensure the safety of private information, operating system, hardware equipment and Internet network. By adopting innovative information security techniques and practicing tight information protection procedures, we create a reliable trading environment and provide high-end services for our clients.
- (XXV) In May 2024, we integrated our systems with the National Police Agency's "Electronic Platform for Financial Data Access and Joint Defense Notifications" to support the government's anti-fraud initiatives. This connection allows authorized agencies to inquire about account opening information and transaction records within a specified period using a national ID number, business registration number, or designated account number.



- (XXVI) In June 2024, the Mobile Post Office App introduced a new feature allowing members to subscribe to delivery notifications before a mail item reaches an “undelivered” status—such as when the recipient is unavailable or the address is incorrect. Once the mail is successfully delivered, the system automatically sends a notification through the app, enhancing the overall customer experience.
- (XXVII) In July 2024, we launched a new small-amount remittance service, enabling Indonesian migrant workers to transfer funds via the Mobile Post Office App. The full amount can be remitted to local banks in Indonesia, converted into the local currency, and deposited into the recipient's account. This service offers migrant workers a legal, secure, and convenient way to send money home. To further improve user accessibility, we also added an Indonesian language interface, fostering a more inclusive and user-friendly financial environment.
- (XXVIII) In November 2024, we enhanced our voice-assisted ATMs for the visually impaired by adding a voice-guided deposit function. This upgrade improved the convenience of ATM services and empowered customers with greater autonomy, reflecting our commitment to providing equal and inclusive financial services.
- (XXIX) In December 2024, we optimized the domestic shipping interface of the EZpost mailing website. Based on customers' input of sender and recipient details, package weight, and dimensions, the system automatically estimates postage fees and recommends suitable shipping options, thereby enhancing the overall customer experience.

V. Caring for Our Employees

- (I) In compliance with related labor laws, to protect the legitimate rights and interests of our employees, we have devised appropriate management methods and procedures:
1. The legitimate rights and interests of our employees are stipulated in laws and regulations. Our code of conduct and human resource service regulations are devised in accordance with administrative laws such as the Labor Standards Act. Additionally, our employees are enrolled in civil servant insurance, employment insurance, labor insurance, national health insurance, and retirement pension plans.
 2. To enhance the physical and mental health of all employees, we provide regular employee health checks and employee assistance programs that offer psychological, legal, financial, health, and management counseling services and take various employee-assistance measures to ensure our employees work with a healthy mind and body as well as improve their morale and our service effectiveness.
- (II) To enhance the expertise of our employees so as to improve the overall competence of our company, we hold educational trainings of various business operations and keynote speeches on diverse topics as per each year's annual training plan. Also, we offer a great variety of online self-learning courses on the e-University website.
- (III) We boast a comprehensive remuneration system and a fair promotion structure. We cultivate talent through concrete, step-by-step measures, including educational training programs for managerial staff at the junior, middle, and senior levels, as well as regular job rotations. Through these efforts, we recruit and retain outstanding talent who contribute meaningfully to our company's success.
- (IV) We hold labor-management meetings periodically. Labors and managers communicate and

negotiate with each other in terms of improving labors' working conditions, employees' rights, interests and welfare, so as to maintain stable and harmonious management-union relations between both sides.

(V) We stipulated a set of *Guidelines for Prevention, Complaint and Investigation of Sexual Harassment at Workplace* and founded the *Sexual Harassment Complaint and Investigation Commission* pursuant to the *Sexual Harassment Prevention Act* and *Gender Equality in Employment Act*. Appropriate preventive, corrective, or punitive measures are taken upon the occurrence of sexual harassment cases in order to protect the rights, interests and privacy of our employees.

(VI) Implementing the Newcomer Partnership Program:

Our Newcomer Partnership Program is implemented in order to take care of new employees and offer all kinds of information. By helping newcomers adapt to the workplaces and fit into their departments as early as possible, we hope to foster a sense of belonging and an enthusiastic urge to serve among our employees, thereby creating a positive corporate culture. We believe through this program, the important cultural assets and practical work experiences can be passed on to newcomers, resulting in positive outcomes such as increasing our employee retention rate and boosting our company's competitiveness.

(VII) In compliance with occupational safety and health regulations, we conducted health checkups in 2024 for employees aged 40 and above, as well as for field employees under 40. Additionally, we organized health lectures on a regular basis to enhance employees' health awareness.

(VIII) Every year we hold educational trainings on safety and health regularly to reduce the occurrence of occupational accidents, ensuring workplace safety.

(IX) We have established nursing rooms to provide a supportive and friendly environment where female employees can breastfeed or express milk with peace of mind. Our Jinshan and Ai-Kuo buildings received the "Excellent Breastfeeding (Expressing) Room Certification" from the Department of Health, Taipei City Government in 2023, with a top-tier rating of Outstanding. The certification is valid from September 1, 2023, to August 31, 2026.

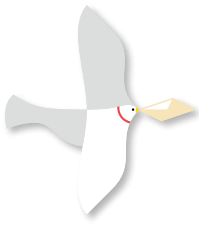
(X) In accordance with labor health protection rules, we employ or contract physicians or nursing staff to provide regular on-site labor health services.

VI. Reinforcing Information Disclosure and Other Related Services

(I) Essential information such as our business operations, interest rates, exchange rates and service fees is fully disclosed on our website.

(II) In order to protect our clients' privacy, all of the necessary information that our staff should clearly notify our clients upon collecting their personal data is fully disclosed on our website as per the regulations of the Personal Information Protection Act.

(III) The *Instructional Document for Public Disclosure of Life Insurance Information* was drafted pursuant to the *Regulations Governing Public Disclosure of Information by Life Insurance Enterprises*. In addition to posting the electronic file of the document on the *Public Information Observatory of Insurance Industry* website of the Insurance Bureau and Chunghwa Post global website, paper copies are also available for public inspection at each post office, with the digitization process of the document completed at the end of 2022.



- (IV) We created webpages about micro-insurance and elderly insurance on our website to reinforce information disclosure, so as to make our products and sales information more transparent, and to promote the product and concept of micro-insurance.
- (V) In May 2024, we added a "Sign Language Interpretation Service" section to the Friendly Financial Services section within the Information Center on our official website, enabling customers to learn about and apply for sign language interpretation services at designated post offices.
- (VI) We continuously update the Anti-Fraud Section on our official website in a timely manner, publishing information about fraudulent activities conducted under our company's name. This helps educate customers on how to identify scams and take appropriate preventive measures.
- (VII) The Certification Standards for Our Certified Products or Information Services:
1. Establishment of Personal Data Management System.
 - (1) During the first stage, we focused on certain sections for certification, including savings and remittances, life insurance, electronic commerce, and information operations. We received the BS10012:2009 certificate of personal information management system from the British Standards Institution (BSI) in August 2012.
 - (2) During the second phase, we extended the scope of certification to all business operations of the company, including the hybrid mail printing and packing operations. In October 2013, we successfully expanded the certification scope and obtained the BS10012 standard certificate. This certificate was upgraded to the BS10012:2017 version in July 2018. In July 2024, we further expanded the certification scope to include the Taichung Minquan Road Post Office and the Kaohsiung Xinxing Post Office. We have maintained the validity of the certification by consistently passing biannual surveillance audits and triennial recertifications.
 2. Establishment of Information Security Management System and Privacy Information Management System
 - (1) Savings and Remittances Operation System: In February 2005, we obtained the BS7799 Information Security Management System certification, which was upgraded to the ISO27001:2005 version in January 2007. In November 2009, the certification scope was expanded to include the Disaster Recovery Center in Taichung. The certificate was further upgraded to ISO27001:2013 in January 2015. In July 2021, we obtained certification for the ISO27701:2019 Privacy Information Management System. In July 2024, the certificate was upgraded to ISO27001:2022.
 - (2) Hybrid Mail printing and packing operations: In August 2006, we obtained ISO27001:2005 certification for the Information Security Management System. The certification was upgraded to ISO27001:2013 in July 2015. In July 2021, we obtained certification for the ISO27701:2019 Privacy Information Management System. In July 2024, the certification was upgraded to ISO27001:2022.
 3. The aforementioned Personal Data Management System, Information Security Management System, and Privacy Information Management System will continue to undergo semi-annual surveillance audits and triennial recertification to maintain the validity of their certifications.