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Preface

In line with the principle of financial inclusion, Chunghwa Post Co., Ltd. is committed to providing non-discriminatory financial services. With service locations spanning across Taiwan and holding the highest number of accounts among all financial institutions, the Company not only strives to strengthen public awareness and vigilance against fraud but also actively collaborates with both public and private sectors. By leveraging technological applications, we join forces to combat fraud-related crimes and create a safer financial environment that safeguards the assets of the public. In 2024, the number of successfully intercepted fraud cases increased to 2,281 (compared to 1,643 in 2023), with a total amount exceeding NT\$896 million (up from NT\$746 million in 2023). These efforts earned us the "Financial Anti-Fraud Model Award" from the National Police Agency.

In support of government policies, Chunghwa Post's life insurance division has actively promoted policy-oriented products such as micro-injury insurance and small-sum whole life insurance. These efforts were recognized with five major awards from the Financial Supervisory Commission for 2024, including the "Outstanding Sales Award" and the "Care for Persons with Mental/Physical Disabilities Award" of Microinsurance Contest; the "Aging Friendly Award" and "Universal Security Award" of Small Amount Whole Life Insurance Competition; and the "Financial Investment Portfolio" in the Six Core Strategic Industries and Public Construction Investment Competition.

Upholding its core values of "Putting the customers first and providing services in honesty and efficiency," Chunghwa Post has earned widespread recognition for its exceptional service quality and customer satisfaction. In 2024, the Company was honored with "Life Insurance Category – Excellence Customer Trust Award" at the 2024 Insurance Excellence Awards held by *Excellence Magazine*. With a strong focus on customer experience and service innovation, Chunghwa Post actively advanced digital payment systems and financial innovation services, earning the "Excellence in Inter-Institutional Service Promotion Award" at the 2024 Annual Financial Information Systems Conference hosted by Financial Information Service Co., Ltd. By building on a foundation of information security, the Company delivers reliable, user-friendly, efficient, and innovative digital financial services. This earned Chunghwa Post two honors in the banking category of the 4th *Commercial Times* Digital Financial Awards: the "Outstanding Digital Service Award" and the "Gold Award for Digital Information Security (Security Category)."

Furthermore, the Company participated in the government's "Universal Cash Distribution Program" contributing to the successful implementation of the largest cash disbursement initiative in Taiwan's financial history. For its exemplary collaboration with the government, Chunghwa Post was honored with the "2024 FinTech Taipei Awards – Collaborative Innovation Award."

In addition, leveraging its strengths in financial, logistics, and information flows, Chunghwa Post has actively supported local farmers in Taiwan by promoting diversified sales channels through its "iPost Mall" e-commerce platform. By helping market and promote high-quality agricultural and specialty products, the Company has received widespread recognition across sectors. In acknowledgment of its outstanding contributions to agricultural product marketing, Chunghwa Post was honored with the "2024 Award for Outstanding Corporate and Organizational Contribution to Agricultural Product Marketing" by the Agriculture and Food Agency, Ministry of Agriculture.

Chairperson

WANG, KWO-TSAI



Chunghwa Post is deeply committed to fulfilling its environmental, social, and corporate governance (ESG) responsibilities and advancing corporate sustainability. These efforts have earned the Company the “Best CSR Merit Award” in Life Insurance Category, at the “2024 Faith, Hope & Love Awards of Insurance” hosted by RMIM Inc. At the 2024 Taiwan Sustainability Action Awards organized by the Taiwan Institute for Sustainable Energy, Chunghwa Post received three distinctions: the Gold Award for “Environmental Sustainability,” the Gold Award for “Economic Development,” and the Silver Award for “Social Inclusion.”

Additionally, at the 2024 Taiwan Corporate Sustainability Awards, the Company was honored with the “Top 100 Taiwan Sustainable Companies Award for Overall Performance” and the “Platinum Award in Sustainability Reporting – Service Industry Category I.” In recognition of its outstanding performance in promoting digital trust and enhancing ESG performance, Chunghwa Post also received the “Digital Trust - ESG Advocacy Award” at the BSI (British Standards Institution) Digital Trust Standards Summit.

Since 2004, Chunghwa Post has hosted the “2024 Chunghwa Post Life Insurance Table Tennis Cup for People with Physical and Mental Disabilities” with 17 sessions held through 2024. The Company’s longstanding dedication to sports promotion has been widely acknowledged, culminating in the receipt of the “Sports Pushing Hands Award” at the 2024 Taipei Sports Contribution Group and Personnel Awards.

Facing considerable challenges across its core business domains, Chunghwa Post remains steadfast in expanding its three major business areas—mail services, savings, and life insurance—while also enhancing capital utilization. Embracing the digital era driven by AI, the Company is integrating technological innovation to reinforce financial and logistics services and optimize operations to accelerate transformation. The Company has outlined five strategic development priorities: accelerating digital transformation; deepening customer relationships; revitalizing interest in philately; positioning “iPost Mall” as Taiwan’s most distinctive and high-quality e-commerce platform; and implementing a succession plan for managerial personnel to build a solid foundation for long-term sustainability.

At this pivotal moment of reform and transformation, I call upon all colleagues to work in unity, leveraging our strong brand image and deep local connections. By capitalizing on our extensive distribution network and diversified services, we aim to deliver innovative, high-quality, and accessible solutions that meet the evolving needs of the public. Through these collective efforts, we will continue to enhance the century-old Chunghwa Post brand, laying a solid foundation for the next era of postal excellence and legacy, and realizing our vision of becoming “a postal company of exceptional service and nationwide trust.”