

Taishin FHC

Framework for Human Rights Management

1. Policies and Framework

1.1 Human Rights Related Policies

Policy name	Overview
Taishin FHC Statement on Human Rights	Taishin FHC and its subsidiaries are dedicated to upholding the belief and value of human rights. The organization shares the value of international human rights rules including Universal Declaration of Human Rights, International Labor Conventions, The UN Guiding Principles on Business & Human Rights, UN Global Compact, Principles for Responsible Investment, Equator Principles, Social Accountability 8000, Code of Conduct - Responsible Business Alliance, RBA) with spirit of human rights and the Information Security System requirements of ISO27001 in Financial industry and complies with regulations of Taiwan and all locations it operates in.
Taishin FHC Sustainable Development Best Practice Principles	Taishin FHC upholds its core value of integrity, commitment, innovation, and collaboration for sustainable development. As the Company pursues sustainable operations and profits, it also focuses on environmental, social, and corporate governance factors, pays close attention to the rights and interests of stakeholders, and includes them into the Company's management approach and business activities. The Company performs assessments regarding environmental, social, and corporate governance issues relevant to its business activities and based on the principle of materiality.
Supplier Management Regulations	Taishin FHC established the Supplier Management Regulations and all qualified suppliers will be required to sign the Supplier's Declaration to ensure the suppliers comply with the Labor Standards Act, the Company shall evaluate the following labor issues: I. Against child labor. II. Against forced labor and human trafficking. III. Compliance with regulations concerning working hours and remuneration (includes equal remuneration). IV. Non-Discrimination and anti-harassment. V. Freedom of association and collective bargaining. VI. Existence of rules related to health and safety.
Taishin FHC Sustainable Finance Policy	In order to implement corporate sustainable development in the trading activities and financial products of Taishin FHC and its subsidiaries, the Company actively manages environmental, social and governance-related risks and takes E, S, and G factors into consideration in transaction decisions to promote sustainable financial development. The Policy referenced international sustainable finance initiatives, such as the Principles for Responsible Banking (PRB) and Principles for Responsible Investment (PRI), Principles for Sustainable Insurance(PSI), and comply green finance related policies and the Stewardship Policy for Institutional Investors, in order to become aligned with sustainable development trends and achieve better performance in sustainability practices.
Taishin FHC Privacy Protection Statement	Taishin FHC has established this privacy protection statement to ensure personal information is managed and protected effectively; meet the requirements under the Personal Information Protection Act and protect the rights of data owners; and reduce the potential impact of personal data/file infringement.

1.2 Benchmarks for establishment of human rights related policies

<ul style="list-style-type: none"> ■ Universal Declaration of Human Rights) ■ The UN Guiding Principles on Business & Human Rights ■ The UN Global Compact ■ International Labor Organization ■ Principles for Responsible Investment, PRI ■ Equator Principles, EP ■ Social Accountability Standard ■ Responsible Business Alliance 	<ul style="list-style-type: none"> ■ Labor Standards Act ■ Act of Gender Equality in Employment ■ Occupational Safety and Health Act ■ Sustainable Development Best Practice Principles for TWSE/TPEX Listed Companies ■ Financial Supervisory Green Finance Action Plan 3.0 ■ Stewardship Principles ■ Principle for Financial Service Industries to Treat Clients Fairly ■ Cybersecurity Management Act
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1.3 Human rights management framework and enforcement unit

The appropriate ESG task forces in the company are responsible for managing human rights issues. Due diligence and human rights management procedures are performed according to the affected groups and the human rights issues.

Value Chain	Stakeholder groups	ESG task force
Upstream	Supplier 、 Contractors	Green Operations Team
Midstream	Employees of Taishin FHC and Employees of new business groups in mergers, acquisitions, and joint ventures (when Taishin FHC intends to establish a new business relationship)	Employee Care Team
Downstream	Investment and financing targets (Enterprises) 、 Customers	Responsible Finance Team Smart Service Team

2. Human Rights Due Diligence Process

2.1 Process for Management



2.2 Human Rights Risk identification scope and objects

Investigated value chain coverage scope	Respondents	Human Rights Risk Issue	Human Rights Risk investigate coverage group	Human Rights Due Diligence Methods	Human Rights Due Diligence Frequency
Upstream	<ul style="list-style-type: none"> • Suppliers • Contractor 	<ul style="list-style-type: none"> • Health and safety • Forced labor/Work Overtime • Child labor • Labor dispute • Equal remuneration 	<ul style="list-style-type: none"> • Employees employed by the supplier • Employees employed by the Contractor 	<ul style="list-style-type: none"> • Supplier Human Rights Questionnaire • Supplier self-assessment questionnaire • Supplier assessment 	<ul style="list-style-type: none"> • Once a year

		<ul style="list-style-type: none"> • Discrimination and workplace harassment • Violation of laws and regulations related to labor rights and human rights equality • Privacy rights • Inclusive Workplace • Maternal care • Freedom of association • Human trafficking 			
Midstream (self-operation, including mergers, acquisitions, joint ventures and other new business relationships)	<ul style="list-style-type: none"> • Employees of Taishin FHC • Employees of new business groups in mergers, acquisitions, and joint 	<ul style="list-style-type: none"> • Health and safety 	<ul style="list-style-type: none"> • Local employees • Migrant workers • Dispatched employees of Taishin FHC 	<ul style="list-style-type: none"> • TOCC inspection • Physical checkup • Ergonomic hazard prevention program - Nordic Musculoskeletal Questionnaire (NMQ) • Abnormal workload triggered illness prevention program - Excess workload table 	<ul style="list-style-type: none"> • Once a year

	ventures (when Taishin FHC intends to establish a new business relationship)	<ul style="list-style-type: none"> • Forced labor/Work Overtime 		<ul style="list-style-type: none"> • Implement an attendance and overtime management system and monitor every month 	
		<ul style="list-style-type: none"> • Labor dispute 		<ul style="list-style-type: none"> • HR contact • Internal/External communication channels 	
		<ul style="list-style-type: none"> • Equal remuneration 		<ul style="list-style-type: none"> • Employee engagement investigation • Participate in the Market Salary Survey every year 	
		<ul style="list-style-type: none"> • Discrimination and workplace harassment • Violation of laws and regulations related to labor rights and human rights equality • Sexual harassment 		<ul style="list-style-type: none"> • Internal/External communication channels • Taishin - Prevention Plan for Unlawful Violence on Duty - Potential Workplace Violence Risk Assessment Form 	
		<ul style="list-style-type: none"> • Privacy rights 		<ul style="list-style-type: none"> • Publicity of periodic laws and regulations and adjudication cases • Investigation of privacy information complaints • Internal audits 	

		<ul style="list-style-type: none"> • Freedom of association 		<ul style="list-style-type: none"> • Annual Club Application Channel 	
		<ul style="list-style-type: none"> • Collective bargaining 		<ul style="list-style-type: none"> • Quarterly labor-management meetings 	
		<ul style="list-style-type: none"> • Inclusive workplace 	<ul style="list-style-type: none"> • Aboriginal employees • Employees with disabilities 	<ul style="list-style-type: none"> • Monthly hire-to-hire ratio monitoring 	
		<ul style="list-style-type: none"> • Maternal care 	<ul style="list-style-type: none"> • Female employees of childbearing age 	<ul style="list-style-type: none"> • Employees on maternity/ pregnancy leave in the attendance system • Onsite doctors providing health services • Taishin - Guide to maternal care 	
		<ul style="list-style-type: none"> • Child labor 	<ul style="list-style-type: none"> • Job applicants 	<ul style="list-style-type: none"> • Monitor hired persons 	
Downstream	Investment and Financing Targets (Enterprises)	<ul style="list-style-type: none"> • Forced labor/Work Overtime • Labor dispute • Child labor • Violation of laws and regulations related to labor rights and human rights equality 	<ul style="list-style-type: none"> • Investment enterprises • Financing enterprises 	<ul style="list-style-type: none"> ESG assessment of investment and financing target (enterprise) business • Regularly review the ESG risk score of the investment target • Participate in the shareholders' meeting and voting of the investee 	<ul style="list-style-type: none"> • Once a month

				company every year and report on due diligence •Credit granting cases should be filled with an ESG industry checklist •In accordance with the Equator Principles, the performance of borrowers on human rights issues will be included in the evaluation of corporate credit granting cases	
	Customers	Privacy rights	• Customers	•Customer satisfaction surveys •Customer grievance mechanism	Anytime

2.3 Description of the impact of human rights risk issues

A.Upstream—Suppliers \ Contractors

Potential human rights issues	Impact description
Health and safety	The reputation of the company is damaged due to the dismissal of fines or media disclosure of illness, injury, disability or death caused by work-related accidents of employees employed by suppliers.
Forced labor/Work Overtime	Suppliers routinely require employees to work overtime or forced labor, which may affect the quality of services (such as construction), affect delivery time, and damage the rights and interests of

	the company.
Labor dispute	The occurrence of major labor disputes among suppliers may lead to fierce protests such as strikes, which in turn will affect the quality of service and affect the company's operations.
Equal remuneration	Failure to ensure that employees' salaries do not discriminate according to gender, age, or race in violation of the basic wage stipulated in the Labor Standards Act may affect the quality of services (such as construction) and damage the rights and interests of the Company.
Discrimination and workplace harassment	Suppliers treat employees differently or poorly for improper reasons, restricting due opportunities and rights, which may affect the quality of services (such as construction) and damage the rights and interests of the company.
Workplace harassment	Employees employed by the supplier suffer illegal violations due to their work, including physical violence, verbal violence, psychological violence, etc., resulting in physical or mental injury, which may affect the quality of services (such as construction) and damage the rights and interests of the company.
Inclusive workplace	In the course of work, the supplier does not respect or treat unequal employees with disabilities, minorities, elderly or female employees of childbearing age, etc., which may affect the quality of services (such as construction) and damage the rights and interests of the company.
Privacy rights	Suppliers who collect employee information without consent, or use the data for purposes other than those they have consented to, may infringe on the risk of personal data protection law, which may affect the quality of services (such as construction) and damage the rights and interests of the company.
Child labor	Suppliers who illegally engage in child labor, are fined or disclose employment in the media, resulting in damage to the company's reputation.
Maternal care	Suppliers are fined or disclosed by the media due to chemical, physical and biological hazards caused by exposure to workplace hazards, which may cause congenital malformations, premature birth, underweight and infection to female employees of childbearing age, resulting in damage to the

	company's reputation.
Freedom of association	Suppliers may fail to protect employees' rights to freely assemble and join associations in the course of their work, and may be fined or disclosed by the media, resulting in damage to the company's reputation.
Human trafficking	Reputational damage to the Company caused by illegal use, coercion, intimidation, detention, surveillance, pharmacy, hypnosis, fraud, deliberate concealment of important information, improper debt constraints, withholding of important documents, and taking advantage of the inability, ignorance, or difficulty of others to seek help.

B. Midstream—Self-operation : Employees of Taishin FHC and Employees of new business parties in mergers, acquisitions, and joint ventures (when Taishin FHC intends to establish a new business relationship)

Potential human rights issues	Impact description
Health and safety	Disasters such as illness, injury, disability or death caused by various work accidents of employees.
Forced labor/Work Overtime	Employees may be forced to work without taking time off due to their own stress (e.g., financially) or mismanagement, which can lead to physical and psychological harm.
Labor dispute	Disputes arise among employees due to improper communication or management methods by supervisors, or differences in perception between employers and employees.
Equal remuneration	Failure to ensure that employees are not paid according to gender, age, or race in violation of the basic wage stipulated in the Labor Standards Act.
Discrimination and workplace harassment	Employees are treated differently or poorly for improper reasons, thus restricting their opportunities and rights.
Workplace harassment	Employees may suffer all kinds of illegal harm due to work, including physical violence, verbal violence, psychological violence, etc., resulting in physical or mental harm.
Sexual harassment	In the performance of duties, any person (including supervisors at all levels, employees, customers, etc.) has engaged in sexual or gender-related behavior against his or her will.
Inclusive workplace	Employees may not be respected for their culture or identity in the course of their work.

Privacy rights	Employees are exposed to various risks of infringement of the Personal Data Protection Act as a result of their work, such as the collection of data without consent or the use of data for non-consented purposes.
Child labor	Underage employees may enter the workplace too early because they are not yet physically and mentally developed, which can lead to adjustment problems and excessive stress.
Maternal care	Female employees of childbearing age may be exposed to workplace hazards that may cause chemical, physical and biological hazards, resulting in the risk of congenital malformations of the fetus, premature birth, underweight and infection.
Freedom of association	Employees may not be protected at work with the right to freely assemble and associate and participate in associations.
Collective bargaining	Employees have the right to negotiate on issues such as working conditions through trade unions or labor-management meetings.

C. Downstream—Investment and financing targets (Enterprises)

Potential human rights issues	Impact description
Forced labor/Work Overtime	Due to the normal requirement of employees to work overtime or forced labor, the quality of services (such as construction) may be affected, the delivery time may be affected, and reputational risks may be caused, which will have a significant negative impact on the customer's operation.
Labor dispute	Labor disputes, strikes, unforeseen layoffs, forced labor and other labor disputes, as well as reputational risks and significant negative impact on the client's operations.
Child labor	Reputational risks arising from legal risks arising from illegal child labor or occupational accidents, which have a significant negative impact on the client's operations.
Violation of laws and regulations related to labor rights and human rights equality	Penalties include violations of the Labour Standards Act, the Occupational Safety and Health Act or the Gender Equality in Work Act, which may negatively impact the reputation and operations of the investment and financing company.

D. Downstream—Customers

Potential human rights issues	Impact description
Privacy rights	Failure to properly store or use customers' personal information in accordance with regulations may affect the rights and interests of customers, resulting in the risk of theft, alteration, damage, loss, leakage or abuse of customers' personal information.

3.Human Rights Risk Assessment Results, Mitigation and Remediation Actions

A. Upstream - Suppliers, Contractors

Taishin Financial Holdings conducts annual education and training on human rights risk investigation and human rights issues for all suppliers, and confirms the risks of suppliers through risk questionnaires to respond to past disputes and violations of laws and regulations, and implements mitigation and remedial measures, with a coverage rate of 100%.

Human rights issue	Affected groups	Value at risk (%) / degree	Mitigation measures	Remediation Actions
Workplace health and safety	Employees employed by the supplier/ Contractor employees	2.3%/Low	<ul style="list-style-type: none"> Procurement manager fills in the supplier satisfaction survey form every month and conducts supplier assessment every year. Hold an annual supplier conference, release supplier assessment results, praise excellent suppliers, and invite consultants to conduct ESG training. 	<p>In 2023, there were no human rights risks that could affect the rights or reputation of the Company; In the future, the Company will continue to take the following remedial measures to reduce the impact of risks :</p> <p>1.Develop different human rights mitigation measures for suppliers with different human rights scores and procurement amounts,</p>
Child labor		0%/ Extreme low		
Labor disputes		2.3%/ Low		
Forced Labor /Work Overtime		2.3%/ Low		
Equal remuneration		2.3%/ Low		
Discrimination and workplace harassment		0%/ Extreme low		

Illegal violations in the workplace		0%/ Extreme low		suspend procurement with high-risk suppliers, and resume procurement only when the score is raised to a certain level or new human rights policies and measures are implemented. ° 2.If any emergency occurs during the cooperation period, it will be recorded in the special matters note sheet, and according to the size of the situation, it will be evaluated whether to suspend the manufacturer (permanent suspension or suspension for a certain period of time)
Privacy rights		2.3%/ Low		
Inclusive workplace		0%/ Extreme low		
Maternal care		0%/ Extreme low		
Freedom of association		0%/ Extreme low		
Human trafficking		0%/ Extreme low		
2023 Overall Human Rights Risk Value of Suppliers/Contractors		2.3%/ Low	Percentage of vendors who perform human rights due diligence	100% (215 companies)

Note 1: The risk level of each human rights risk issue is graded according to the results of the supplier human rights questionnaire of the current year, with a low risk level of less than 5 suppliers responding to relevant incidents, and a very low risk level of no suppliers having relevant incidents. The risk values for each human rights risk issue are: low (2.3%) and very low (0%).

Note 2: The overall human rights risk value of suppliers/contractors in 2023: 5 suppliers/215 suppliers = 2.3%.

B. Midstream - Employees of Taishin FHC and Employees of new business parties in mergers, acquisitions, and joint ventures (when Taishin FHC intends to establish a new business relationship)

Taishin Financial Holdings conducts human rights risk assessment, education and training on human rights issues for employees of all

operations in Taiwan every year, and implements mitigation and remedial measures, with a coverage rate of 100%.

Human rights issue	Affected groups	Value at risk (%)/degree	Mitigation Measures	Remediation Actions
Health and Safety	All employers (Including dispatch and migrant workers)	0.00%/extreme low	<ul style="list-style-type: none"> • List, as required by law, physical exam record as one of the documents required of • New hires when they join the company • Conduct regular physical exams for active employees, and subsidize the expenses • Implement the Taishin Ergonomic Hazard Prevention Program; provide online courses on ergonomic hazard prevention and infectious diseases; and raise employee • Awareness of illness prevention • Have a professional medical specialist provide onsite health services every month and give health advice targeting high risk 	<p>Type : financial, non-financial compensation</p> <ul style="list-style-type: none"> • For employees incurring an occupational injury or illness, the company will follow Article 59 of the Labor Standards Act to provide real remediation, including <ul style="list-style-type: none"> - Paid occupational injury leave - Full medical expenses - When an employee is not fully recovered after two years of treatment and not eligible for disability benefit, the company will pay a final lump sum equal to 40 months wages - In the unfortunate event of death of an employee, the company will pay the family a total of 45 months wages for funeral expenses and death benefit. • If a judicial investigation finds the company liable for damages in incidence of an employee's occupational injury or illness, the company will, depending on the

			<p>groups for ergonomic hazards and cardiovascular diseases</p> <ul style="list-style-type: none"> • Organize flu vaccination stations • Conduct occupational health and safety campaigns as required by law • Organize health information seminars as needed. • Organize employee health promotion events. 	<p>circumstances, assume liability for damages under the Civil Code. For example</p> <ul style="list-style-type: none"> - income impairment for disabled employees - emotional damages and child support for families of deceased employees
Employment Dispute	All employers (Including dispatch and migrant workers)	0.07%/Low	<ul style="list-style-type: none"> • Establish human resource policy and employee rights-related rules in compliance with law. • Convene quarterly labor-management meetings. Maintain open communication with employees through available channels. • Organize labor law courses regularly to promote labor laws of which managers 	<p>Type : financial, non-financial compensation</p> <ul style="list-style-type: none"> • Make best efforts to communicate with the groups involved to learn more details and seek possible settlement. • If it is confirmed during mediation that the employee's rights have been violated, the company will make best efforts as a responsible employer to negotiate with the employee for an appropriate compensation plan, including supplementary wages, leaves, redundancy

			<ul style="list-style-type: none"> • should be aware, and improve legal literacy and understanding of management • techniques among managers in order to reduce management related disputes. • Specify internal communication channels in the employee code of conduct so that • any employees with labor disputes are able to seek assistance from the human resources department. 	<p>pay, and proof of service.</p> <ul style="list-style-type: none"> • Where the dispute has arisen from management, the company will reinforce the knowledge of dispute related regulations and management measures in the manager(s) involved in order to prevent repeat of similar incidents as much as possible.
<p>Forced Labor /Work Overtime (Note: The risk assessment is based on the extended working hours of more than 40 hours in a single month.)</p>	<p>All employers (Including dispatch and migrant workers)</p>	<p>1.47% /High</p>	<ul style="list-style-type: none"> • Establish employee work times and hours in compliance with labor laws. • Announce and reiterate the normal work hours and times, as well as the regulations for overtime. • Establish management systems for work hours and overtime, to 	<p>Type : financial, non-financial compensation, warning and punishment</p> <ul style="list-style-type: none"> • The company strictly prohibits forced overtime or extensive overtime. If an employee is found to have been forced to work overtime or extensive overtime, the company will promptly negotiate with the employee for an appropriate compensation plan, including but not limited to overtime pay or vacation in lieu.

			<p>help employees and supervisors control work hours and overtime hours</p> <ul style="list-style-type: none"> • Implement abnormal overtime reports to enable managers to follow employees' overtime more effectively • Monthly review of overtime hours on a per-department basis, and direct attention towards employees with high overtime hours 	<p>The company will also take strict disciplinary action against managers who force employees to work overtime or make them work excessive overtime.</p> <ul style="list-style-type: none"> • For managers and employees in the department where such an incident has taken place, the company will reiterate the overtime system and management measures in order to prevent repeat of similar incidents as much as possible.
Equal remuneration	All employers (Including dispatch and migrant workers)	0.00% / extreme low	<ul style="list-style-type: none"> • Employee remuneration is determined in accordance with the statutory basic wage norms ° • Advocate the specifications and operating procedures for the verification and employment of personnel to the supervisor of the employer, and the human resources unit shall coordinate and check the salary approval and employment procedures of 	<p>Type : financial, non-financial compensation, warning and punishment</p> <ul style="list-style-type: none"> • During the recruitment process, the content of the admission will be strictly reviewed, so there will be no violation of the basic salary standard; If it is found that the employee has been deducted from his or her salary, the employee will negotiate an appropriate compensation plan as soon as possible, including but not limited to the payment of the salary difference and the statutory interest on the delay in

			the hired personnel.	payment. The company will also admonish supervisors who deduct employees' salaries and transfer them to the council in accordance with the employee reward and punishment norms
Discrimination and workplace harassment	All employers (Including dispatch and expatriate)	0.00% / extreme low	<ul style="list-style-type: none"> We prohibit Discrimination and workplace harassment in our Employee Code of Conduct, and regularly enforce mandatory online pages to publicize that violations will be dealt with in accordance with the company's regulations. 	<p>Type : warning and punishment</p> <ul style="list-style-type: none"> If the discriminatory behavior is found to be true after evaluation, it will be dealt with in accordance with the relevant regulations of the company. To the extent that the Complainant is discriminatory, the Complainant may at any time seek legal assistance from the Company.
Sexual harassment	All employers (Including dispatch and expatriate)	0.03/ Low	<ul style="list-style-type: none"> Clearly prohibit harassment in the employee code of conduct, and regularly implement online mandatory page advocacy to advocate that if violated, it will be punished in accordance with the company's regulations. Formulate norms for the prevention and control of sexual harassment in accordance with 	<p>Type : warning and punishment</p> <ul style="list-style-type: none"> If the sexual harassment is found to be true after evaluation, it will be dealt with in accordance with the relevant regulations of the company. To the extent that sexual harassment is substantiated, the complainant may at any time seek legal assistance from the Company.

			<p>the law, and establish and publicly disclose channels for accepting complaints.</p> <ul style="list-style-type: none"> • When a case of sexual harassment happened : <ul style="list-style-type: none"> - take immediate corrective action to prevent the complainant from being harassed again, including but not limited to appropriate adjustments to the work content or workplace; - Assist victims in filing a complaint if they wish ; - Provide or promptly provide assistance in referral to professional counselling or medical institutions as required by the person; and actively investigate the facts of the case in accordance with the law, and take measures to deal with it. 	<ul style="list-style-type: none"> • Cases handled by the Sexual Harassment Prevention and Control Act will be reported to the local competent authority at the same time, so that the decision will be made in accordance with the law.
Workplace harassment	All employees (Including	0.00% / Extremely low	<ul style="list-style-type: none"> • The employee code of conduct clearly stipulates that employees 	Type : warning and punishment

	dispatch, migrant workers)		<p>should pay attention to their physical and mental health and provide a friendly workplace.</p> <ul style="list-style-type: none"> • Implement the workplace illegal infringement prevention plan in accordance with the law. 	<ul style="list-style-type: none"> • Provide care to the complainant and provide external professional counseling and consultation resources. • If the case does not constitute workplace bullying, the person being complained will be given an appropriate warning; if it is determined after investigation that it constitutes illegal infringement in the workplace, the case will be dealt with in accordance with the relevant regulations of the company. • The supervisor of the unit where the incident occurred is required to conduct another self-inspection of illegal violations in the workplace, risk assessment, staff allocation and environmental inspections, etc., in order to eliminate as many factors as possible that cause illegal violations in the workplace. • If the illegal infringement causes specific harm, we will assist in reporting the case to the competent authority depending on the individual case's wishes.
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				<ul style="list-style-type: none"> • Within the scope of incidents that constitute illegal infringement in the workplace, the complainant can seek legal assistance from our company at any time.
Inclusive workplace	Employees With disabilities Indigenous employees	0.00%/ Extremely low	Encourage employees to voluntarily identify themselves as indigenous in the hiring process or when reporting for duty, and provide leave time for ceremonies unique to indigenous peoples under the law.	<p>Type : Restoration of rights and interests</p> <ul style="list-style-type: none"> • The recruitment and registration process will strictly check the identity of applicants, admitted candidates and registered employees, so there will be no harm to the rights and interests of Indigenous employees or employees with disabilities; if employees reveal their Aboriginality or disability status after registration, The company will ensure its due rights from the date of receipt of relevant identity documents.
Right to privacy	Job Applicants/ All employees (Including dispatch, migrant workers)	0.00%/ Extremely low	<ul style="list-style-type: none"> • Provide "information security awareness and personal information protection" courses for employees of Taishin FHC every year. • Reiterate personal information protection at quarterly regulatory awareness sessions . 	<p>Type : financial, non-financial compensation</p> <ul style="list-style-type: none"> • Employees' personal data are strictly controlled, so employees' privacy rights will not be compromised. • In the event of employee data leakage, compensation including but not limited to

			<ul style="list-style-type: none"> • Strictly control the permissions of relevant systems containing employee information, and clearly prohibit improper inquiries of personal information that are not due to business needs. 	actual monetary compensation will be provided to employees in accordance with the circumstances of the case.
Child labor	Job Applicants new employees	0.00%/ Extremely low	<ul style="list-style-type: none"> • International conventions and labor laws strictly prohibit hiring of any workers under the age of 16. • During the recruitment process and registration, the applicant's age will be confirmed through resume and identity document checks. 	<p>Type: Dismissal</p> <ul style="list-style-type: none"> • The recruitment and registration process will strictly check the personal information of applicants, admitted candidates and registered employees, including date of birth, so child labor will not be employed; if child labor provides false personal information during the application or registration process, the company will misuse it. , will be dismissed in accordance with Article 12, Paragraph 1, Paragraph 1 of the Labor Standards Act.
Maternal care	Female employees of childbearing age	0.00%/ Extremely low	<ul style="list-style-type: none"> • Develop maternal health protection plans in accordance with the law and implement them accordingly. • Provide maternal leaves such as 	<p>Type : financial, non-financial compensation, warning and punishment</p> <ul style="list-style-type: none"> • The company strictly follows the maternity protection regulations and will never allow pregnant employees to work at night or

			<p>menstrual leave, pregnancy leave, maternity leave, and paternity leave according to internal/external regulations, and provide pay for maternal leave above the regulatory requirement so to allow employees, regardless of carrying to term, to have steady income during maternity leave.</p> <ul style="list-style-type: none"> • Provide employees with time, space, and equipment for breastfeeding/collecting. • Provide employees with infants and young children under 3 years old to apply for a reduction in daily working hours, adjustment of working hours, or suspension of employment without pay. 	<p>work overtime. If a pregnant employee is found to be scheduled to work at night, forced to work overtime, or work overtime, we will negotiate with the employee as soon as possible for appropriate compensation. Compensation plans include, but are not limited to, overtime pay, compensatory time off, etc.; the company will also warn supervisors who arrange for pregnant employees to work at night, force them to work overtime, or make them work overtime, and refer them to employees for discussion and punishment in accordance with employee reward and punishment regulations.</p>
Freedom of association	All employees (Including dispatch, migrant	0.00%/ Extremely low	<ul style="list-style-type: none"> • We must comply with the Trade Union Law, labor-management meeting implementation measures and other relevant 	<p>Type : financial, non-financial compensation, warning and punishment</p> <ul style="list-style-type: none"> • The company strictly abides by laws and regulations and will never interfere with

	workers)		<p>regulations that protect employees' rights to freedom of association.</p> <ul style="list-style-type: none"> • Announce the regulations for the formation and operation subsidy of employee associations to protect and encourage employees to exercise their right to freedom of association. 	<p>employees' exercise of their rights to free association, so there will be no violations of relevant laws and regulations. If an employee is found to be hindered in exercising his or her right to free association, we will negotiate with the employee as soon as possible for an appropriate solution. , including but not limited to assisting employees in exercising their rights of free association according to their requests; the company will also warn supervisors who hinder employees' freedom of association and refer them for discussion and punishment in accordance with employee reward and punishment regulations.</p>
Collective bargaining	All employees (Including dispatch, migrant workers)	0.00%/ Extremely low	<ul style="list-style-type: none"> • We must abide by the Trade Union Law, labor-management meeting implementation measures and other relevant regulations to protect employees' rights to collective bargaining. • Regular labor-management meetings are held in accordance 	<p>Type : warning and punishment</p> <ul style="list-style-type: none"> • The company abides by laws and regulations and will never interfere with employees' exercise of collective bargaining rights, so it will not violate relevant laws and regulations. If it is discovered that employees are being hindered when exercising their collective bargaining rights, we will negotiate with

			with the law and legal operating procedures are followed to ensure that labor representatives can exercise their collective bargaining rights in accordance with the law.	employees as soon as possible for an appropriate solution. This includes but is not limited to assisting employees in exercising their rights to collective bargaining based on their requests; the company will also warn supervisors who obstruct employees from exercising their rights to collective bargaining and refer them to employees for discussion and punishment in accordance with employee reward and punishment regulations.
The overall human rights risk value of Taishin's own operations in 2023		0.63%/ Low	Percentage of employees performing human rights due diligence	100%

Note: The risk value (%) of each human rights risk issue = the number of employees who have identified risks/the total number of employees in the year. The overall human rights risk value of Taishin's own operations in 2023 is 0.63%. We did not have any joint ventures at stakes above 10% in 2023.

C. Downstream—Investment and financing targets (Enterprises)

100% of Taishin Financial Holdings' investment and financing targets (enterprises) undergo human rights risk assessments and implement mitigation and remedial measures, with a coverage rate of 100%.

Human rights issue	Groups	Risk Level	Mitigation Measures	Remediation measures
Forced Labor	Investment enterprise Financing enterprise	Low	<ul style="list-style-type: none"> Avoid investing in controversial projects or projects that may have a negative impact on the environment or society or have 	<ul style="list-style-type: none"> When increased investment may lead to significant adverse effects, the investment should be more closely monitored or repositioned based on the
Labor dispute		Low		
Child labor		Low		
Violation of laws and regulations related		Low		

to labor rights and human rights equality			an adverse impact on sustainability.	severity of the situation or improvement measures.
The overall human rights risk level of investment and financing targets (enterprises) in 2023		Low	Percentage of investment and financing targets that perform human rights due diligence	100%

D. Downstream—customer

100% of Taishin Financial Holdings' customers (individuals) undergo human rights risk assessments and implement mitigation and remedial measures, with a coverage rate of 100%.

Human rights issue	Groups	Risk Level	Mitigation Measures	Remediation Actions
Privacy rights	Taishin's customers	Medium	<ul style="list-style-type: none"> • Regularly organize regulatory promotion activities/training to improve employees' awareness of personal information and privacy protection. • Self-assessment/automated computer review of use and storage of personal data • Conduct regular compliance self-assessments and automated computer checks on the use and storage of personal data to ensure all processes meet 	<ul style="list-style-type: none"> • Report and handle personal information abuse incidents in accordance with the provisions of the "Personal Information Incident Management Measures". Investigate and identify the cause of the personal information incident, and then promptly notify relevant customers through appropriate means and provide assistance.

			<p>internal and external requirements.</p> <ul style="list-style-type: none"> • Conduct internal audits and engage independent third parties to review personal data and privacy protection procedures. 	
<p>The overall human rights risk level of customers in 2023</p>		<p>Low</p>	<p>Percentage of customers performing human rights due diligence</p>	<p>100%</p>