



中國信託金控  
CTBC HOLDING

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Internal Use Only

# Code of Conduct

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2018.10

## Contents

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Preface.....	2
Welcome to CTBC.....	3
1. How We Do Business	
1-1. Business Ethics and Legal Compliance.....	5
1-2. Ethical Corporate Management Principles.....	7
2. Obligation to Report and Rights for Grievance	
2-1. Reporting Channel and Procedure.....	8
2-2. Grievance Channel and Procedure.....	10
3. Our Company	
3-1. Maintenance of Employee Relations.....	11
3-2. Avoidance of Outside Employment and Conflicts of Interests.....	14
3-3. Provisions Governing Endowments, Hospitality, and Sponsorship.....	16
3-4. Maintenance of Information Completeness and Accuracy.....	18
3-5. Intellectual Property.....	20
3-6. Termination of Employment Relationship.....	23
4. Our Industry	
4-1. Principles of Fair Competition.....	24
4-2. Use of Non-public Information.....	25
4-3. Anti-Money Laundering and Counter-Terrorist Financing.....	27
4-4. Bribery Prohibition and Restrictions on Political Donations.....	28
5. Our Community	
5-1. Maintenance of Customer Privacy.....	29
5-2. Support for Human Rights.....	30

## **Preface**

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The terms “the Company” and “CTBC” mentioned in this Code refer to CTBC Financial Holding Co., Ltd, and its subsidiaries and/or their branches. The term “Employee” in this Code refers to all individuals who work at "CTBC" under any form of employment, appointment, contract or other contractual relationship, including but not limited to managerial officer, general full-time and temporary personnel.

The Code of Conduct is applied to everyone who works at the Company. Each employee becomes accountable for compliance with this Code, and official laws and policies, once he/she joins the Company. Although this Code endeavors to address a wide range of business practices and procedures, no written policy can anticipate every ethical dilemma or troublesome issue one may face in work. When confronted with such a situation, employees shall seek additional information from experienced colleagues or supervisors before taking any response or action.

## Welcome to CTBC

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Standing on a tradition of “integrity and warm service”, CTBC has exerted every effort to satisfy our customers with various portfolios of products and services. Today, we are one of the most successful and profitable financial institutions in Taiwan.

Inherited CTBC’s good core value, the “Code of Conduct” is set forth as a guideline to express the values which employees shall follow. It outlines the principles, policies and standard procedures that regulate the activities of CTBC, to which all employees shall firmly adhere.

Core Value	Definition	Principles
Integrity	Dealing honestly Complying with the law Earning trust	We strictly adhere to internal and external policies, procedures, codes of conduct, and regulations. Our word is our bond. We earn the trust of our employees, clients, shareholders, and society by conducting ourselves with honesty and integrity.
Innovation	Making opportunities happen Daring to break through Pioneering change	We are never satisfied with the status quo. We constantly strive for innovation in order to provide products and services that exceed our clients' expectations. This is where our competitive advantage lies.
Professionalism	Deepening expertise Taking initiative Striving for excellence	We continue learning as we work in order to improve ourselves. We always take responsibility for our actions and deliver work with high efficiency.

Core Value	Definition	Principles
Teamwork	Embracing diversity Working together Putting the team first	We foster an environment of respect and diversity, and stress the importance of open communication. We believe this builds solidarity that helps us achieve synergy and success.
Caring	Taking care of our employees Committing to client success Contributing to the community	We encourage our employees to find their unique strengths and to use these to meet our clients' needs so that we can prosper and grow together. We work hand in hand with the community on charitable causes, with a particular focus on the underprivileged. We are a big family that promotes a culture of caring inside and outside the workplace.

# 1. How We Do Business

## 1-1. Business Ethics and Legal Compliance

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As a member of the Company, employees shall faithfully execute business and fulfill the duty of care as a bona fide manager, and exercise the function and power with high self-discipline and prudent attitude, and shall comply with the principles of corporate governance, integrity management and fair treatment of shareholders; Shall keep information related to the customers of the Company and each subsidiary confidential, and shall not engage in any competition relations or improper acts damaging the operating income, business secret, as well as shareholders' equity of the Company and each subsidiary.

1. Employees shall be loyal to the Company and willingly accept job assignments.
2. Employee shall undertake the responsibility to safeguard any tangible and intangible assets of the Company. He or she must understand that any misuse of assets will put the Company at risk and may damage its reputation or financial situation.
3. All tangible resources (Include but not limited to office space, facilities, vehicles, computer hardware and software equipment, articles and devices) and intangible resources (Include but not limited to company brand, image, human resources, working hours, network resources, budget and funding) of the Company shall only be used for the Company purpose or approved business affairs, and cannot be used in private or used to benefit others. There shall be a clear separation between business and private affairs.
4. Employees must fully understand and be familiar with all business-related and applicable laws, orders and regulations. Should there be any question, employees should consult with experienced colleagues, HR, or the Legal/Compliance Department as soon as possible.
5. Any amendment, deletion, or revision of this Code will be announced directly after approval, and all employees agree to comply with the latest announced version.

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6. In addition to this Code, employees should firmly comply with all operational procedures or internal rules. Furthermore, all directors, independent director, supervisors and managerial officers shall adhere to the “Code of Ethical Conduct”.

## **1-2. Ethical Corporate Management Principles**

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As members of CTBC, employees shall abide by the provisions prescribed in the “Ethical Corporate Management Best Practice Principles” and the “Procedures for Ethical Management and Guidelines for Conduct”.

When engaging in business activities, CTBC employees shall follow the principles of fairness, honesty, faithfulness, and transparency; and shall not provide, accept, promise, or request, either directly or indirectly, any improper benefit (improper advantage) or commit any unethical conduct against ethics, the law, or their duty to obtain or maintain benefits.

Parties referred to in the preceding paragraph include public officials, political candidates, political parties or their staffs, and government-owned or private-owned businesses or institutions and their directors, supervisors, managerial officers, employees, persons having substantial control, or other interested parties.

## 2. Obligation to Report and Rights for Grievance

### 2-1. Report Channel and Procedure

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1. CTBC attaches importance to the establishment of an honest, transparent corporate culture and the promotion of sound business operation. Anyone who discovers any illegal, unethical, dishonest behavior or any violation of the Code, have the responsibility to report to the supervisor or through the reporting channels as below:
  - (1) CTBC Holding
    - Tel: +886-2-55732220
    - Email: [whistleblowing.fh@ctbcholding.com](mailto:whistleblowing.fh@ctbcholding.com)
    - Mail Address: 26F, No.168, Jingmao 2nd Rd., Nangang Dist., Taipei City 11568, Taiwan; Attention: Petitions Reporting Mail Box, Compliance Department, CTBC Financial Holding Co., Ltd.
  - (2) Employees of other subsidiaries shall use their own channels to report. If no channels are available, they may use the ones of CTBC Holding.
2. To speed up the investigation, the informant who reports any complaint shall provide at least the informant's and accused person's name and other identification information, facts about the complaints, time and location of the action, with concrete evidence attached thereto following information for the Company's verification. The Company will not accept any complaints which are reported anonymously or using fake names, or do not relate to violation of laws or regulations, or are malicious attacks, fraudulent, without substance.
3. Person who accept, investigate or otherwise engage in the handling of the complaint shall keep confidential the informant's identity and the content of the complaint; In case of any violation, the Company may terminate their engagement in the investigation and impose punishment to such persons and look into relevant liabilities thereof depending on the seriousness of the case.

4. The Company shall not adversely treat any employee who reports a complaint under the Rules or assists others with a complaint. Notwithstanding the foregoing, the Company may give the informant any treatment that is non-vindictive due to reorganization, consolidation or closure in response to business or operational needs, and may meter out punishment pursuant to relevant regulations to the informant if it verifies and proves any illegality or impropriety of the informant.
5. Other relevant rules are subject to the provisions of the "Whistle-Blowing Policies".

## **2-2. Grievance Channel and Procedure**

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1. Employees may file a grievance if the following occurs:
  - (1) The Employee's or the Company's rights are breached or unfairly treated.
  - (2) Inappropriate employee behaviors, including and not limited to violations of laws, abuse of powers, violation of internal policy, or damage to the Company's reputation and operation, which cause infringement of someone or the Company's rights.
  - (3) Evidence of the business affairs that compel actions of reporting.
2. Employees are required to provide a precise description of the suspected violations, including the informant's and accused person's name, department and title, violation date and event. Employees shall supplement the violation case with printed description, if the case is reported first by phone.
3. Reporting Channel:
  - (1) CTBC Holding
    - Tel: +886-2-33278804
    - Email: 0885@ctbcholding.com
    - Mail Address: 24F, No.168, Jingmao 2nd Rd., Nangang Dist., Taipei City 11568; Attention: Employee Communication Center, CTBC Financial Holding Co., Ltd.
  - (2) Employees of other subsidiaries shall use their own channels to file a grievance. If no grievance channel built yet, they may use the ones of CTBC Holding.
4. The process of investigation for grievance shall be confidential at all time. The investigator handling the grievance shall not disclose the name or other relevant information of the informant and the content. In case of any violation, the Company shall impose punishment.

## Our Company

### 3-1. Maintenance of Employee Relations

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#### Employee Privacy

1. To the extent permitted by law, employees agree the Company can collect, use, maintain and transfer employee profile information for business-related or management purposes.
2. To ensure business secrecy, employees agree to authorize the Company to implement its management right to monitor employees' email, messages, or other related communication records on its premises.
3. To the extent practicable and permitted by law, employees agree that the Company can collect or use employees' personal data for the purpose of legal compliance or business necessity from the Joint Credit Information Center or institutions assigned by the Financial Supervisory Commission.
4. Discussion of anyone's (including the employee's own) compensation package with others is prohibited; every employee's compensation package shall be kept highly confidential.

#### Safe and Healthy Work Environment

The Company commits to provide and maintain a safe and healthy work environment, while employees are required to support this commitment to help create an equal opportunity workplace.

1. Involvement in any drug abuse, including use, sale, manufacture, distribution or possession of illicit drugs, is prohibited.
2. Involvement in any extramarital affairs, sexual harassment or any kind of discriminative, harassing, intimidating or offensive behavior is prohibited.

3. Entry into disreputable places, such as red-light districts, is prohibited. If the entry is for business necessity and unavoidable, employees shall report to their direct supervisor before or within one day after accessing such prohibited places.
4. Deliberately causing trouble and damage to the Company's possessions and reputation is prohibited. Violence, threats, and humiliation are also prohibited at the workplace.

#### □ **Non-discriminative Environment**

The Company values employees' differences and devotes itself to creating a diverse work environment that is free from intimidation and harassment.

##### 1. Fair treatment for customers

To keep our promise of "integrity and warm service", any unfair practice, such as harassment, intimidation or discrimination, against customers based on their economic status, race, gender, age, religion or other reasons is prohibited.

##### 2. Fair employment environment

(1) The Company commits to create a diverse workplace that is free from harassment and discrimination, under which employees trust, respect and work with each other for organization performance and reputation.

(2) The Company commits to utilize fair employment practices, such that employees are recruited, selected and hired based on their knowledge, skills and abilities. The Company also commits to work together with employees to advance their job-related capabilities.

##### 3. To ensure a workplace free from sexual harassment and to improve gender equality, the following actions are prohibited:

- (1) Making a sexual request in the course of executing employment duties
  - (2) Using verbal or physical conduct of a sexual nature or with gender discrimination to intimidate or infringe upon another employee
  - (3) Offending, interfering with, or affecting another employee's personal dignity, physical liberty, or performance
  - (4) Explicitly or implicitly making a sexual request in exchange for the establishment, continuance, modification or assignment of a labor contract or as a condition of another employee's designation, remuneration, personal evaluation, promotion, demotion, reward or punishment
4. Any harassing, discriminative, and threatening behavior toward supervisors, subordinates, colleagues or customers based on their age, race, marital status, disability, sexual-orientation, gender, military service or economic status is prohibited.
  5. Use of the Company's communication systems, such as email or internal mail delivery, to transmit images or text of sexual nature or containing ethnic slurs, racial epithets or any other harassing, offensive or lewd material is prohibited.
  6. Employees shall file to HR through the official employee communication channel to report any suspicious or factual violation of the non-discriminative policy.

## **3-2. Avoidance of Outside Employment and Conflicts of Interest**

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Employees must be alert to any outside employment that might affect performance at the Company, and avoid any kind of conflict between personal interests and those of the Company. Employees shall never take advantage of their position at the Company to create improper interests.

1. Employees shall devote themselves to their jobs and must not work for another organization while employed by the Company unless they receive prior approval.
2. Before getting involved in any personal investment where a conflict of interest may occur, employees shall explain the situation and disclose investment details to all concerned parties and obtain needed approvals. Employees shall avoid any possibility of conflict of interest, such as making deals with the Company on behalf of a family member or themselves.
3. Operating any business or activity through a third party, including family members, partners or friends, to evade this Code, official regulations and principles is prohibited.
4. Owning, managing or investing in any business similar to or the same as the Company either under employees' names or on behalf of others is prohibited. Employees should not take any position, such as employee, appointee, consultant or others, at any company whose business is similar to or the same as the Company.
5. Promoting, selling or passing on any non-Company product or service by using the position at the Company or information learned during employment is prohibited. If there is any need to introduce a family member to the Company to provide services or products, the employee shall report to the concerned parties and get prior approvals.
6. Use of employees' own accounts to execute a customer's private transactions is prohibited. In addition, personally executing transactions for accounts of employees, their spouses and relatives on the Company

computer system is prohibited.

7. It is not appropriate for an employee to be the guarantor for a personal or corporate loan application other than the said application is applied by the employee's direct relatives or siblings. Employees shall also avoid approving loans or executing other transactions when the customer is their relative.
8. Personal transactions related to Company business should be restricted to long-term investments. When performing personal transactions, employees shall avoid the possibility of conflicts of interests with the Company, especially avoiding speculation in securities.

### **3-3. Provisions Governing Endowments, Hospitality, and Sponsorship**

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- No offering or acceptance of unreasonable presents or hospitality, or other improper benefits.

Neither officers nor employees of CTBC shall offer or accept, either directly or indirectly, unreasonable presents or hospitality, or other improper benefits of any kinds for establishing business relationships or influencing business transactions. However, gift receiving or giving will be allowed under the circumstance of expressing appreciation or for the purpose of maintaining a good business relationship. All these activities shall comply with the rules listed below:

1. Soliciting or asking for any monetary or non-monetary gifts, rewards, or interests, other than as permitted by company regulations, for any reasons, from customers or other third parties, is prohibited. Employees should not have any personal loan or monetary relationship with those parties and shall not ask for bonus sharing.
2. Accepting gifts or the conveyance of anything with value, such as cash, commissions or other monetary equivalents, including gift coupons or stocks, investing in a customer's or supplier's business, and taking unfair advantage of current or prospective customers, suppliers, or business-related individuals or enterprises, are prohibited.
3. Employees are prohibited from having a family member, such as a spouse, parent, child, cousin, in-law, or other relative, accept gifts, monetary equivalents or other preferential treatment, or perform any prohibited behaviors listed in the above item, and then transfer such treatment to the employee in order to evade this Code or relevant business operation regulations.
4. Gifts may be accepted when permitted under applicable rules if 1) they are occasionally given for the purpose of business etiquette or social custom with the value of or under USD 100; or 2) the value of the gifts is under USD 160 cumulatively from the same grantor per year.

5. If the gift is to be given to maintain a normal business relationship, employees should use a company-approved and logo-printed gift. Arrangements of gifts or entertainment shall not be excessively luxurious or too often result in unnecessary expenses.

- No improper charitable donations or sponsorship.

When making or offering donations and sponsorship, CTBC officers and employees shall abide by relevant laws and the “Donations and Sponsorships Management Policy”, and shall not surreptitiously engage in bribery.

### **3-4. Maintenance of Information Completeness and Accuracy**

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The records, data, and information owned, collected, used and managed by the Company must be accurate and complete.

1. Employees should not conceal any mistake made on the job and shall report to the concerned parties about customer risky situations to avoid any possible disadvantage the Company may suffer.
2. Employees shall be cautious as to the content and wording of documents, which may be cited or kept by others, and avoid any possibility of misleading. Employees are also required to keep copies or records of documents according to relevant policies.
3. Employees should not deliberately make mistakes resulting in reputation damage or financial loss to the Company.
4. Making unauthentic statements or misleading customers when processing business-related transactions is prohibited. Also, employees are prohibited from providing explanations or promises that are beyond their authority to customers. In addition, employees are prohibited from making any inappropriate promise to affect a customer's or the Company's liability.
5. Attempting to lead a customer to make unauthentic statements, provide fabricated information or forge documents is prohibited. If such actions from a customer or colleague are discovered or rationally suspected, an immediate report to a supervisor is required.
6. Suggesting any investment product to a customer prior to risk disclosure and investment analysis is prohibited.
7. Employees shall strictly adhere to the rules and controls of the Company in maintaining information. All records shall accurately reflect the underlying transactions in a timely manner and shall be immediately corrected in the event an incorrect or misleading entry is detected.

8. Financial statements and related disclosure information must always be prepared in accordance with generally accepted accounting principles and fairly present, in all material respects, the financial position of the Company. Employees are prohibited from improperly influencing any internal independent auditor, legal counsel, security personnel, or other properly authorized person during the review of any financial statement of the Company.

## 3-5. Intellectual Property

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### □ Maintenance of Business Secrets

All employees shall safeguard Company assets and make sure assets are properly and legally used. Prior approval is required if there is a need to use Company resources, services, facilities or other properties for non-business purposes.

1. Any information or material, which has actual or potential economic value, directly or indirectly acquired during employment, is strictly confidential and should be kept secret.
2. The following items are considered as confidential information or business secrets: customer information, personnel data, non-public financial data, new product development plans, computer programs, databases, software, risk models, systematic tools, corporate development strategies, business plans, non-public financial information, inventions, authorized information from third parties, information marked as “confidential”, “limited use” or other similar terms, discount rates or fees offered to particular customers, and information required to be kept secret due to legal compliance.
3. Business secrets acquired during employment are important assets of the Company and should be kept with efficient protection. Use, release, or passing on of any business secret to any third party, or assisting any third party to collect, process, transfer, or utilize such information is prohibited.
4. Employees shall transfer assignment properly and return all materials related to intellectual property rights or viewed as business secrets that are held, used, supervised or managed when the employment relationship is terminated.
5. Control, concealment, misuse or misleading use of confidential information in order to seek improper interests is prohibited. Also,

employees are prohibited from spreading unapproved or unconfirmed business related information.

6. When answering inquiries from outsider, employees shall take full responsibility about the content provided, and the information provided should not exceed authorization set by the Company.
7. CTBC is a group listed in Taiwan and has policies for public announcement and information disclosure, with which all employees shall firmly comply.

#### **Trademark, Copyright, Patent**

1. Employees can create, discover or develop software, methods, systems or other patentable inventions when performing duties or utilizing information or resources available during employment. Publications, documentation, training materials, computer code, and other works of authorship employees develop for the Company are protected by copyrights. To the extent permitted by law, employees agree that all works of authorship, inventions, improvements, derivatives, designs, technologies, written materials, programs or any other work, whether patentable or protectable by copyright, business secret or trademark, are the Company's assets.
2. Employees are required to assign the entire right, title, and interest to the Company or its assigned parties without any condition when they complete any patent, trademark, or copyright related to their job worldwide. Employees are also required to assign and transfer the granted, registered, or tendered property to the Company or its assigned parties without any condition based on Company instructions.
3. Employees are prohibited from using Company logos on media, advertisements, promotions or websites without prior written permission from a supervisor.

4. Issuing any certificate or document to customers using the name of the Company, or publishing or giving any document or speech related to the job is prohibited. Also, employees are prohibited from promotion through the use of unapproved business cards or any type of advertisement.

**Other Intellectual Property Rights**

To prevent the Company from infringing the intellectual property rights of others, employees are prohibited from using pirated software or other illegal computer products.

### **3-6. Termination of Employment Relationship**

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CTBC may dismiss an employee without advance notice if one of following conditions exists:

1. Where material misrepresentation by the employee at the time of hiring and cause the employer to sustain damage therefrom.
2. Where violence or gross insults by the employee against the employer, his or her family members, agents, or colleagues.
3. Where the employee has been imprisoned.
4. Where the employee has committed a gross breach of the labor contract or work rules.
5. Where the employee has deliberately ruined property of the employer or deliberately disclosed technological or confidential business information of the employer, with damage resulting.
6. Where the employee is absent without cause for three days in a row or six days in a month.

For categories 1,2,4,5, and 6, the employer must terminate the employee within 30 days after the employer becomes aware that such circumstances exist.

## 4. Our Industry

### 4-1. Principles of Fair Competition

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The Company believes that vigorous and fair competition will make the whole industry more prosperous. Information provided should be kept in a transparent, fair and accurate manner to avoid any behavior or activity that may damage the fairness of transactions.

1. Infringing a customer's will or interests when competing with other competitors is prohibited.
2. Demeaning other competitors when serving customers is prohibited.
3. Promising customers or vendors a business transaction, which is not permitted by government financial supervisory commission or bureaus, is prohibited. Also, promising or executing unauthorized transactions, altering exchange rates at employees' own will to attract customers, or promoting business with inappropriate methods is prohibited.
4. Evading Company regulations or operating procedures to execute transactions, for example, forging information on application forms for the customer, with the excuse of catering to the customer, is prohibited.
5. Cooperating with unapproved agents to increase a certain employee's performance or seize, exchange, transfer or merge with other employees' performance achievement is prohibited.

## 4-2. Use of Non-public Information

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1. In the course of working at CTBC, employees may learn or have access to non-public information of a public company, including:
  - (1) “Non-public Information that will have a material impact on the price of the securities of the issuing company” which means the information relating to the finances or businesses of the issuing company, or the supply and demand of such securities on the market, or tender offer of such securities, the specific content of which will have a material impact on the price of the securities, or will have a material impact on the investment decision of a reasonably prudent investor; and
  - (2) “Non-public information that will have a material impact on the ability of the issuing company to pay principal and interest” which means the information relating to the loss of good credit standing, suffers a material loss, and the loss is likely to result in financial difficulty, suspension of business, or termination of business, etc.

Please refer to Articles 2 to 4 of the” Regulations Governing the Scope of Material Information and the Means of its Public Disclosure Under Article 157-1, Paragraphs 5 and 6 of the Securities and Exchange Act” for detailed regulation.

2. Upon actually knowing of any non-public information that will have a material impact on the price of the securities of the issuing company, after the information is precise, and prior to the public disclosure of such information or within 18 hours after its public disclosure, any and all employee who has learned such information shall not purchase or sell, in the employee's own name or in the name of another, shares of the issuing company that are listed on an exchange or an over-the-counter market, or any other equity-type security of the issuing company. Upon actually knowing of any non-public information that will have a material impact on the ability of the issuing company to pay principal or interest, after the information is precise, and prior to

the public disclosure of such information or within 18 hours after its public disclosure, any and all employee who has learned such information shall not sell, in the employee's own name or in the name of another, the non-equity-type corporate bonds of such company that are listed on an exchange or an over-the-counter market for acquiring inappropriate benefits or for avoidance of loss.

3. Directly or indirectly disclosing aforementioned material non-public information to any third party is prohibited as well.

### **4-3. Anti-Money Laundering and Counter-Terrorist Financing**

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1. The Company is required to comply with a variety of national, state and local laws and regulations designed to detect, prevent and report money laundering, terrorist financing and the criminal use of the financial system. Employees must be aware of any activities associate with money laundering, terrorist financing, or other illegal transactions at all times.
2. The Company and its employees have shared responsibility in blocking money-laundering channels. Advising, concealing or assisting others to transform illegal income into legal funds is prohibited. Employees shall confirm the customer's identity and keep transaction records for all suspicious transactions and such suspicious transactions shall be reported by following relevant internal regulation(s).
3. Officers shall notice if employees maintain a standard of living above that which is commensurate with their present or past official emoluments and understand their relevant backgrounds. Should anomalies be observed, officers shall selectively check the transactions they have engaged and may see assistance from the audit unit where necessary.

## **4-4. Bribery Prohibition and Restrictions on Political Donations**

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CTBC employees shall not offer bribes or commit crimes for the convenience of business transactions.

1. When conducting business, CTBC employees shall not directly or indirectly offer, promise to offer, request, or accept any improper benefits in whatever form to or from clients, agents, contractors, suppliers, public servants, or other stakeholders.
2. When directly or indirectly offering a donation to political parties or organizations or individuals participating in political activities, CTBC employees shall comply with the Political Donations Act and the “Donations and Sponsorships Management Policy”, and shall not make such donations in exchange for commercial gains or business advantages.

## 5. Our Community

### 5-1. Maintenance of Customer Privacy

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Unless authorized by customers or by applicable law or legal regulations, employees are responsible for protecting customer privacy, confidentiality and security entrusted to the Company.

1. To protect the Company and its customers, employees are prohibited from disclosing customer information, including trading records, to any unrelated third party, except under legal requisitions. If it is necessary to bring this confidential information outside the Company, a supervisor's approval is required.
2. Employees shall carefully store each customer's documents or trading records. Employees are prohibited from misusing, changing or revising a customer's documents or information without the customer's written approval.
3. Whether approval is obtained or not, imitating the seals or signatures of any customer, colleague, or supervisor, or further stamping or signing on any documents is prohibited.
4. Putting a customer's payment under an employee's custody, paying for a customer, depositing or withdrawing unclassified money to or from a customer's account is prohibited.
5. Privately keeping any documents with a customer's signature or seal on it, or keeping a customer's password, except as permitted by current regulations, is prohibited.
6. Employees are prohibited from disclosing confidential information or business secrets of customers, colleagues or the Company, except for business requirements. In addition, disclosing the confidential information acquired by computer system or other telecommunication facilities is prohibited.

## 5-2. Support for Human Rights

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CTBC abides by the laws and regulations in the worldwide locations where it operates and supports global human rights protection and basic principles with regard to internationally recognized principles, such as the UN Universal Declaration of Human Rights, the ILO Declaration on Fundamental Principles and Rights at Work, and the UN Guiding Principles on Business and Human Rights. Hence, it is essential for CTBC employees to practice respect for human rights.

CTBC human rights implementation policy:

- Provide a safe and healthy work environment.
- Eliminate discrimination to ensure equality in opportunity for work and abide by the “Regulations for Establishing Measures of Prevention, Correction, Complaint and Punishment of Sexual Harassment at Workplace” to prevent workplace sexual harassment.
- Prohibit forced or compulsory labor.
- Help employees maintain physical and mental health and balance work and life.
- Maintain unimpeded communication with employees and promote labor-management harmony.
- Regularly review and access relevant systems and actions.