

Mega Financial Holding Co., Ltd. Risk Management Committee Charter

Article 1 (Purpose)

The Risk Management Committee (hereinafter referred to as the "Committee") is established under the Board of Directors to supervise the effective implementation of risk management mechanisms of the Company and its subsidiaries, and ensure that the Group's overall risk management complies with the Risk Management Policy set by the Board of Directors. The Risk Management Committee Charter (hereinafter referred to as this "Charter") was thus established for compliance.

Article 1-1 (Responsible Unit)

The Risk Management Department is the responsible unit for this Charter.

Article 2 (Responsibilities)

The Committee's responsibilities are as follows:

- I. Review the Company's Risk Management Policy, goals, and risk limits.
- II. Review the Company's major risk management regulations.
- III. Supervise the establishment and implementation of risk management mechanisms of the Company and its subsidiaries.
- IV. Supervise the risk exposure and management of the Company and its subsidiaries.
- V. Review the risk management performance evaluation results of each subsidiary.
- VI. Supervise the formulation and revision of risk management policies and goals of each subsidiary.
- VII. Review other important risk management matters, such as compliance, information security, and reputation.

Article 3 (Members, Number of Seats, and Term)

The Committee shall be composed of seven to nine members, with the chairman of the Company's Board of Directors serving as the chairman and convener of the Committee. The remaining members shall be appointed from members of the Company's Board of Directors, and at least half of all members shall be independent directors.

Committee members shall serve the same term as the Board of Directors. If the Committee consists of less than seven members due to dismissal, additional Committee members shall be appointed during the most recent board meeting.

If the Committee's composition does not comply with Paragraph 1 due to the dismissal of an independent director, a non-independent director may be appointed first, and then an independent director shall be appointed after a by-election of independent director(s).

Article 4 (Convening and Attendees)

The Committee shall hold one meeting each quarter, and may hold meetings whenever necessary.

Committee members shall be notified of a meeting seven days in advance with the reason for the meeting specified. However, this does not apply in the event of an emergency.

The meeting notice in the preceding paragraph may be sent electronically.

If the convener is unable to attend the meeting or serve as the chairman for any reason, the convener shall designate another member to act on his or her behalf. If no such designation is made, other members of the Committee shall appoint one among themselves.

Meeting attendees include the Company's executive vice president, chief auditor, chief compliance officer, heads of various risk-related departments, the chairman and risk management supervisor of each subsidiary, and other persons designated by the chairman to attend or be available for questioning.

Article 5 (Rules of Procedure)

When the Committee holds a meeting, the Company shall provide a guest book for attendees to sign in and for future reference.

Committee members shall attend meetings in person. If they are unable to attend in person, they may authorize other members to attend on their behalf. Attendance via video conference is deemed as attendance in person.

When a Committee member authorizes another member to attend a meeting on his/her behalf, he/she shall issue a power of attorney listing the scope of authorization for the purpose of the meeting each time another member is authorized to attend on his/her behalf. Each proxy may only represent one absent member.

The Committee's resolutions must be approved by at least half of all members and submitted to the Board of Directors for resolution. An agenda item is considered passed if the chairman does not receive any objections from members in attendance. This voting method has the same effect as the conventional ballot method. The outcome of the vote shall be announced on site and recorded in writing.

Article 6 (Minutes)

Minutes shall be taken for Committee meetings and shall accurately record the following items:

- I. Session, time, and place of meeting.
- II. The name of the chairman.
- III. Attendance of members, including the names and number of those present, on leave,

and absent.

- IV. The names and titles of those present.
- V. The name of the minute taker.
- VI. Matters to be reported.
- VII. Discussion: The method of resolution and the result for each proposal, the name of any Committee member that is an interested party as referred to in Article 7, an explanation of the important aspects of the relationship of interest, the reasons why recusal of a member was required or not required, the status of their recusal, and objections or reservations.
- VIII. Extempore motions: The name of the mover, the method of resolution and the result for each motion, a summary of the comments made by Committee members, experts, or other persons, the name of any member that is an interested party as referred to in Article 7, an explanation of the important aspects of the relationship of interest, the reasons why recusal of a member was required or not required, the status of their recusal, and objections or reservations.
- IX. Other matters to be recorded.

The meeting's sign-in sheet and video and audio materials during video conferences are part of the meeting minutes and shall be properly preserved.

The minutes must be signed or affixed with the seal of the chairman and minutes taker, delivered to Committee members within 20 days after the meeting, and included in the Company's important files and retained for at least five years. If a lawsuit related to resolutions of the Committee arises, the minutes shall be retained until the lawsuit has concluded.

Meeting minutes may be prepared and distributed in electronic form.

Article 7 (Avoiding Conflict of Interest)

Committee members who have a vested or presumed interest in agenda items that may damage the Company's interests shall explain important contents of the conflict of interest and shall not participate in discussions or votes. The Committee members shall recuse themselves from discussions and votes, and may not exercise voting rights on behalf of other Committee members.

If, for the reason stated in the preceding paragraph, an agenda item cannot be resolved at a meeting of the Committee, it shall be reported to the Board of Directors, which shall resolve on the item.

Article 8 (Resources to be provided when the Committee exercises its powers)

The Committee may, by resolution, appoint lawyers, accountants or other professionals to conduct necessary audits or provide consultation on matters related to the exercise of its powers, and the expenses shall be borne by the Company.

Article 9 (Procedures for agenda items)

The Risk Management Department is the Committee's staff unit and is responsible for preparing the Committee's meeting agenda, meeting notifications, meeting proceedings, meeting minutes, follow-up on meeting resolutions, and other related matters.

All departments and subsidiaries of the Company that submit proposals to the Committee must first submit proposal documents to the Risk Management Department, which will summarize proposals and submit them to the chairman for approval.

Meeting minutes shall be submitted to the chairman for approval, and then sent to relevant units for implementation. The implementation status will be tracked at the next meeting. The Risk Management Department shall submit meeting minutes and the Group's risk management status to the Board of Directors.

Article 10 (Other Matters)

Matters related to risk management of the Company and its subsidiaries that are not covered by this Charter shall be handled in accordance with laws of the competent authority and the Company's regulations.

Article 11 (Level of Approval Authority)

This Charter shall take effect after being approved by the Board of Directors. The same applies when this Charter is revised or revoked.

Article 12 (Review history)

This Charter was established on December 19, 2007. The 1st amendment was on March 20, 2007, the 2nd amendment was on February 26, 2013, the 3rd amendment was on April 28, 2015, the 4th amendment was on January 24, 2017, the 5th amendment was on December 26, 2017, the 6th amendment was on February 23, 2021, the 7th amendment was on August 23, 2022, the 8th amendment was on November 28, 2023, and the 9th amendment was on July 22, 2025.