

Mega Financial Holding Co., Ltd. Policy on the Use of Artificial Intelligence

Article 1 (Purpose)

To ensure that the Company and its subsidiaries uphold the principles of fair treatment of customers, customer protection, information and cybersecurity, information disclosure, sustainable development, and employee well-being while promoting technological innovation, and to continuously strengthen the governance of responsible artificial intelligence (hereinafter referred to as “AI”), this Policy is hereby established.

Article 2 (Responsible Unit)

The Electronic Data Processing Department is responsible for this Policy.

Article 3 (Scope of Application)

This Policy applies to the Company and its subsidiaries and covers all AI applications that are developed in-house, outsourced, or provided by third parties. Subsidiaries may establish supplementary rules based on the nature and scale of their business operations and the requirements of government agencies.

Article 4 (Governance and Responsibilities)

To coordinate matters relating to the use of AI, President of the Company shall periodically oversee the implementation of related initiatives by the subsidiaries through the Information and Digital Business Meeting and submit resolutions on material risk issues to the Risk Management Committee.

The Company and its subsidiaries shall establish a risk-based governance framework when formulating implementation rules,

designate appropriate governance bodies to oversee and implement such rules, and provide the necessary resources and training.

To implement appropriate risk management and oversight, Mega and its subsidiaries shall, except where the use of AI is expressly prohibited by the government or applicable laws, adopt a risk classification framework as the basis for determining the use of AI in their business operations. They shall establish both internal governance accountability and external social responsibility for the outcomes generated by AI models or tools, and clearly define the boundaries of what AI can and cannot do.

Article 5 (Fairness and Human-Centricity)

When using AI, the Company and its subsidiaries shall, to the greatest extent practicable, avoid unfairness arising from algorithmic bias, maintain human-in-the-loop participation in decision-making, and prohibit the use and deployment of AI systems that manipulative behavior or exploitation of vulnerabilities, in accordance with the principle of fair treatment of customers in the financial services industry.

Article 6 (Data Governance, Privacy, and Customer Rights)

When using AI, the Company and its subsidiaries shall ensure that data is obtained lawfully, adhere to the principles of data minimization in the collection and processing of data, properly manage and protect customer data, and respect customers' rights to be informed and to make choices when providing financial services.

Article 7 (System Robustness and Information Security)

When using AI systems, the Company and its subsidiaries shall ensure the robustness and security of such systems to mitigate adverse impacts and protect against security threats and attacks.

Article 8 (Transparency and Explainability)

The Company and its subsidiaries shall, in accordance with the current state of technology, ensure the transparency and explainability of AI system operations. They shall disclose relevant information to an appropriate extent to enable stakeholders to understand how such systems operate, and provide channels for communication, interaction, and complaints and redress, thereby enhancing trust in the use of AI.

Article 9 (Sustainable Development)

In promoting the development and use of AI, the Company and its subsidiaries shall align such efforts with the Company's sustainability strategy while taking into account social impact, employee rights and interests, and environmental responsibility. AI data centers and models should have a low ecological footprint to promote sustainable development and social well-being.

Article 10 (Regulatory Compliance and Continuous Improvement)

When using AI, the Company and its subsidiaries shall comply with applicable laws and rules, identify risks associated with AI applications and implement appropriate control measures, establish a management framework covering the entire AI system lifecycle, and continuously review and adjust such framework in response to changes in the internal and external environment.

Article 11 (Provisions on Matters Not Covered)

Any matters not covered by this Policy shall be governed by the applicable laws and regulations of government agencies and the Company's relevant regulations.

Article 12 (Approval Authority)

This Policy shall take effect after being approved by the Board of Directors. The same shall apply when this Policy is amended or

repealed.

Article 13 (Review History)

This Policy was established on June 23, 2026.