

BANK SINOPAC
Consumer Dispute Handling Measures

- Not in response to external regulations
In response to external regulations

Issued by: Office of the President

Approved by: Board of Directors

Chapter 1 General Provisions

Article 1 Legal Basis

In order to strengthen the Bank’s commitment to handling consumer disputes, enhance the efficiency and quality of dispute resolution, and protect the interests of financial consumers, these Measures are established pursuant to Paragraph 2 of Article 13 of the Financial Consumer Protection Act; the complaint handling protection principle under the “Principles for Financial Service Industries to Treat Clients Fairly,” the Financial Supervisory Commission Letter Jin-Guan-Fa No. 1040054727 dated May 25, 2015; the Financial Supervisory Commission Letter Jin-Guan-Fa No. 1040006215 dated September 14, 2015; the Banking Bureau Letter No. 1130220584 dated August 5, 2024; and Articles 47 to 49 of the “Obligations and Code of Conduct for Trust Enterprises.”

Article 2 These Measures shall be reviewed annually in accordance with actual business needs or changes in relevant laws and regulations to determine whether amendments or updates are required. Where any matters governed herein are affected by the addition or amendment of relevant laws and regulations, such matters shall, prior to the revision of these Measures, be handled in accordance with the newly enacted or amended provisions.

Chapter 2 Matters Governing the Bank

Article 3 Scope of Consumer Disputes

1. Civil disputes arising from the products or services provided by the Bank to financial consumers (hereinafter referred to as the “clients”). Cases involving overdue credit, debt collection, or negotiated arrangements arising from default in product settlement shall not be subject to these Measures. Consumer disputes arising from overseas branches shall be handled by designated personnel of the respective branches in accordance with local laws and regulations.
2. The provisions of these Measures shall apply mutatis mutandis to professional investors, professional customers, or high-asset customers.

Article 4 Organizational Structure

The Bank has established a Customer Complaint Handling Team (hereinafter the “Handling Team”) under the Office of the President, which is supervised by an Executive Vice President-level (or above) executive. The Handling Team comprises one manager and several members serving in dedicated positions to monitor case sources, coordinate with branches and business units in properly handling customer dispute matters, track case progress, and regularly report to the Board of Directors, thereby ensuring the effective implementation of this mechanism.

Article 5 Acceptance Methods

Clients may submit complaints to the Bank via written correspondence, telephone, e-

mail, website comments, or in-person visits to branches. The complaint channels are set out in the Appendix – Consumer Dispute Handling Process. In the event of any changes, the Handling Team is authorized to promptly announce such changes at the Bank’s business premises and on its website.

Article 6 Handling Procedures and Workflow

1. Upon receipt of a complaint, personnel responsible for each complaint handling channel shall listen attentively, accurately record the client’s comments, and register all received documents. As a general principle, the complaint shall be referred to the Handling Team within two business days from the date of acceptance. However, this time limit shall not apply where the case involves multiple responsible units, is relatively complex in nature, or where the complaint content is unclear and requires further clarification, provided that such exception has been reviewed and approved by the head of the Handling Team. Nevertheless, the case shall be formally filed as soon as practicable after such clarification has been completed.
2. Upon receipt of a complaint case, the Handling Team shall classify the case according to its type and characteristics on a risk-based approach, and shall notify the relevant responsible units and supervisors in accordance with the Bank’s “Client Complaint Handling Manual – Classification System” to ensure that the case is handled appropriately.
3. The unit responsible for handling the complaint shall provide an initial response to the Client within five business days from the date the Bank receives the complaint, undertake the necessary handling actions within 30 days, and, after communicating the outcome to the Client through an appropriate means such as an in-person meeting, telephone, or e-mail, notify the Handling Team accordingly. After reviewing the handling status of the case, the Handling Team shall, in accordance with the Bank’s Client Complaint Handling Manual – Classification System, either escalate the matter for further reporting or close the case.
4. The Handling Team shall monitor the progress of complaint cases on a daily basis, understand the circumstances of the dispute, identify the root causes of the complaint, and, together with the responsible units, formulate appropriate handling plans. For cases that may cause significant harm to the interests of the Client or the Bank and fall beyond the handling authority of the responsible unit, such cases shall be handled in accordance with the procedures prescribed by the Bank to properly resolve consumer disputes.
5. The consumer dispute handling process is set out in the Appendix.

Article 7 Handling Timeframe

An initial response shall be provided to the Client within five business days from the date of receipt of the complaint, and appropriate handling shall be undertaken within 30 days.

Article 8 Progress Inquiry

Clients may inquire about the progress of case handling through the Bank’s “Client Complaint Handling Hotline,” “24-Hour Client Service Hotline,” or e-mail address (as set out in the Appendix), by means of dedicated personnel, dedicated hotlines, or e-mail.

Article 9 Follow-up Audit

1. The Handling Team shall periodically compile statistics on the processing times of dispute cases and the client acceptance rate. In cases where no consensus is reached through negotiation between the parties, client feedback shall be continuously monitored and followed up on.
2. The Bank shall conduct periodic reviews of its consumer dispute handling process.

Article 10 Training and Education

Client complaint handling training courses shall be conducted annually, together with case study discussions.

Article 11 Periodic Review

1. Each unit shall review and implement improvements related to dispute cases arising from its operations, examine the root causes of customer complaint patterns, and propose appropriate response measures in a timely manner to reduce the recurrence of disputes.
2. At least twice a year, in the first and second half of the year respectively, an overall report on the Bank's consumer dispute handling status and review results shall be submitted to the Board of Directors for record. In the event of any material incident, the reporting frequency shall be adjusted on an ad hoc basis.

Article 12 Other matters

1. The Bank shall keep confidential the contents of consumer dispute cases and the information of complainants, except where inquiries are required in accordance with applicable laws and regulations.
2. The Bank is not to entertain complaints filed anonymously or under a false name.
3. The Bank shall maintain records of the dispute details, handling process, and the results communicated to Clients, and shall retain the relevant documents and records for a period of five years. However, if a consumer dispute remains unresolved after five years, the relevant documents and records shall be retained until the dispute has been concluded. If the case involves a trust dispute, the relevant documents shall be retained for at least five years after the termination of the trust agreement.

Chapter 3 Supplementary Provisions (Principle of Priority of Laws and Regulations)

Article 13 The legal and regulatory bases referred to in Article 1 of these Measures are set out in the Annex. The Annex shall form an integral part of these Measures. Where any such laws, regulations, or official directives are amended, the authorized drafting unit may update the Annex to these Measures accordingly, and shall report such updates to the Board of Directors for record on a monthly basis.

Article 14 Any matters not provided for in these Measures shall be governed by the laws and regulations set forth in the Annex, relevant laws and regulations promulgated by the competent authority, and other relevant rules separately issued by the Bank pursuant to these Measures.

Article 15 These Measures shall be implemented upon approval by the Board of Directors, and the same shall apply to any amendments thereto. Pursuant to Article 48 of the "Obligations and Code of Conduct for Trust Enterprises," these Measures shall be published at the

Bank's business premises and on its website.

Approval and Revision:

2026/03/02: Approved Amendment by the 2nd Meeting of the 12th Board of Directors