

Guidelines for Handling Whistleblower Cases of Taiwan Business Bank

Article 1 (Purpose and basis of establishment)

To establish a corporate culture of integrity and transparency and promote sound management, Taiwan Business Bank (hereinafter referred to as the Bank) encourages internal and external personnel to proactively report improper or illegal behavior of Bank personnel. These regulations are formulated in accordance with relevant laws and regulations, including the "Implementation Rules of Internal Audit and Internal Control System of Financial Holding Companies and Banking Industries", the "Regulations Governing the Establishment of Internal Control Systems by Service Enterprises in Securities and Futures Markets", and the "Ethical Corporate Management Best Practice Principles for TWSE/GTSM Listed Companies".

Article 2 (Designated Unit for Receiving Reports)

The designated unit of the bank for receiving whistleblower reports is the Compliance Department.

Article 3 (Reporting Channel)

The Bank shall publicly announce whistleblower reporting channels on its official website and the integrated portal of its internal employee system, and establish a reporting mailbox and dedicated reporting hotline for use by both internal and external personnel. Whistleblowers must provide at least the following information:

1. The whistleblower's name, ID number, contact address, and phone number.
2. The name of the person being reported, or other information sufficient to identify the person being reported.
3. Specific evidence that can be used for investigation.

Article 4 (Types of Cases Accepted)

Anyone who discovers that a Bank employee has engaged in dishonest behavior, misconduct, crime, fraud, or suspected violation of laws may file a whistleblower report.

Article 5 (Types of Cases Not Accepted)

To prevent misuse of resources, reports that fall under any of the following categories will be dismissed upon approval by the President:

1. Failure to provide the whistleblower's contact information or mailing address. However, if the report contains supporting evidence warranting investigation, the case may still be handled according to regulations, depending on the circumstances.

2. The same facts are currently under investigation or are being investigated and processed by other agencies, or have been previously reported by another person. However, this does not apply if the latter report can provide important evidence that is more conducive to the investigation.
3. The same facts have already been investigated and concluded. However, this does not apply if the whistleblower can provide specific new evidence demonstrating the necessity of a re-investigation.

If a whistleblower report under the preceding paragraph is determined to be inadmissible, the whistleblower shall be notified in writing or by other appropriate means, unless the whistleblower's contact information or mailing address is not provided.

Article 6 (Whistleblowing Case Filing Procedures)

The Compliance Department shall designate dedicated personnel to handle complaints via the complaint mailbox and hotline. Daily reports shall be submitted to the department supervisor, and relevant records shall be retained for future reference. However, complaints or customer complaints shall be transferred to the Business Development Department for handling in accordance with the Bank's "Guidelines for Handling Customer Complaints".

Article 7 (Investigation Procedures for Whistleblowing Cases)

The Bank shall investigate reports received in accordance with the following procedures:

1. Upon receiving a report, the Compliance Department shall promptly investigate the relevant facts. If necessary, the Auditing Department or other relevant departments and personnel shall cooperate with the investigation and provide assistance. However, if the person being reported is a member of the Compliance Department, the Auditing Department shall conduct the investigation.
2. The investigating unit may notify the relevant personnel in writing to state their views, and any interviews shall be conducted in a non-public manner.

Article 8 (Processing Time Limit)

The investigation of a report case must be completed within two months from the date of receipt of the report. However, if necessary, the period may be extended with the approval of the Chief Compliance Officer by the Compliance Department.

Article 9 (Avoidance of conflicts of interest)

Anyone with a conflict of interest shall recuse themselves from the process of accepting,

investigating, and reviewing a report.

Article 10 (Verification and Review of Investigation Results)

The results of a whistleblower investigation must be signed and approved by the President, unless the individual being reported is a director or a member of management with responsibilities equivalent to a Deputy General Manager or above. However, if the President has a conflict of interest with the whistleblower or the case is under investigation by the Auditing Department, the results must be signed and approved by the Chairman.

Investigation reports involving individuals who are directors or members of management with responsibilities equivalent to a Deputy General Manager or above must be signed and approved by the Chairman and submitted to the Audit Committee for review, confirmation of the report's contents, and subsequent action.

Article 11 (Follow-up Processing Mechanism After Investigation Completion)

Upon completion of the Bank's investigation into a whistleblower report, the Bank shall handle the following matters:

1. If the report is proven to have violated relevant laws and regulations or the Bank's integrity management policies and regulations, the Bank shall immediately require the individual to cease the relevant conduct and impose appropriate penalties in accordance with the Bank's regulations.
2. If the report is substantiated, the Authority Department of Business shall review its internal control systems, operating procedures and propose improvement measures to prevent the recurrence of the same conduct.
3. If a report is found to be a major incident or violation of law after investigation, the Authority Department of Business shall proactively report or accuse the relevant competent authorities. The Compliance Department shall report the fact, its handling, and subsequent review and improvement measures to the Board of Directors.
4. The whistleblower shall be notified of the handling of the report in writing or by other appropriate means.
5. If Bank personnel or external personnel knowingly make false reports or malicious accusations that are false, the Bank may pursue legal action against them and impose appropriate penalties in accordance with the Bank's regulations depending on the severity of the whistleblower report.
6. To encourage Bank personnel to report improper or illegal conduct, if the report is verified to be true, the Bank may award appropriate rewards in accordance with the Bank's regulations depending on the severity of the report.

Article 12 (Whistleblower Protection Measures)

The Bank provides the following protections for whistleblowers:

1. The whistleblower's name, age, address, and identity, and other information sufficient to identify the whistleblower, shall be kept confidential.
2. Unless otherwise provided by law, the confidential information mentioned in the preceding paragraph may not be provided to third parties for viewing or copying.
3. The whistleblower shall not be fired, dismissed, demoted, have his or her salary reduced, or have his or her rights under law, contract, or custom impaired, or be subjected to any other adverse action, as a result of the case reported. However, this does not apply if the whistleblower knowingly reports false evidence or intends to obtain improper benefits.

Article 13 (Data Retention Period)

Records of the acceptance of a whistleblower report, the investigation process, the results of the investigation, and the preparation of related documents must be kept confidential for at least five years from the completion of the investigation. However, if law provides for a longer retention period, that provision shall prevail.

If a dispute arises regarding the contents of a report before the expiration of the retention period, the records must be kept until the dispute is resolved.

Article 14 (Regular Publicity and Education Training)

The Bank shall provide annual publicity and education training on the whistleblower system to its personnel.

Article 15 (Incomplete Matters)

Matters not covered in this Guidelines shall be handled in accordance with the relevant regulations of the Bank.

Article 16 (Supplementary Provisions)

This Guidelines shall be implemented after being reviewed and approved by the Board of Directors, and the same shall apply to any amendments.