

SinoPac Securities Corp.

Financial Consumer Dispute Resolution Regulations

Not formulated pursuant to external regulations
 Formulated pursuant to external regulations
Approval Level: Board of Directors

Formulating Department: Customer Service Dept.
Regulation Number: Statutory / Board / CS / 001

Chapter I – General Provisions

Article 1 Legal Basis

These Regulations are established pursuant to Article 10 of the Financial Consumer Protection Act, the Regulations Governing the Disclosure of Important Contract Contents and Risk Prior to Providing Financial Products or Services by Financial Service Enterprises, Article 5, Paragraph 1, Subparagraph 5, and Articles 47 and 48 of the Rules Governing the Obligations and Related Conduct of Trust Enterprises, as well as relevant rulings and directives issued thereunder, for the purpose of strengthening the protection of financial consumers and properly handling financial consumer disputes.

Article 2 Applicability of New or Amended Laws

In the event that relevant laws or regulations are newly enacted or amended, such new or amended laws or regulations shall apply prior to the formal revision of these Regulations.

Chapter II – Matters Governing the Company

Article 3 Scope of Financial Consumer Disputes

For the purposes of these Regulations, a “financial consumer dispute” refers to a civil dispute arising from financial products or services provided by the Company to its customers.

The scope of products or services referred to in the preceding paragraph includes, but is not limited to: brokerage services, wealth management services, derivative financial product services, underwriting services, and shareholder services provided through stock affairs agency functions.

Article 4 Division of Responsibilities

The handling of financial consumer disputes shall be divided among the following units:

1. Receiving Unit:

The unit that receives financial consumer disputes upon receipt of complaints.

2. Responsible Unit:

The unit whose actions or operations have given rise to the financial consumer dispute.

3. Tracking and Management Unit:

The Customer Service Dept. shall serve as the Tracking and Management Unit and shall designate personnel to be responsible for case tracking and management.

Article 5 **Methods and Channels for Filing Complaints**

1. Customers may file complaints through written correspondence, telephone, email, website message board, or in-person submission at the head office or branch offices:

Mailing Address:

7F., 18F. & 20F., No. 2, Sec. 1, Chongqing S. Rd., Zhongzheng Dist., Taipei City 100, Taiwan (R.O.C.)

Customer Service and Complaint Hotline:

Toll-free (Within Taiwan): 0800-038-123

International Callers: +886-2-8173-5300

(Operating hours: Taiwan stock trading days from 8:00 a.m. to 9:00 p.m.)

Customer Service Email: service.sec@sinopac.com

Branch Office Submissions:

Branch addresses may be obtained via the Customer Service Hotline or the Company's official website.

Website Message Board:

SinoPac Securities official website.

2. Other complaint channels, including but not limited to:
competent authorities, securities and futures related institutions, the Securities and Futures Investors Protection Center, and the Financial Consumer Dispute Resolution Center.

Article 6 **Handling Procedures**

1. Receiving Unit

Upon receipt of a financial consumer dispute, the Receiving Unit shall register the complaint and related documents in the Company's Financial Consumer Dispute Management System and forward the case information to the Responsible Unit and its supervising manager by the next business day following receipt.

2. Responsible Unit

- (1) The head of the Responsible Unit shall designate personnel to investigate the facts of the dispute with a fair, sincere, and impartial attitude, and communicate with the customer to develop an appropriate resolution plan.

Where the proposed resolution exceeds the authority of the Responsible Unit, opinions from relevant units shall be consolidated or the case shall be escalated to a higher management level.

- (2) During the handling process, attention shall be given to operational risk identification and reporting. Depending on the circumstances of the case, discussions and coordination may be conducted with the Legal & Compliance Division or the Tracking and Management Unit.

- (3) An initial response shall be provided to the customer within five (5) business days, and an appropriate resolution plan shall be completed and communicated to the customer within thirty (30) days.

For disputes filed through external complaint channels as specified in Article 5, Paragraph 2, written responses shall be prepared by the Legal & Compliance Division and issued upon approval by the President.

- (4) Resolution plans shall be recorded in the Financial Consumer Dispute Management System, including cases where no consensus is reached.

- (5) Upon completion of dispute handling, a review and improvement process shall be conducted to reduce the recurrence of similar disputes.

3. Tracking and Management Unit

- (1) Track the progress of unresolved cases, coordinate with the Responsible Unit to ensure proper handling of disputes, and review the effectiveness of corrective actions.
- (2) Submit semi-annual reports on the handling status and review results of financial consumer disputes to the Board of Directors for reference.
- (3) Regularly compile statistics on dispute handling duration and customer satisfaction. For cases where no consensus is reached through negotiation, customer feedback shall continue to be tracked.

Article 7 Handling Timeframes

An initial response shall be provided to the customer within five (5) business days from the date of receipt of the complaint.

An appropriate resolution shall be completed within thirty (30) days from the date of receipt.

Article 8 Progress Inquiry

Customers may inquire about the handling progress of their cases at any time through the Receiving Unit or the Customer Service and Complaint Hotline.

Toll-free (Within Taiwan): 0800-038-123

International Callers: +886-2-8173-5300

Article 9 Follow-up and Audit

The Tracking and Management Unit shall conduct timely follow-up to monitor case progress.

Where disputes remain unresolved after the Company's handling, including circumstances where customers still question the handling of the dispute or refuse to accept the Company's proposed resolution, such cases shall be included in post-case tracking to monitor potential further complaints and to enable timely response.

For trust-related disputes that cannot be resolved internally, customers shall be informed of their right to apply for mediation through the Trust Association of the Republic of China or the Financial Consumer Dispute Resolution Center.

Financial consumer dispute handling shall be incorporated into the Company's internal self-audit mechanism and subject to periodic review.

Article 10 Education and Training

Education and training programs on financial consumer dispute handling and case studies shall be conducted on a regular basis to enhance service quality.

Article 11 Periodic Review

1. Following the completion of dispute handling, the Responsible Unit shall review the causes of the dispute and implement improvement measures to reduce future complaints.
2. Reports on dispute handling status and review results shall be submitted to the Board of Directors at least semi-annually. The reporting frequency may be adjusted as necessary in the event of major incidents.

Article 12 Other Matters

1. The Company shall maintain confidentiality of dispute case details and complainant information, except where disclosure is required by law.
2. Anonymous complaints or complaints filed under false names shall not be accepted.
3. All records related to dispute content, handling processes, and responses shall be properly retained in accordance with relevant regulations.
Unresolved cases shall be retained until final resolution.
Documents relating to trust-related disputes shall be retained for at least five (5) years after termination of the trust contract.

Chapter III – Supplementary Provisions (Principle of Regulatory Precedence)

Article 13 Legal References

The laws and regulations referred to in Article 1 are set forth in the Appendix, which forms an integral part of these Regulations.
In the event of any amendments to such laws or regulatory directives, the authorized drafting unit may update the Appendix accordingly and submit it to the Board of Directors on a monthly basis for record.

Article 14 Matters Not Addressed

Matters not addressed herein shall be handled in accordance with the laws and regulations listed in the Appendix, relevant regulations of competent authorities, and other internal rules of the Company.

Article 15 Approval and Disclosure

These Regulations shall be implemented upon approval by the Board of Directors. The same shall apply to any amendments hereto.
In accordance with Article 48 of the Rules Governing the Obligations and Related Conduct of Trust Enterprises, these Regulations shall be publicly disclosed at the Company's business premises and on its official website.

August 26, 2015. Approved by the 10th session of the Board of Directors at the 4th meeting in 2015.
June 29, 2016. Approved by the 10th session of the Board of Directors at the 9th meeting in 2016.
November 30, 2016. Approved by the 10th session of the Board of Directors at the 16th meeting in 2016.
March 13, 2019. Approved by the 11th session of the Board of Directors at the 4th meeting in 2019.
October 28, 2020. Approved by the 11th session of the Board of Directors at the 13th meeting in 2020.
August 27, 2025. Approved by the 13th session of the Board of Directors at the 12th meeting in 2025.