

Hotai Finance Co., Ltd.

Financial Inclusion Policy

August 8, 2024

Article 1 Purpose

The Company is committed to creating a more diverse and inclusive society through inclusive finance based on the Inclusive Finance Strategy by the World Bank and the Principles for Investors in Inclusive Finance (PIIF) by UN PRI to launch tailor-made financial products and services that meet the needs of all sectors of society or different ethnic groups, and maximizing our financial influence, whereby all social classes and groups can enjoy fair and reasonable financial services or resources. This Policy has been enacted to carry out financial inclusion.

Article 2 Scope of Application

This Policy shall apply to the Company and its subsidiaries.

Article 3 Commitment

1. Based on market demand and feedback from customers, actively innovates and expands the accessibility and usability of financial services.
2. Provide disadvantaged groups and people in remote areas with financial services. Optimized the credit review process and established a risk model to improve the work efficiency to support venture capital, working capital or purchase of consumer goods.
3. Provide the disadvantaged groups with convenient and attentive non-financial support services, and financial/digital knowledge in order to promote financial benefits.
4. Provide customized services for disadvantaged and targeted groups to provide more convenient, more rapid and higher quality financial.
5. Protect the disadvantaged groups' rights, implement complaint mechanisms easily accessible to them, actively listen to their voices, and complete the handling of customer complaints within the required time frame to establish a good two-way communication channel.
6. Hold employee training on customer service, enable employees to provide appropriate financial services, and keep improving customer rights and experience.

7. Develop a procedure for preventing customers from being subject to over-indebtedness. Promote the credit scoring mechanism, and to mark over-indebted customers as high-risk groups and not take them on.
8. Pay attention to domestic and international trends regarding financial inclusion and engage with like-minded partners to promote the development of financial inclusion.

Article 4 The Board of Directors is the highest supervisory and decision-making unit of this Policy.

Article 5 This Policy shall become effective after being approved by the Board of Directors. Any amendments to this Policy shall follow the same procedure.