

Hotai Finance Co., Ltd.

Environmental Policy

September, 2020

Article 1 In line with our commitment to sustainable operations, this policy is established to make efficient use of Earth's resources, address climate change, and manage operational risks, aiming for the sustainable development of both the enterprise and the environment.

Article 2 The company shall strive to implement environmental protection, environmental management, and energy conservation, making efficient use of corporate resources to achieve the following commitments:

1. Comply with government environmental and energy laws, regulations, and requirements, while promoting the concept of sustainable development to employees and related personnel.
2. Promote green procurement that is recyclable, low-pollution, and resource-saving to reduce the environmental impact of the company's operations.
3. Continuously implement energy-saving and carbon reduction measures, aiming to reduce the consumption of energy, paper, and water resources, and manage waste recycling.
4. Incorporate the consideration of significant violations of environmental protection, corporate integrity, and social responsibility by credit customers into credit principles to promote sustainable environmental development.
5. Monitor the impact of climate change on business operations, regularly review environmental and energy-saving goals, and continuously improve environmental management performance.

Article 3 This policy shall be implemented upon approval by the General Manager, and the same applies to any amendments.