# 5.2 Customer Relations

## 5.2.1 Fair Customer Treatment

### Fair Customer Treatment Policy and Strategy

Mega Securities upholds the financial expertise and philosophy of ethical corporate management, taking fair customer treatment as the core value of the corporate culture, while referring to the Financial Consumer Protection Act and the Principles of Fair Customer Treatment, to establish the policy and strategies of fair customer treatment principles, as well as an annual fraud prevention plan. These are implemented through the three lines of defense: the business department, compliance and risk management, and audit. The business department co Through the implementation of the three lines of defense, namely business department, legal compliance and risk management, and audit, the business departments verify the Principles of Fair Customer Treatment, and the Legal Affairs and Compliance Office issues the supervisory report, to be submitted to the Fair Customer Treatment Promotion Committee and Board of Directors, and the implementation of fair customer treatment plans are reported in board meetings. The Board of Directors implements the accountability system according to the "Plan, Do, Check, Act" (PDCA) management cycle. Through annual customer satisfaction surveys, mystery shopper surveys, and internal rules reviews, alongside quarterly committee reviews of customer complaints and regular or ad hoc business department meetings to evaluate products and services, the Company identifies customer attributes and needs to refine the design, marketing, channels, and dispute resolution of financial products and services. By hosting training sessions such as financial friendly service seminars and the newly introduced treating customers fairly ambassador selection in 2025, the Company has internalized these values within every employee, practicing the principles of fair customer treatment from the top down.

### Fair Customer Treatment Promotion Committee

The Fair Customer Treatment Promotion Committee of Mega Securities is under the Board of Directors, with the General Manager serving as the chairman and heads of relevant departments as members. The Planning Department serves as the secretariat department to assist in the overall coordination of matters related to fair customer treatment.Through the participation of all departments, the Committee establishes policies and strategies of fair customer treatment principles, and rules and regulations of consumer dispute handling system, while incorporating related regulations and cases in the regular education and trainings to enhance employees' awareness of financial consumer protection.

The Committee meets at least once a quarter, to track and review the implementation of annual plans, customer complaints and reviews and financial consumption disputes, and then report them to the Board of Directors. The overview of implementing policies and strategies of fair customer treatment principles and results of self-assessment results are reported to the Board of Directors before the end of March each year.

The Fair Customer Treatment Promotion Committee held nine meetings in 2025.Mega Futures, a subsidiary, has also established a Fair Customer Service Implementation Committee under the Board of Directors with reference to Mega Securities, and manages and implements fair customer service using the PDCA model.

Fair Customer Treatment Policy and Strategy

### Fair Customer Treatment Education and Training

Mega Securities and its subsidiaries organize annual education and training sessions on the fair treatment of customers for directors, supervisors, senior management, and employees. The curriculum covers topics such as fair treatment of customers guidelines and case studies, customer complaint handling skills, duty of care and loyalty, dementia friendliness, and the Convention on the Rights of Persons with Disabilities, among other financial friendliness themes. These sessions aim to enhance awareness of fair treatment while strengthening empathy for disadvantaged groups, such as the elderly or persons with disabilities, thereby improving service quality and customer satisfaction.

In 2025, relevant education and training sessions were conducted with a total investment of approximately NT$1,647 thousand. These sessions specifically emphasized the prevention of elder exploitation and shared relevant adjudication cases to continuously strengthen employees' understanding of "know your product" (KYP) and "know your customer" (KYC) risk suitability. Regarding training for the protection of vulnerable groups' rights, such as financial inclusion or the Convention on the Rights of Persons with Disabilities (CRPD), all directors, supervisors, and senior management of Mega Securities and its subsidiaries completed the relevant training in 2025. Furthermore, all active employees also completed the training by the end of the year, achieving a 100% completion rate.

| | Number of participants | Training hours |
|---|---|---|
| Directors and supervisors | 89 | 137 |
| Employees | 15,768 | 24,391 |

Note: The above data includes directors, supervisors, and all employees of Mega Securities and its subsidiaries.

Highlight

- **Mega Securities and Mega Futures Garner External Recognition for Fair Treatment of Customers**
  - Mega Securities has ranked among the top 25% of large integrated securities firms in the Financial Supervisory Commission's "fair treatment of customers principle assessment" for five consecutive years. Mega Securities is also the only large integrated securities firm to have achieved this ranking for five consecutive sessions.
  - In 2025, Mega Securities received the Excellence Securities Evaluation Financial Holding Category "Best Fair Customer Treatment Award".
  - Mega Securities received 1st place in the Best Sales Team Award and 2nd place in the Best Risk Control Award at the 19th Wealth Management Bank and Securities Assessment by Business Today.
  - Mega Futures has been ranked among the top 25% of the futures industry in the Financial Supervisory Commission's "fair treatment of customers principle assessment" for the third consecutive time.

## Financial Accessibility Service Management

Mega Securities has established comprehensive policies related to financial friendliness, and listed financial friendliness measures in the annual fair customer treatment promotional plan, tracking the implementation on a quarterly basis, with reports in the meetings of the Fair Customer Treatment Promotion Committee and the Board of Directors; before entering contracts with customers, the information related to the customer group is fully understood as required by the Company, to ensure the suitability of the product or service for all customer groups (including young and elderly), with complete explanation of the contents and disclosures of potential risks to them. In addition, the implementation of care for elderly customers by branches is reviewed on a monthly basis. If the goal is not achieved on schedule, the Company will receive a system notification. Relevant internal regulations are detailed in the table below. For further details, complaint channels, and dissemination of important information, please refer to the Mega SecuritiesImage Website - fair customer treatment section.

## Financial Friendliness Related Regulations

| | |
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| • Fair Customer Treatment Policy and Strategy | We clearly define the strategy and implementation policy for fair customer treatment, and the scope of business for each department to execute fair customer treatment and prevent fraud. |
| • Operating procedures of "Know Your Customer" (KYC) | Clearly stipulate the principles of KYC operations. (Applicable customers also include young and elderly populations) |
| • Rules of Providing Financial Services to Elderly Customers | Specifying the principles shall be followed when providing all financial services elderly customers. |
| • Procedures for Employee Reward for Successfully Preventing Fraud. | Clearly defined the reward for employees who intercept fraudulent crimes. |
| • Regulations of Financial Friendly Services | Specify that the friendly facilities at the headquarters and branches shall be reviewed and improved every year; employees providing excellent financial friendly services are praised. |
| • Procedures for Reporting Fraud | Clearly define the reporting process when encountering suspected fraud cases. |
| • Operating Regulations of Providing Financial Services to Elderly Customers | Specify the KYC and KYP procedures to be complied with and the goodwill and disclosure obligations that should be followed when serving elderly customers. For example, an elderly customer evaluation form should be filled out for and a customer service and confirmation interview (telephone interview or interview in person) shall be conducted, to remind them of the trading risk and fraud, for any of the special circumstances. |
| • Meeting Regulations for Product Review Team under Brokerage Business Department | It is the decision-making unit's responsibility to handle the new product onboarding, grade investment risk levels of financial products, adjust investment risk levels of financial products, and review the financial products before launch. (Applicable customers also include young and elderly populations) |
| • Enforcement Rules for Brokerage Business Risk Management | Specifying the risk control mechanism for the cash equity day trading. (Applicable customers also include the youth demographic ) |
| • Enforcement Rules for Wealth Management and Trust Business Risk Management | Specifying the risk management control of positions and notification for customers. (Applicable customers also include young and elderly populations) |
| • Interview Procedures for Benevolent Care for Securities (Futures) Trading Customers | Prioritize the selection of elderly customers as the target of care, with the content of care to include reminding customers not to give their securities account password to others and not to believe the investment tips or guarantees of profit off social platforms. |
| • Guidelines for Financial Friendly Services | Specify the precautions to be taken when providing financial services to investors with various types of physical and mental disabilities. |

## Financial Anti-Fraud Measures

Mega Securities and its subsidiaries uphold a professional financial standing to comprehensively prevent fraud and combat financial crime. In addition to enhancing the anti-fraud risk literacy of employees, directors, supervisors, and senior executives and deepening anti-money laundering concepts, the company has actively participated in public and private sector anti-fraud seminars while also vigorously promoting public financial anti-fraud awareness. In 2025, Mega Securities again received the Excellence Award in the second Anti-fraud Assessment by the Taiwan Stock Exchange. Mega Futures also earned dual recognition from the Taiwan Futures Exchange in the first "Futures Commission Merchant Anti-fraud Governance Assessment", receiving the anti-fraud governance excellence award and placing fifth for the anti-fraud governance special award, underscoring its achievements in fraud prevention.

### Highlight | Anti-fraud Bakery

To make fraud prevention more relatable and easier to understand, Mega Securities collaborated with the illustrator "little_room_studio" to launch the "Anti-Fraud Bakery 16-Personality Scam Susceptibility Test"—an initiative that combined fun with education. By utilizing the popular "16-personality test" as the core theme and pairing it with visual illustrations and creative baking-themed elements, the project also supports domestic cultural and creative industries to create a "Fun Learning" fraud prevention experience.


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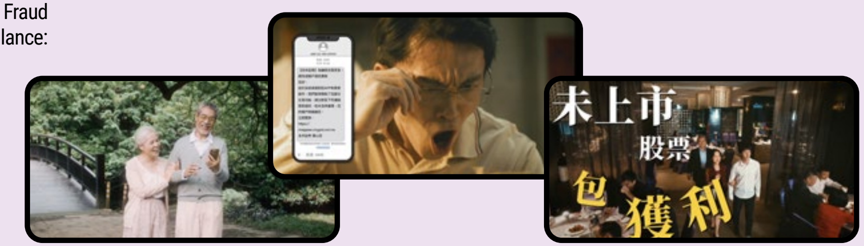
| **Establishment of an Anti-Fraud Performance Evaluation Mechanism** | Mega Securities encourages supervisors and employees at all levels to actively implement the fair treatment of customers and promote financial fraud prevention. In accordance with the Employee Reward and Punishment Procedures, the Company rewarded employees who contributed to the Company being ranked in the top 25% of large integrated securities firms in the Financial Supervisory Commission's 2025 fair treatment of customers principle assessment, as well as those recognized for excellence in financial friendly services and successful fraud prevention. These commendations were announced on the Company's intranet website to shape a corporate culture that values the fair treatment of customers. In addition, the Company awarded extra points in performance appraisals to the personnel involved in promoting the Taiwan Stock Exchange's anti-fraud assessment. |
| **Technology-driven fraud prevention** | • Mega Securities sends notification messages through the dedicated SMS short code "68777" to facilitate the identification of authentic messages by investors.<br>• Utilize regulatory technology for transaction monitoring, including the daily use of RPA for anti-money laundering operations and Tableau software to support transaction monitoring for anti-money laundering. Please refer to 3.3.2 Anti-Money Laundering details.<br>• We joined the holdings group impersonation website detection mechanism and signed a memorandum of understanding (MOU) with the Criminal Investigation Bureau, Ministry of the Interior for financial anti-hacking, anti-fraud, and information security joint defense. Impersonation websites and Facebook accounts were removed. Please refer to 5.3.1 Information Security Management.<br>• To strengthen financial crime prevention and cross-domain joint defense cooperation, Mega Holdings signed a memorandum of understanding on suspicious transaction analysis with the Taiwan High Prosecutors Office in 2025. This partnership connects Mega Securities with other companies within the Group to enhance information sharing and risk reporting mechanisms between the prosecutorial authorities and the holdings group. The collaboration covers high-risk account early warning, abnormal transaction monitoring, and cross-institutional joint defense integration, utilizing artificial intelligence and big data analytics technology to accelerate the efficiency of fraud detection and handling. In 2025, Mega Securities achieved 33 instances of fraud interception through over-the-counter customer care, preventing total losses of approximately NT$34 million. |
| **Anti-fraud Awareness Videos** | In 2025, Mega Securities joined forces with the Criminal Investigation Bureau and more than 20 industry-government-academia partners to produce a series of four awareness videos titled"Mega Together - Fraud Prevention".<br>Centered on real-life service scenarios in the securities industry, these videos expose common rhetoric used by fraud syndicates and highlight investment traps. By showcasing real cases where front-line employees provided timely care and reminders, these videos convey the core anti-fraud awareness of "raising awareness and reducing risks" to the general public. |
| **Financial Education and Anti-Fraud Awareness Campaigns** | Mega Securities organized a total of 447 financial education and anti-fraud awareness campaigns in 2025, including 152 in-person lectures and activities (number of beneficiaries reached 13,628), 128 internal employee training and activities (number of trainees reached 22,107), and 167 regular media anti-fraud awareness activities. The overall activities accounted for 37.67% and 35.42% of the individual total assets of NT$118.677 billion and consolidated total assets of NT$126.213 billion at the end of 2025, respectively. The awareness campaigns reached students, seniors, persons with disabilities, indigenous peoples, and new immigrants, implementing universal anti-fraud protection for all. |

### Highlight | Anti-fraud Video "Mega Together"

Mega Together
Fraud Prevention: Investment Group Fraud
Four Common Types of Fraud at a Glance:

《Preventing Fake Stock Subscription Notice Scams》




《Fraud Prevention: Investment Group Fraud》 《Preventing Unlisted Stock Scam Traps》

## 5.2.2 Customer Complaint Management

### Customer Complaint Handling System

Mega Securities complies with the Financial Consumer Protection Act and adheres to the Mega Financial Group's core values of "Respect and Inclusion", "Professional Trust", and "Integrity and Ac-countability". To conclude, the Company has established a customer complaint handling system. To improve the efficiency and quality of customer complaint handling, we have revised the customer complaint handling mechanism in accordance with the spirit of ISO 10002. Under this revised frame-work, cases are categorized into three levels for processing and must be resolved within 20 days. Additionally, a risk-oriented escalation and reporting mechanism has been established.

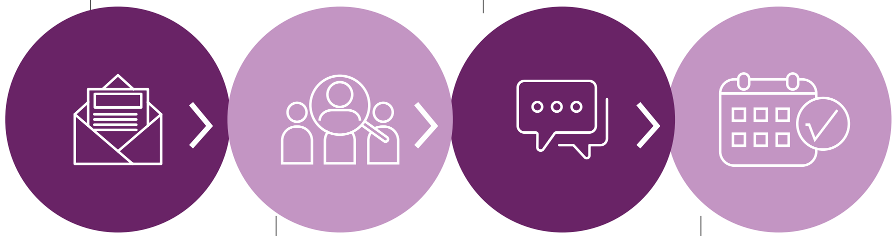
Mega Securities and its subsidiaries received a total of 16 customer complaints in 2025, all of which have been appropriately handled and closed. In order to further protect the rights and interests of customers, Mega Securities regularly reports customer complaints (including financial consumer disputes) to the Fair Customer Treatment Promotion Committee and the Board of Directors, ex-ploring the root causes of customer complaints, reviewing whether customer complaints are handled properly, with the improvement based on the customer feedback, to continuously optimize the service process and improve the service quality. To continuously optimize customer complaint handling, Mega Securities began the implementation of the ISO 10002 customer complaint quality management system certification in 2025.

Customer Complaint Handling System

### The Statistic of Customer Complaints in Mega Securities and Subsidiaries in the Past Three Years

| Unit | Item | 2023 | 2024 | 2025 |
|---|---|---|---|---|
| Mega Securities | Customer complaints (cases) | 17 | 12 | 12 |
| | Customer complaints resolved (%) (number of cases settled properly / total case number) | 100 | 100 | 100 |
| Mega Futures | Customer complaints (cases) | 1 | 3 | 4 |
| | Customer complaints resolved (%) (number of cases settled properly / total case number) | 100 | 100 | 100 |
| Mega International Investment Services | Customer complaints (cases) | 0 | 0 | 0 |

### Process of Filing Customer Complaint



**Customer Complaint**

Complaints are filed through multiple customer service channels such as telephone and email.

**Acceptance and Investigation**

Once the complaint is received, the designated representative investigates the case and considers appropriate handling measures.

**Communication and Response**

Inform the customer of the resolution and reach an agreement.

**Regular Follow-up and Review**

Report to the Fair Customer Treatment Promotion Committee and the Board of Directors on a quarterly basis, and review each case on a case-by-case basis.

**Contact Channels of Mega Securities for Customer Complaint**

Dedicated unit: Customer Service Center
Customer Service and Anti-Fraud Hotline: (02)2351-7017
Contact email: https://www.emega.com.tw/emegaTran/serviceMail.do

**Contact Channels of Mega Futures for Customer Complaint**

Dedicated unit: Customer Service Center
Customer Service and Anti-Fraud Hotline: (02) 2327-8895 ext. 666668
Contact email: https://www.megafutures.com.tw/emegaFutures/message.do

**MeContact Channels of Mega International Investment Services for Customer Complaint**

Dedicated unit: Customer Service Representative
Customer Service Hotline: (02)3322-7045
Contact email: https://www.megasia.com.tw/emegaResearch/message.do

## 5.2.3 Customer Satisfaction

Mega Securities is committed to providing customers with exceptional financial products and highquality services, utilizing customer satisfaction surveys to understand their needs and enhance loyalty and trust. In 2025, Mega Securities surveyed the satisfaction of brokerage customers and wealth management business customers regarding service content, products, staff attitudes, and efficiency. Mega Futures also conducted an online account opening satisfaction survey.

| | |
|---|---|
| **Brokerage customers** | Out of 3,977 valid question-naires, 87% of respondents expressed satisfaction with the overall service. Within this group, the satisfaction rate for the young demographic (18-30 years old) was 88%, the middleaged and older demographic (55-64 years old) was 88%, and the elderly population (65 years old and above) was 91%.<br>In addition, to evaluate the effectiveness of the Mega brand, Mega Securities added a brand NPS (Net Promoter Score) mechanism to this survey for internal indicator management. This allows the Company to gauge customers' willingness to recommend opening an account to others. The 2025 NPS result was 17 points (scores range from -100 to +100, with positive scores indicating a good brand).<br>Other survey topics included antifraud education and preventive measures, environmental initiatives undertaken to achieve netzero emissions, digital financial services (such as the Mega Securities zone, online account opening, and related services), trading systems, service quality, and whether wealth management products meet customers' needs and expectations. |
| **Wealth management customers** | 4,696 valid questionnaires were collected, with 96.49% of respondents expressing satisfaction with the overall performance of sales personnel. Within this group, the overall service satisfaction rating for the young demographic (18-30 years old) was 93.04%, while the middle-aged and older demographic (55-64 years old) showed a satisfaction rate of 96.67%, and elderly customers (65 years old and above) reached an overall service satisfaction rating of 98.87%. |
| **Mega Futures customers** | 503 valid questionnaires were collected for the online account opening satisfaction survey, with 92.3% of respondents expressing satisfaction. |

### MegaSecurities (Brokerage) Customer Satisfaction over the Past Four Years

| Customer Satisfaction | | | | Satisfaction target |
|---|---|---|---|---|
| 2022 | 2023 | 2024 | 2025 | 2025 |
| 89.65% | 86.05% | 92. 00% | 87.00% | 86% |

Note: Customer satisfaction = total number of questionnaires with satisfaction / total number of valid questionnaires x 100%

In addition, Mega Securities conducts mystery shopper surveys at its operating sites every year to ensure the service quality of frontline personnel. For the 2025 fiscal year, a third-party professional consulting firm was commissioned for the first time to conduct these mystery shopper surveys.

Mega Securities reported on and tracked the results of questionnaires and mystery customer surveys at the Fair Customer Treatment Promotion Committee, where it addressed and improved upon feed-back and adjusted relevant business measures in a timely manner.

For example, in response to customer feedback regarding the Company’ s antifraud education and preventive measures, we launched the SMS short code "68777" to help customers identify official messages. Other initiatives included filming antifraud awareness videosforsocial media promotion, increasing the dissemination of antifraud information, and holding anti-fraud awareness seminars. For branches with lower rankings in the mystery shopper survey, improvement measures (such as the revision of the dress code) were implemented, with their progress tracked.