

4.2 Inclusive finance

With the rise of digitization, Mega Securities is committed to optimizing the financial digital experience, and creating ubiquitous services to promote inclusive financing. With the pillars of digital finance development, including "accelerating branch digitization," "enhancing digital financial service experience," and "strengthening digital technology capabilities," the Company makes the financial services both safe and convenient. In recent years, the Mega Group has communicated with stakeholders to understand customer needs, continued to promote the mobilization of various digital services, and obtained related patents, including electronic statements, building accessible websites, developing comprehensive business integration platforms and optimizing online account opening functions. The personalized notifications are sent through social media to notify customers through instant messages. For the financial product transaction service, or applications, with the premise of compliance, customers are encouraged to adopting the online processing, so that the time and costs of application at the customer end are reduced effectively, and the operating efficiency and smart customer service experience are enhanced. Through the regular annual customer satisfaction survey and secret customer surveys, as well as the reviewing mechanism for customer complaint every quarter, the provision of financial products to customers and the performance thereof are tracked regularly.

Barrier-free website

The Mega Securities' image website has obtained the A-Grade Accessibility Label issued by the Ministry of Digital Development, Executive Yuan. Further more, the wealth management website also features a Financial Friendly Service Section and an Elderly Friendly Section. These sections are designed

to help customers with disabilities or the elderly navigate the site more easily by providing quick links to commonly viewed options, such as the latest news. Additionally, the website provides information on the friendly services currently offered by Mega Securities (such as the option to book sign language services), as well as details on accessibility facilities and equipment at various locations (including accessible parking, elevators, and ramps), making it easier for customers with specific needs to find relevant information.

Warrant contests

In 2023, Mega Securities participated in the 13th Economic Daily News "Warrant Millionaire Challenge," utilizing the competition, as well as associated lectures, online programs, and informational packages, to promote public knowledge of warrants and achieve the goal of inclusive financial education. Mega Securities won the "Top Performance Award" for its outstanding overall performance, demonstrating the highest total performance among all participating brokerage firms. Also, Banqiao Branch and Zhongxiao Branch won the "Excellent Promotion Performance Award" with the first and second places respectively, while Zhongxiao Branch and Laifu Branch also won the first and second place in the "Excellent Progressing Award," represent Mega Securities' efforts and achievements in promoting warrants, and further demonstrate the affirmation and trust of warrant investors in Mega Securities.

Fixed time and amount

Mega Securities launched the online account opening platform "E-Open" in January 2022, with the dual-opening function for securities and sub-brokerage accounts. It is equipped with the functions of W8ben (U.S. tax investigation

form for foreigners) online signing, integration of optical character recognition (OCR), and online identity and seal verification service of Mega Bank, to save time and complicated procedures for account opening. In 2023, a total of 16,928 securities accounts and 12,484 sub-brokerage accounts were opened online. In addition, in September 2022, Mega Securities also launched the "Mega eStock" platform to provide share deposit services for fixed time and amount, fixed share, conditional order, and U.S. stock fixed share targeting the fractional shares in the intraday trading, so that retail investors with limited funds or wishing to save shares enjoy a more flexible digital share-deposit experience. As of 2023, the cumulative number of share-deposit plans has reached 30,212.

Addition of method to bill the service fee of the US stocks

"MegaGo" is a new billing method for the service fee of the US stocks, allowing the investors to pay the service based on the shares when trading the US stocks. The investors may choose between the transaction amount-based or share-based billing, whichever is most economic, to help investors effectively save investment costs in U.S. stocks and solve the pain point of investors in trading U.S. stocks - high transaction costs.

Mega Securities provides flexible and adaptable investment services to help clients navigate the ever-changing financial landscape.

Inclusive finance lectures

Mega Securities is committed to promoting financial education. In 2023, a series of financial knowledge seminars were held, covering a wide range of financial topics, including investment and wealth management, risk management, financial market trends, fraud prevention, among other things. The participants not only had the opportunities to learn the latest financial trends and investment skills, also interact and exchange with the speakers in-depth to further expand their understanding of the financial market. Mega Securities believes that enhancing the public's knowledge and understanding of financial knowledge, is an important part of promoting the healthy development of finance. Meanwhile, we have also included ESG issues into the scope of education, seeking to guide more investors to focus on sustainable development and socially responsible investment. In the future, Mega Securities will continuously organize more diversified and in-depth financial education activities to make more contributions to society.

+ [Please refer to Appendix 8.2 Sustainability Standards and Benchmark Comparison Table - Sustainability Disclosure Indicators of Securities Firms .](#)

The Best Product Award of National Brand Yushan Award, “Mega eStock” and “MegaGo”



Case sharing

In 2023, Mega Securities won the Best Product Award for two services - "Mega eStock" and "MegaGo." To help investors resolve the two major pain points of wealth management, namely difficulties of selection and transaction costs, "Mega eStock" helps investors to select stocks according to their financial planning, and by providing fixed time and amount, fixed time and shares, and daily deposit, among other diversified approaches, small investments can also add up to a huge investment. Since its launch, it has accumulated more than 10,000 investors. "MegaGo" is to eliminate the investors' pain point when trading the US stocks, high trading costs. It adds the billing method based on the shares when trading the US stocks. The investors may choose between the transaction amount-based or share-based billing, whichever is most economic, to help investors effectively save investment costs. Mega Securities provides flexible investment services to help customers cope with the evolving financial environment. We also provide other interest oriented trust of marketable securities service to meet the wealth management needs of investors at all stages of the life cycle through asset inheritance planning.