O-Bank Co., Ltd. Human Rights Policy

Amended and approved by the Chairman on February 11, 2026.

Article 1 : Basis and purpose of Adoption

1.O-Bank Co., Ltd. (hereinafter “the Bank”) hereby adopts this Policy to fully honor its commitment to protecting the basic human rights of all employees, clients, and stakeholders, creating a workplace that treasures personal dignity and value, and endorsing and complying with such international human rights norms as the Universal Declaration of Human Rights, United Nations Global Compact, ILO Conventions, United Nations Guiding Principles on Business and Human Rights, Children's Rights and Business Principles, and Declaration of Fundamental Principles and Rights at Work, and Core Labour Standards, and hereby adopts the “O-Bank Co., Ltd. Human Rights Policy” (hereinafter “the Policy”).

2.In addition to adhering to international human rights standards, the Bank makes it a point to comply with labor and gender equality laws and regulations in the jurisdictions where it operates and put in place appropriate management methods and procedures, thereby preventing any conduct that infringes or violates human rights and ensuring that all related parties inside and outside the Bank are treated with fairness and dignity.

Article 2: Scope and Coverage

The Policy applies group-wide, covering the Bank’s global operations, its subsidiaries, foundations where the Bank’s direct or indirect cumulative contributions exceed 50% of total funds, and other institutions, legal entities, or organizations under the Bank’s substantial control. Suppliers, contractors, and business partners of the Bank are also expected to adhere to the spirit and fundamental principles of this Policy.

Article 3: Implementation of Human Rights Protection

1. Respect human rights in the workplace and ensure same pay for same work

Implementing workplace diversity and making a commitment to ensure equal opportunity for every employee, in terms of human rights in the workplace and payment of employee wages, the Bank regularly reviews wage levels to ensure they are not below the living wage, and also never engage in any form of differential treatment or discrimination on the basis of gender, sexual orientation, race, skin color, class, age, marital status, language, ideology, religion, political affiliation, ancestral origin, place of birth, appearance, or, disability.

2. Establish a safe labor environment

Vigorously promote workplace diversity and equal rights. Faithfully abide by the labor and gender equality laws and regulations of the places where the Bank operates. Provide employees with an equal, safe, and healthy workplace that ensures employee safety and health, both physical and mental. Prohibit forced labor, child labor, discrimination, harassment, or any other form of unfair treatment.

3. Ensure reasonable working hours and leave rights

Comply with labor laws and regulations on working hours of the jurisdictions where the Bank operates. Establish clear guidelines and regulations on working hours. Based on the principle that working hours should not exceed 40 hours per week, and the Bank should plan for reasonable staffing, assist employees to complete their work efficiently within working hours, and regularly monitor and manage employee attendance to strive to avoid overtime or excessive working hours. In addition, the Bank should provide employees with paid annual leave and other statutory holidays in accordance with the labor laws of each operational location to promote work-life balance for them.

4. Protect personal privacy

Uphold and protect the privacy of employees, clients, and all other stakeholders by implementing a personal information management mechanism applicable to information systems, internet applications, and the information thus stored, processed, transmitted, or disclosed as well as adopting related security and control measures to prevent damage, theft, disclosure, alteration, misuse, or infringement of such. Comply with specialized requirements over information security management systems and bolster information security awareness to ensure the security of personal information.

5. Offer multiple communication channels

Build friendly labor-management relations in a harmonious workplace by setting up a mailbox for employees to file complaints or other concerns. Items for labor-management communication shall be specified in internal regulations, including a quarterly labor-management conference and incentives for employees to make suggestions. An effective complaint system shall be put in place to ensure employee rights. In the event of significant matters such as mass terminations, in addition to notifying affected employees and competent authorities in advance in accordance with the labor laws of the operational location, the Bank will also actively negotiate with affected employees or employee representatives to protect their rights. Communication channels and platforms shall also be made available to stakeholders in order for their opinions to be heard and responded to.

6. Endorse freedom of association and the right to collective bargaining

Respect the right of employees to organize and join all manner of organizations and legally recognized labor unions, thereby creating a workplace that offers work-life balance and enables employees to uphold their rights and interests in the workplace. Uphold the right of employees to engage in collective bargaining and strive to maintain smooth bilateral communication to ensure harmonious labor-management relations.

7. Promote Multiculturalism

Create a diverse and inclusive workplace with a view to respecting individual differences. The promoting workplace diversity plan is coordinated and supervised by the Bank's President to shape an inclusive corporate culture.

Article 4 : Philosophy and Spirit

The Bank is committed to the ideal of "benefitting others to fulfill oneself" and firmly believes that respecting and protecting human rights is the bedrock of sustainable development. All employees and business partners are thus urged to jointly observe the principles listed above and work together toward a brighter future of the financial services industry.

Article 5 : Enforcement and Amendment

This Policy shall be implemented upon approval by the Chairman, and the same shall apply to any amendments.

Records of Establishment/Amendment

Version	Approval Date	Establishment/Amendment Description	Responsible Unit	Approval Level
V1	2018/03/27		Human Resources Department	Establishment upon approval by the Chairman.
V2	2020/08/17		Human Resources Department	Amendment upon approval by the Chairman.
V3	2021/04/23		Human Resources Department	Amendment upon approval by the Chairman.
V4	2023/06/29		Human Resources Department	Amendment upon approval by the Chairman.
V5	2024/05/09		Human Resources Department	Amendment upon approval by the Chairman.
V6	2025/03/25	Commitment to ensure equal opportunity for every employee.	Human Resources Department	Amendment upon approval by the Chairman.
V7	2025/07/03	To address practical needs, corresponding provisions have been added for clarification.	Human Resources Department	Amendment upon approval by the Chairman.
V8	2026/02/11	To address practical needs, corresponding provisions have been added for clarification.	Human Resources Department	Amendment upon approval by the Chairman.