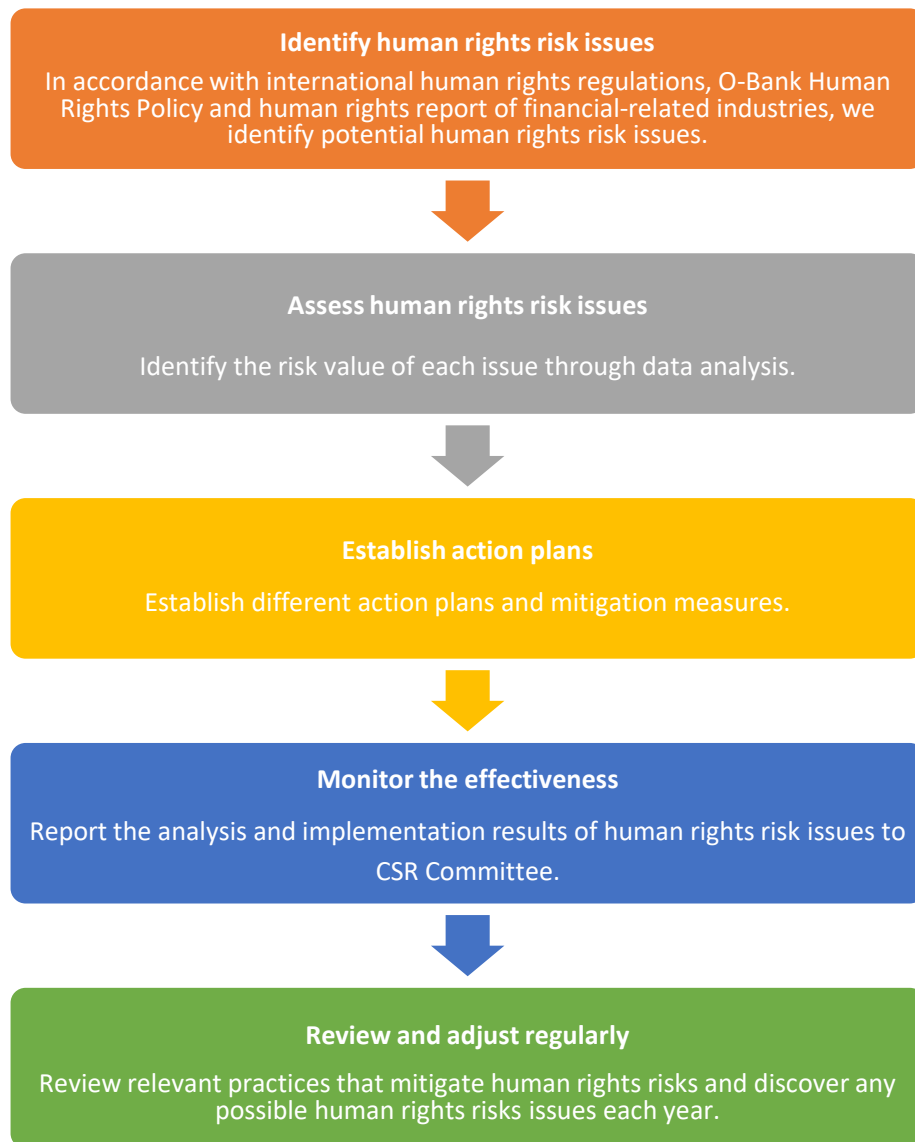


## O-Bank Human rights due diligence procedure

In accordance with “Universal Declaration of Human Rights,” “United Nations Global Compact,” “ILO Conventions,” “United Nations Guiding Principles on Business and Human Rights,” and Declaration of Fundamental Principles and Rights at Work of International Labour Organization, O-Bank has formulated and implemented "O-Bank Co., Ltd. Human Rights Policy," establishing appropriate management methods and procedures, including not employing child labor and involuntary labor, prohibiting discrimination and inhumane treatment, and putting an end to any conduct that infringes or violates human rights.

O-Bank Corporate Social Responsibility Committee reviews potential human rights risks of employees every year, estimates Value at Risk of each issue through human resource data, and then proposes mitigation measures and management objectives, with the aim to reduce the harm and impact of employees caused by relevant human rights risks.



| ISSUE                     | Target  | Indicator   | 2020 risk value | Risk assessment result                    | Mitigation measures and Outcome   |
|---------------------------|---|---|-----------------|---|---|
| Employment discrimination | Candidates and all employees                                  | Number of persons involved in employment discrimination cases as determined by the competent authority in the current year/ total number of employees | 0%              | The risk was determined to be low         | Adopted the Human Rights policy, Implement workplace diversity and do not engage in any form of differential treatment or discrimination regardless of gender, sexual orientation, race, skin color, class, age, marital status, language, ideology, religion, political affiliation, ancestral origin, appearance, or, disability. There were no employment discrimination cases in 2020.  |
| Diversity and equality    | Candidates and employees with a physical or mental disability | Number of insured units with unfulfilled quota of employees with a disability in the current year/total number of insured units                       | 0%              | The risk was determined to be low         | <ul style="list-style-type: none"> <li>● Construct a barrier-free workplace environment.</li> <li>● Set up a special area for the recruitment of physically and mentally disability.</li> <li>● In 2020, O-Bank had 7 employees with physical or mental disabilities. These numbers meet minimum statutory requirements.</li> </ul>   |
| sexual harassment         | All employees   | Number of persons involved in sexual harassment complaints accepted by the Company internally in the current year/total number of employees           | 0%              | The risk was determined to be low         | <ul style="list-style-type: none"> <li>● Adopted the "Measures for Prevention of Sexual Harassment and Investigation/Handling of Complaints" and the "Guidelines for Sexual Harassment Prevention, Complaints, and Discipline."</li> <li>● Provide a safe working environment based on job characteristics and employee needs to prevent sexual harassment at work.</li> <li>● Accommodate a compulsory course on the "prevention of sexual harassment" for all new employees.</li> <li>● Establish a mechanism for investigation and handling of sexual harassment. There were no sexual harassment complaints filed in 2020.</li> </ul> |
| Overtime work             | All employees   | Number of employees applying for more than 40 hours of overtime in a single month/total number of employees   | 2.28%           | The risk was determined to be medium risk | <ul style="list-style-type: none"> <li>● Adopted "Employee Overtime Management Guidelines" and ask supervisors to be responsible for employees who work overtime to better allocate their tasks and avoid concentrated work overload.</li> </ul>  |

| ISSUE               | Target        | Indicator  | 2020 risk value | Risk assessment result                           | Mitigation measures and Outcome   |
|---------------------|---------------|--|-----------------|--|---|
|                     |               |  |                 |  | <ul style="list-style-type: none"> <li>● Keep the balance of employees' work and life, encourage employees to leave work on time if there are no urgent tasks.</li> <li>● People who work more than 8 hours a day can apply for overtime or compensatory.</li> </ul>  |
| Employee health     | All employees | Number of employees hospitalized for general injuries/total number of employees                                | 0.96%           | The risk was determined to be low to medium risk | <ul style="list-style-type: none"> <li>● Arrange employee health examinations each year. Provide check items more extensive than what is required by law, and follow up and care based on the results of employee inspections</li> <li>● Set up online "Health Information Section", improve health education and impart a better understanding of pandemic control concepts.</li> <li>● Launch posture management courses and physical fitness testing activities to help employees better understand their physical condition and establish exercise habits. In 2020 the risk at value of a healthy workplace dropped by 43% from the previous year.</li> </ul> |
| Occupational safety | All employees | Number of employees experienced any occupational accidents involving injury or death/total number of employees | 0.96%           | The risk was determined to be low to medium risk | <ul style="list-style-type: none"> <li>● Adopted a set of "Working Rules for Occupational Safety and Health." These Rules set out health standards and matters requiring attention in the workplace.</li> <li>● Regularly conducts occupational safety and health training, and traffic safety during the commute to and from work.</li> <li>● "O-Bank Work Rules" prescribe procedures of handling workplace accidents. In 2020, the Value at Risk of occupational safety dropped by 60% from the previous year, and no employees experienced any occupational accidents involving injury or death.</li> </ul>   |

| ISSUE                  | Target        | Indicator  | 2020 risk value | Risk assessment result                           | Mitigation measures and Outcome   |
|------------------------|---------------|--|-----------------|--|---|
| Child labor employment | Candidates    | Employed child labor as a percentage of all employees  | 0%              | The risk was determined to be low                | <ul style="list-style-type: none"> <li>● Adopted the Human Rights policy, including not employing child labor under 16.</li> <li>● There were no child labor employment in 2020.</li> </ul>   |
| Labor relations        | All employees | Management disputes as accepted by the competent authority in the current year / total number of employees | 0.12%           | The risk was determined to be low to medium risk | <ul style="list-style-type: none"> <li>● O-Bank convenes labor-management meetings at legally mandated intervals.</li> <li>● To protect the rights of employees, O-Bank has a Mailbox for Employee Complaints and conducts employee satisfaction survey once per year.</li> <li>● To generate more opportunities for direct interaction between employees and senior management, O-Bank organizes one "WeCare 2.0" activity every month.</li> <li>● O-Bank's labor dispute rate was lower than the national average as reported in statistics released by the Ministry of Labor.</li> </ul> |
| Privacy                | All employees | Number of employees whose personal information was used improperly / total number of employees             | 0%              | The risk was determined to be low                | <ul style="list-style-type: none"> <li>● Personal Information Protection Courses are held regularly every year and the completion rate of all employees' reached 100% In 2020. Besides, there were no cases of improper use of employee personal Information in 2020.</li> </ul>  |

● Risk value (%)= employees with risks/ total employees in the year