



Code of Conduct

Code of business ethics that the company will adhere to encompasses:

1. Honesty

The company will uphold and maintain honesty in conducting its business.

2. Compliance

The company will conduct its business in accordance with applicable laws and regulations, and will not assist in, encourage, or support any illegal activities and transactions.

3. Knowledge, Skills, Expertise, Prudence, and Care

The company will use knowledge, skills, expertise, prudence, and care in providing high-quality service to customers as professionals.

4. Good Administration and Effective and Comprehensive Internal Control

The company will establish a good system of administration and risk management, including effective and comprehensive internal control system.

5. Operational Standards

The company will comply with all relevant standards that are widely accepted.

6. Treatment of Stakeholders

The company values good treatment of all stakeholders as guided by cooperation and mutual benefits.

(1) The company will treat customers, partners, and competitors with understanding and cooperation.

(2) The company will offer high-quality products to customers with good intention and care.

(3) The company will oversee and safeguard the interests of the shareholders.

(4) The company will encourage employees to utilize their potential, knowledge, and skills in carrying out their duties, and will provide proper support for the development of their potential, knowledge, and skills.

(5) The company will provide appropriate support for CSR activities, including community service, education, and national development.

7. Conflict of Interests

The company will monitor and prevent situations that can cause conflicts of interests in relation to the company's business operation, and will not seek any benefits that conflict with laws and regulations.

8. Preservation of Confidentiality

The company will secure confidential information of customers appropriately and will not disclose such information to others unless consent is given from the customers or the information is required for legal proceedings.

9. Communication about Products and Services to Customers

The company will communicate information about its products and services so that the customers have an accurate understanding.

10. Recommending or Acting on Behalf of Customers

The company will exercise reasonable prudence in providing recommendations or in acting on behalf of customers and will consider the appropriateness to the customers.

11. Relation with the Authorities

The company will consistently promote and maintain good relations with the authorities, such as proper cooperation and compliance with their recommendations.

12. Records and Reports

The company will keep records and produce reports reliably and accurately.

13. Service and Operation

The company will monitor new developments and changes that occur, create innovation to satisfy customers, and conduct business operation with dedication.

14. Acceptance of Gifts or Incentives from Customers or Other Parties

The company will not solicit or accept payments, gifts, rewards, or other extra compensations from customers or other parties that are out of ordinary custom.

15. Preservation of Good Reputation

The company will preserve its good reputation and abstain from actions that bring disgrace to the company.



16. Individual Rights and External Activities

The company will respect rights of individuals as prescribed by law, and will encourage and support participation in external activities. However, such activities must

- (1) not adversely impact the reputation and image of the company
- (2) not become significant obstacles to the dedication of time and ability to perform assigned duties
- (3) not conflict with ethics
- (4) not cause a conflict of interests
- (5) not be illegal or immoral