



責任授信

兆豐票券為推動永續金融，落實ESG(Environmental, Social, and Governance)作為，促進社會永續發展，於2021年11月訂定「責任授信政策」，以遵循國際ESG相關原則、倡議及主管機關綠色金融相關政策與分類為原則，將ESG精神融入徵授信決策流程及審查等管理機制中，積極支持具環境保護、社會責任或永續治理之優良企業，並協助客戶進行低碳經濟轉型或發展綠能產業，以及對嚴重違反ESG原則之產業或企業列為禁止承作對象，建立ESG盡職調查及風險評估機制，評估客戶營運是否涉及氣候變遷、環境衝擊、危害生物多樣性、侵害人權與社區關係等ESG高風險議題，對高敏感、高碳排或對ESG造成負面衝擊者，要求訂定改善/抵減方案納入授信條件或承諾事項，並持續檢視執行成效，如無法有效改善，則評估不予增加動用或逐漸收回額度。

責任授信之執行情形及成果，每年於網站或永續報告書揭露。

Responsible Lending

In order to promote the sustainable finance, fulfill the ESG (Environmental, Social, and Governance) practices, and facilitate the social sustainable development, Mega Bills Finance Co., Ltd. (hereinafter referred to as “Mega Bills”) establishes the “Responsible Lending Policy” in November 2021, requiring compliance with the international ESG practices, initiatives, and the competent authority’s green finance-related policies and classification. Mega Bills integrates the spirit of ESG into the credit investigation and decision-making procedure and review management mechanism, actively supports excellent enterprises which uphold environmental protection, social responsibility or sustainability, and helps customers with low-carbon economic transformation or



development of green energy industry. Meanwhile, Mega Bills identifies any industries or enterprises which materially violate the ESG practices as the prohibited counterparts to deal with, establishes the customer due diligence (CDD) and risk assessment mechanism for the ESG practices to evaluate whether the customers' operations involve the ESG high-risk issues, such as climate change, environmental impact, hazard to biodiversity, violation of human rights and community relations, and demands that any of them which causes high sensitivity, high carbon emission, or negative impact to the ESG should establish the relevant improvement/mitigation programs to be included into the loan conditions or commitments. Mega Bills will also keep reviewing the implementation effectiveness thereof. Where it is impossible to make improvement effectively, Mega Bills will consider rejecting to increase the facilities or withdrawing the facilities step by step.

The responsible credit business implementation overview and result will be disclosed on Mega Bills' website or Corporate Sustainability Report annually.