



Financial Inclusion

FEIB strives to establish trusting and lasting partnerships with customers through professional, efficient, and reliable services. We continuously improve service quality and innovative products, establish a prudent gatekeeper mechanism for products and risk disclosure, and infuse a customer-centric service spirit into our processes. By leveraging digital technology and combining it with the concept of financial inclusion, we respond quickly to customer needs and expectations, firmly protecting their interests. In recent years, we have also produced easy-to-understand financial videos to share financial and global economic knowledge, aiming at the goal of promoting financial education for all.

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4-1 Fair Customer Treatment

● Regularly Survey Customer Satisfaction

Every year, a random sampling telephone survey is conducted to assess the satisfaction level of wealth management clients, and the results are linked to the performance evaluation of financial advisors. This is done to manage any instances of improper sales practices and enhance service quality. In 2023, the satisfaction score for wealth management clients was 97.1, marking the ninth consecutive year that satisfaction levels have remained above 90. Furthermore, it has received twelve financial-related professional awards from domestic and international financial media outlets.



● Implement the Principle of Fair Treatment of Guests

The customer attributes of the four major business groups vary, and the business responsibilities of each unit differ. However, the effort to implement the principle of fair customer treatment in the financial services industry remains unchanged. The “Fair Customer Treatment Promotion Team” under the President is responsible for formulating relevant policies, conducting training and evaluation operations, and identifying potential oversight areas in various departments, thereby formulating solutions. These solutions are reviewed at senior management meetings in a timely manner, and the Chief Compliance Officer regularly reports the evaluation results to the Board of Directors. As for the effectiveness of the implementation of financial friendliness, the Personal Banking Operations Division will coordinate and consolidate the implementation status and relevant measures and service statistics of each unit, and review them at the Fair Customer Treatment Promotion Team meeting. This shapes the top-down fair customer treatment culture of the Bank based on the philosophy of “Integrity and Co-prosperity, Friendliness and Co-benefit”, making it a code of conduct to be followed by all employees, thereby reducing the cost of non-compliance and contributing to sustainable operations.

Key Achievements of Fair Customer Treatment in 2023

1. In the evaluation and ranking of the Fair Customer Treatment Principles for the banking industry announced by the FSC, our bank is listed among the top 25% of leading institutions.
2. To enhance the awareness and professional knowledge of fair and reasonable treatment of financial consumers for all employees, the bank organized courses related to fair customer treatment. The trainees included directors and all employees, with each employee attending at least three hours of training courses per year. Additionally, each unit also conducted its own promotional activities for fair customer treatment. All employees received a total of 4,582 hours of training, averaging 1.77 hours per person. This line also launched a “Fair Customer Treatment Special Edition” in compliance with the law, introducing the principles of fair customer treatment, evaluation mechanisms, age-friendly financial services and protection for elderly customers. It is also published on the Fair Customer Treatment section of the legal compliance digital platform, allowing colleagues to access relevant laws and regulations at any time to enhance their professional knowledge in this area.



2023 Fair Customer Treatment Course

Topics	Target	Hours	Number of Trainees
Fair Customer Treatment and Sharing on Aged and Financially Inclusive	Director	30 minutes	11 Participants
Introduction to the Fair Customer Treatment Principle and the Laws Protecting Financial Consumers	All Employees	80 minutes	2,750 Participants
A Case Study of Fair Customer Treatments	All Employees	59 minutes	2,749 Participants
Fair Customer Treatment - Simulating Consumer Responses	All Employees	48 minutes	2,584 Participants

3. The signing system for new products, new services, and new types of business before applying to the competent authority, according to the Bank’s “Operational Guidelines for Signing System,” requires that before launching new products, services, or new types of business, a proposal must be circulated for review by relevant units such as the Legal Compliance Department, Risk Management Department, Information Security Department, and the Audit Department must be notified; In 2023, there were no incidents in violation of regulations related to product and service information and labeling, or regulations related to marketing communications.
4. Regarding the 10 principles for evaluating Fair Customer Treatment and the Board’s emphasis and concrete actions on this matter, the Legal Compliance Department took the lead in conducting a self-assessment evaluation. The self-assessment result was 89.45 out of 90 points.

Item	Evaluation Criteria	A defensive line	The Second Line of Defense	Three Lines of Defense	Average Score	Average Score 60%	
		Business Unit Self-Assessment	Self-Assessment of Compliance or Risk Management Unit	Internal Audit Unit Self-Evaluation			
1	Principle of Professionalism, Courtesy, and Integrity.	8.94	10	10	9.65	5.79	
2	Attention to the Principle of Duty of Care and Loyalty	9.14	10	10	9.71	5.83	
3	Advertising Solicitation Truth Principles	9.81	10	10	9.94	5.96	
4	Principle of Suitability of Goods or Services	9.81	10	10	9.94	5.96	
5	Notice and Disclosure Principle	9.94	10	10	9.98	5.99	
6	Principle of Compensation and Performance Alignment	10	10	10	10	6	
7	Appeal Protection Principles	9.92	10	10	9.97	5.98	
8	Principle of Professional Conduct for Business Personnel	10	10	10	10	6	
9	Friendly Service Principles	9.93	10	10	9.98	5.99	
10	Implementing the Principles of Integrity Management	9.78	10	10	9.93	5.96	
Subtotal						59.45 1	
11	The circumstances in which the board of directors promotes importance and takes concrete actions	30 2					
Self-assessment score 1 + 2		89.45 points (out of a maximum of 90 points)					

5. Friendly Financial Services

Aspect	Description
<p>The Elderly Care Measures</p>	<ul style="list-style-type: none"> ♥ Established the "Operational Guidelines for Fair Treatment of Senior Customers" ♥ Line breaks proactive care: For elderly customers withdrawing cash above a certain amount at the counter, proactively ask with care; employees proactively observe customers and provide timely assistance to the elderly; when elderly customers apply for online banking and set up account transfer, provide additional care and inquiry. ♥ Wealth management for elderly customers: Strengthen product suitability and ensure customers' understanding of product risks; develop popularized trust products for the elderly to help them protect their assets.
<p>Disadvantaged Groups Friendly Measures</p>	<ul style="list-style-type: none"> ♥ The official website has obtained the A-level web accessibility certification from the National Communications Commission. ♥ Among the 152 ATMs in the entire network, all are equipped with barrier-free voice functions, making them friendly for visually impaired users, with a ratio of 1.000. Additionally, QR codes for text-based customer service are provided in the surrounding areas for the convenience of hearing-impaired individuals. Furthermore, 135 ATMs, with a ratio of 0.888, are designed with an accessible environment for wheelchair users. ♥ Providing ATM fee waiver plan for people with physical and mental disabilities ♥ Accessible counters and accessible toilets are set up on separate floors, service bells are installed at the entrances and exits, and guidance services are provided for people with disabilities and the elderly. ♥ In cooperation with the Taiwanese Association Of Sign Language Interpreters, we provide real-time video interpretation or scheduled on-site sign language interpretation. ♥ 100% of branches provide desktop magnifiers, writing pads, and printed easy-to-read versions of deposit account opening instructions for people with intellectual disabilities, tactile signature boards for the visually impaired, and identification stickers for the visually impaired, to facilitate the use of financial services by people with various disabilities. ♥ Providing financial-friendly training for bank tellers to serve people with disabilities, including training for real-time sign language interpretation services. In 2023, there are plans for 25 attendances. ♥ Inviting groups for people with disabilities to conduct interviews and exchange on the needs for barrier-free financial services, with two sessions scheduled in 2023. 
<p>Preventing Customers from Being Scammed</p>	<p>This line cooperates with the government to combat crimes, jointly preventing financial fraud, money laundering, tax evasion and other illegal activities in advance. It firmly guards the first line of defense to protect the safety of people's property, and fulfills the duty of prudent gatekeeping and social responsibility of financial practitioners. Working towards a more livable society together:</p> <ul style="list-style-type: none"> ▲ In 2023, bank tellers successfully thwarted 60 fraudulent schemes. ▲ Signed a "National Cybersecurity Defense and Intelligence Sharing Cooperation Memorandum" with the Investigation Bureau of the Ministry of Justice, participated in the "Hawk Eye Anti-Fraud Alliance", introduced an AI fraud detection model to detect suspicious accounts early and block illegal cash flows. ▲ Enhancing the ability of bank staff to conduct Know Your Customer (KYC) procedures during account opening and inquiring skills for over-the-counter transactions. By proactively caring for customers, raising awareness when facing abnormal over-the-counter situations, and immediately reporting incidents through established mechanisms, the bank aims to cooperate with law enforcement agencies to prevent and deter [criminal activities]. ▲ Employees who successfully prevent fraudulent activities will be rewarded in accordance with the "Employee Reward and Punishment Regulations". Their cases will be reported to the Personnel Evaluation Committee for commendation, and they will receive an additional year-end bonus of at least 5%, to encourage more effective fraud prevention behaviors. ▲ Established abnormal account alert indicators for this bank, with nineteen common abnormal patterns, such as deposit account transactions that do not match the customer's identity and income; deposit accounts frequently have multiple small transfer in and out transactions, similar to testing behavior, etc. ▲ Formulating the "Alert Account Joint Prevention Mechanism and Procedures for Advance Warning Notification of Abnormal Accounts on Hotline 165" and the "Operational Procedures for Managing Deposit Accounts and Suspected Illegal or Apparently Abnormal Transactions" to facilitate employee compliance. ▲ Strengthen fraud prevention measures for the application to transfer funds to a designated account, such as extending the effective date for transferring to a non-personal account to the second business day; do not accept transfers to accounts flagged or subject to derivative control by the bank. ▲ Building the "Financial Data Retrieval and Joint Defense Reporting Electronic Platform" for judicial and law enforcement agencies to retrieve financial data
<p>Fraud Prevention Warning Promotion</p>	<ul style="list-style-type: none"> ▲ On the online banking and mobile banking transfer pages, add a reminder and warning about fraud prevention. ▲ To prevent dummy accounts and assist persons with disabilities from being trapped in dummy account fraud cases, relevant warnings are added to the passbooks. ▲ The Taichung Ziyou Branch also cooperated with the Taichung City Police Department to film an anti-fraud promotional video, with the branch manager acting as a spokesperson to urge the public not to easily provide personal account information. ▲ A video promoting the prevention of financial fraud is being played in a loop through channels such as ATMs and branch TV walls. ▲ Cooperated with the competent authority to promote thirteen fraud prevention campaigns in response to their letters ▲ The annual fraud prevention promotion event was held twelve times, with a ratio of 0.015 to the total assets. <ul style="list-style-type: none"> ▶ Conducted fraud identification and fraud prevention training for front-line staff, quarterly promotion of new fraud methods and cases, with a total of four sessions attended by 1,236 people ▶ In line with the "National 368 Towns and Townships Anti-Fraud Awareness Campaign" and other anti-fraud awareness programs, we participated in five briefing sessions with a total of 100 participants, enhancing the public's ability to identify fraud. ▶ We conducted 2 anti-fraud educational sessions to external organizations and groups, targeting retired elderly individuals, persons with disabilities, and their families. A total of 75 people participated, and we promoted common fraud tactics and anti-fraud techniques. ▶ The self-media "FEIBwin YouTube Channel" collaborated with the Taipei City Police Department to shoot videos demonstrating fraud prevention methods, conducting online promotion, which attracted 100 thousand views. 

● Financial Consumer Dispute Resolution

- ▶ The channels for accepting financial consumer complaints include visiting branch offices or the head office, as well as the telephone customer service center, the email service mailbox on the corporate website, fax or mail, and submission through the FSC or other government agencies. Among them, the telephone customer service center is a 24-hour integrated customer service, ensuring that customers can receive comprehensive one-stop service no matter which channel they use to dial in. We have also established off-site backup and work-from-home solutions, integrating systems and ensuring information security to maintain uninterrupted customer service.
- ▶ Formulating "Financial Consumer Dispute Resolution System and Process", "Guidelines for Handling Financial Consumer Cases", and "Operating Procedures for Handling Financial Consumer Dispute Cases", and continuously optimizing these regulations to ensure that customers' feedback or complaints are addressed promptly.
- ▶ Establish a comprehensive and systematic compilation of customer complaint-related responses, and produce statistical analyses for monthly reporting to the President and management levels. The handling of the bank's financial consumer dispute cases is also reported to the Board of Directors on a regular basis. In order to facilitate the highest governing body in understanding the situation of consumer protection in the bank, major customer complaints are explained case by case, including the details and subsequent handling.

Key Achievements of Customer Complaint Handling in 2023

Customer Satisfaction Performance Is 99.8%

- Customers can receive a complete response to their issues and needs through any channel at the customer service center, where the service level target for answering calls within 30 seconds is 80%. When ending service, the computer system randomly samples customers to guide them through a voice system to rate their service satisfaction; this rating system sampled a total of 10,573 customers annually, with a satisfaction rate of 99.8%; the intelligent customer service sampled 38,189 person-times, with a satisfaction rate of 92%, an increase from 88.8% the previous year.
- The intelligent customer service "Xiao Le" uses natural language processing technology to communicate with customers in a manner similar to human interactions. It supports both Chinese and English, providing inquiry and transaction services 365 days a year. Since its launch, the service volume has accounted for nearly 40% of the total customer service calls, and the accuracy of answers has been continuously improved through adjustments, nearly reaching full marks. In 2023, it was awarded the "Best Popular Brand" by the National Brand Award for Excellence.

Customer Complaint Handling Indicator

The annual customer complaints for all business lines of the bank, compiled and tallied, amounted to 444 cases, a slight increase from the 370 cases in the previous year. In addition to those handled by the bank's customer service center, this also includes cases handled by the banking bureau, bankers' association, financial consumer evaluation center, and other regulatory authorities.

Customer Complaint Handling Indicator		Calculation Standard	2023 Performance
Metric 1	Processing days	<ul style="list-style-type: none"> • The working days from the second day of accepting a customer complaint case by the responsible authority to the day the case is handled, with sensitive cases being processed within three working days and general cases within ten working days. • Determination of Completion Date: <ul style="list-style-type: none"> ▶ To reply by phone and reach a consensus with the customer, the last call date will be determined. ▶ If no consensus can be reached with the customer over the phone, but the outcome has been notified, the last notified date will still be recognized ▶ If the telephone contact is unsuccessful, the date of the issued letter shall be recognized. 	Sensitive case 1.5 days General cases 2.5 days
Metric 2	Case clearance rate	Within 30 days after the case has been completed by the responsible authority, if the customer does not seek any channel for appeal, it will be considered as having been properly handled.	87%

☑ Customer Complaint Cause Analysis and Improvement

The Consumer Dispute Management Team convenes monthly meetings to review and continuously optimize the handling procedures for customer complaint cases, proposing corrective or preventive measures to resolve similar incidents that trouble customers from recurring.

☑ Customer Service Operation Optimization

2023 Customer Service Mechanism Improvement Project		2024 Goals
Item	Description	
Optimization Process Specification	Amendment to the "Guidelines for the Management of Financial Consumer Dispute Cases" has been made to include regulations related to linking customer complaint handling with performance evaluation, thus increasing the emphasis on resolving consumer disputes.	Customer Service Center obtained BSI RMS Royal Mystery Shopper Certification and Excellence in Service Certification
Obtain international standards.	Continuously obtain ISO 10002 international customer complaint quality management and be certified by BSI	
Optimizing intelligent customer service	By real-time tuning, the user experience is improved, making the service accuracy $\geq 98\%$	

Humanities Co-Learning

In addition to continuous financial professional training, in order to broaden the knowledge breadth and humanities literacy of colleagues beyond financial expertise, the Personal Financial Business Department of the bank frequently invites experts and celebrities to share at the bank. In 2023, two sessions were held.



Cultural Foundation for the Public Good Platform
Chairman Yen Chang-Shou



Department of Psychiatry
Dr. Teng Hui-Wen

Date	Topic	Speaker	Location
March	Public welfare is a subject Stage 4.0	Chairman of the Culture Foundation for Public Interest Platform Yen Chang-Shou	Taipei Dunnan Branch
September	Heartlife - Beyond pressure	Psychiatrist Teng Hui-Wen	The Executive Centre Auditorium


4-2 ESG Finance Products and Services

Banks have the attribute of pooling and managing public funds, and are a key force in guiding the society towards sustainable development. Our bank integrates ESG with our core business, establishes an ESG product line, promotes sustainable finance, and acts as a gatekeeper for the environment and society.



Retail Banking			
Product Name	Instructions/Procedure	Target Customers	2023 ESG Benefits
ESG Fund and Subscription Offer	<ul style="list-style-type: none"> Offering products in accordance with the EU Sustainable Finance Disclosure Regulation (SFDR) classification, which comply with Articles 8 and 9, and ESG trust/wealth management products that achieve a Morningstar Sustainability Rating of three globes or higher (for environment) or an MSCI ESG Rating of BBB to AAA. Launching a subscription promotion for ESG theme funds like "ESG Great 4 More" 	Wealth management clients	<ul style="list-style-type: none"> Meeting customer's demand for allocation of financial funds to ESG-related financial products In 2023, there are 2,882 ESG financial products consisting of funds and overseas securities on the market, accounting for 73% of the overall trust-based financial products. The number of ESG-themed funds offered for customers to choose in marketing campaigns increased by 244%, from nine funds in 2022 to 31 funds in 2023. The total subscription amount grew from NT\$450 thousand in 2022 to NT\$5.57 million in 2023.
Green Building Mortgage Program	Longest application period of 30 years with an opening fee discount of \$888	Properties that are certified as "Green Building" or "Candidate Green Building" used as collateral	By the end of 2023, the outstanding green building mortgage loan amount is NT\$137 million, accounting for 0.001% of the outstanding personal credit loan amount.
Eden Heart Card	The Charity Card issued in 1997 donates 0.3% of the card spending amount to the Eden Social Welfare Foundation.	General public	The annual donation to the Eden Social Welfare Foundation amounted to NT\$1,420,217, with a cumulative total reaching NT\$53,727,748
Eden Sustainable Donation Platform	<ol style="list-style-type: none"> Hope Passbook: Automatic transfer of account interest as donation to Eden Cardholder's credit card reward points donated to the Eden Foundation Encourage credit card customers to donate to Eden activities Eden Cards Honor Card Friends Donation 	General public	By the end of 2023, the accumulated donations reached NT\$38,106,412

Retail Banking



Product Name	Instructions/Procedure	Target Customers	2023 ESG Benefits
YACard	<ul style="list-style-type: none"> Targeting enriching parent-child life, this credit card offers privileges catering to the physical and mental health needs of young parents, aiming to become a supportive force for young people on their journey of raising children. Extending to the group of families with small pets, linking to discounts on pet supplies, and irregularly holding credit card rebate donations to the Guide Dog Association and collaborating on promotional activities. 	Parents with underage children	<ul style="list-style-type: none"> The number of newborns continues to hit new lows, prompting concern over the issue of low birth rates in society and incorporating the concept of animal welfare. 70 thousand cards issued in the first year of 2021; cumulative total exceeding 180 thousand cards by 2023.
Preferential Interest Rates for Public Welfare Time Deposits Project 1	Event period 2023/4/12-10/15: During the promotion period, with a donation receipt of at least NT\$2 thousand from an environmental group or a national public welfare foundation, you can open a 12-month time deposit with a preferential interest rate of 4%.	Charitable donor	The total contract amount is approximately USD 80 thousand
Providing Financial Services to Underprivileged Populations	Public Benefit Time Deposit Promotion Project 2	Event period 2023/4/12-10/15: Individuals with a government-issued disability certificate can open a 12-month 1.68% preferential TWD time deposit at branch locations.	<ul style="list-style-type: none"> Total contract amount is NT\$3.6 million The goal is to launch at least one new time deposit promotion project exclusively for disadvantaged groups per year, for a period of at least three months with preferential rates in New Taiwan Dollars.
	Persons with Disabilities Care Trust	Financial trust services planned to address the care and retirement needs of people with physical and mental disabilities	<ul style="list-style-type: none"> Assist in dealing with the care risks of those with physical and mental disabilities at home, reducing the resulting social problems. Accepted two new projects in 2023, with a trust amount of 1.3 million NTD
	Senior Caregiving Trust	<p>A trust service launched to address the care and accommodation needs of the elderly, with standardized contract terms to help seniors understand the content, and reduced signing fees and management fees to achieve universal access.</p> 	<ul style="list-style-type: none"> Solving the financial management risks of retirement in an aging society and avoiding the crisis of being defrauded, reducing the risks of social problems arising from these issues In 2023, 1,061 new cases were undertaken, with a new trust amount of NT\$460.79 million. By the end of 2023, the cumulative number of beneficiaries who have opened trust accounts for nursing care will be 49 per 10 thousand account openers. The ratio of the principal balance of cash trust (excluding securities investment trust, futures trust fund custody), real estate trust, and valuable securities trust businesses to the principal balance of trust property under nursing care trusts is 0.021. Awarded First Place in Group B of the "Trust 2.0 Promotion Plan Evaluation" for Nursing Care Trusts by the FSC Hosted sixteen senior care trust promotion events with a total of 500 participants.
	Micro-Insurance	Starting from 2021, in collaboration with insurance companies, we have been donating to provide underprivileged groups with one-year term traditional life insurance protection.	Economically disadvantaged




Retail Banking


Product Name	Instructions/Procedure	Target Customers	2023 ESG Benefits
Installment Project for Tuition Fees with Credit Card	Pay tuition fees with this credit card, and enjoy 0% interest for 3 or 6 installments for single payments over NT\$3 thousand, or 0% interest for 12 installments for payments over NT\$20 thousand. YACard enjoys 0% interest rate for three, six, and twelve installments with no amount limit	Student families	To help alleviate the burden of tuition fees for low-income and middle-to-low-income families, we offer an interest-free installment payment plan. The total number of people using credit cards to pay tuition fees in installments for the year is approximately eleven thousand, with a total transaction amount of 540 million dollars.
Taiwan High Speed Rail Card Rebate Project	To encourage customers to take public transportation and reduce carbon emissions, we are offering a 3% cashback reward for any month where you accumulate at least NT\$3 thousand in spending on Taiwan High Speed Rail or Taiwan Railways.	A large crowd traveling to and from the south and north	The annual Taiwan High Speed Rail/Taiwan Railways card rebate program had approximately three thousand participants, with a total transaction amount of NT\$288 million.
Slow Life of Happiness and Wealth Financial Plans	Select low-volatility, high-cumulative or medium-to-long-term stable-performing, large-scale investment targets with strong investment teams to help achieve life goals at different stages (such as retirement), coupled with zero transaction fees.	<ul style="list-style-type: none"> ① Small wealth class ② Near-retirees 	<ul style="list-style-type: none"> • Launch a retirement savings enhancement plan for the younger generation to mitigate individual financial risks and social risks associated with an aging population and low birth rate. • Promoting the establishment of financial discipline through small and sustained investments • By the end of 2023, a total of 872 customers participated. • The bank providing long-term content for the "Retirement Fund Abacus" column in the Economic Daily News
Bilingual Demo Line Break	<ul style="list-style-type: none"> • Line-by-line bilingual annotation, aided by a multilingual real-time translation system, allows staff to provide financial services in English. • Bilingual application forms commonly used by foreign customers • Import counter staff English training 	<ul style="list-style-type: none"> ① Foreigner ② New immigrants 	<ul style="list-style-type: none"> • In response to the government's bilingual national policy, promoting the vision of internationalizing local financial services • There are 8 bilingual demonstration branches, among which the Chengde Branch in Taipei was once inspected and commended by the Chairman of the FSC, Huang Tien-mu. Two new branches were added this year: the Zhongxiao Branch in Taipei and the Zhongli Branch in Taoyuan. • All 55 branches have installed multilingual translation machines 100%. • The proportion of bilingual demonstration sub-branches to the total number of domestic sub-branches is 0.145
Dementia-Friendly Branch	Due to an aging society, the population with dementia is increasing daily. The New Taipei City Health Bureau and Far Eastern Memorial Hospital co-organized the "Creating Dementia-Friendly Businesses" event. Our bank responded to this plan for upholding human rights and caring for the elderly, obtaining certification as a dementia-friendly venue.	Elderly with dementia	<ul style="list-style-type: none"> • In 2022, six branches of Far Eastern Department Stores located in New Taipei City, including Banqiao, Nanya, Wenhua, Zhongzheng, Sanxia, and Luzhou, obtained certification as dementia-friendly venues. • In 2023, following on from the Taipei City Business Department, Dunnan, Songshan, Jinhua, and New Taipei City Xinzhuang, Shuanghe, Zhonghe, Fuguo, and Yonghe branches, employees from nine branches participated in workshops and obtained certification as dementia-friendly venues. • Over the past two years, a total of 120 employees from fifteen branch offices have completed physical workshops and online certifications, and were publicly commended by the New Taipei City Health Bureau.
Year festival Gift: Humanities Calendar	The calendar accompanies the customers throughout the year, so it is used to convey blessings and exchange ideas about the aesthetics of life with customers, as well as fulfill the role of advocating culture or environmental protection.	Existing customers	The 2024 calendar has been issued with the theme of "Taiwan's Dedicated Bike Paths" and introduces 12 pieces of carbon-related new knowledge such as carbon credits, carbon sinks, and carbon neutrality on each monthly page. It invites customers to choose a bike path to start, promoting low-carbon transportation and exercise to build strength, embodying environmental protection and social values in accordance with ESG principles. Approximately 40 thousand copies have been issued in total.

Retail Banking

Product Name	Instructions/Procedure	Target Customers	2023 ESG Benefits																																				
Channels Such as Self-Media Promote Financial Literacy	<ul style="list-style-type: none"> The dedicated channel "FEIBwin YouTube Channel" creates the IP "FEIBwin" to promote financial and investment knowledge, while the investment market team shares professional-level market analysis, making it a free channel on the YouTube. Starting in 2023, new elements of sustainability will be added as the core focus of film operations to raise public awareness of sustainable values. Combining lectures and news reports, among others, to provide financial advocacy activities for groups that cannot fully access mainstream financial services  	<ol style="list-style-type: none"> Young Generation It is difficult for low-income groups and rural communities to access professional financial advisory services 	<ul style="list-style-type: none"> During the summer break, we will hold 3 online knowledge seminars, including a Children's Financial Camp, a High School Students' Future Camp, and an Active Aging Camp (60+ years old). The Children's Finance Camp adopts a parent-child co-learning approach to teach children basic financial concepts; the High School Future Camp provides information mainly on diverse pathways for further studies for students to refer to; for the elderly group, lawyers are specially invited to explain legal knowledge about family and child insurance. Produced 7 video episodes related to ESG and Financial inclusion, including a video on fraud prevention methods in collaboration with the Taipei City Police Department. Additionally, 26 episodes of professional market analysis were released, conveying investment concepts and the latest market information. The total viewership reached 885 thousand views. The themes of the Financial inclusion-related videos are listed as follows: <table border="1" data-bbox="1086 590 2105 949"> <thead> <tr> <th>Listing</th> <th>Topics</th> <th>Page Views</th> </tr> </thead> <tbody> <tr> <td>January</td> <td>Work together for Joy of Benefit, co-create sustainability</td> <td>15 thousand</td> </tr> <tr> <td>April</td> <td>Investing in Earth for a better future</td> <td>20 thousand</td> </tr> <tr> <td>May</td> <td>Compulsory Course on Fraud Prevention</td> <td>100 thousand</td> </tr> <tr> <td>July</td> <td>Unveiling the Investment Secrets of the Pet Economy</td> <td>20 thousand</td> </tr> <tr> <td>September</td> <td>Annuity Trust: Entrusting Happiness and Love for Eternity</td> <td>20 thousand</td> </tr> <tr> <td>October</td> <td>Asia Eastern Medical Experts Lead You to Explore the World of Dementia</td> <td>50 thousand</td> </tr> <tr> <td>November</td> <td>Green Recycling Revolution with Joy of Benefit</td> <td>46 thousand</td> </tr> </tbody> </table> <ul style="list-style-type: none"> Sharing financial information and promotional offers with 167,621 LINE friends through the official LINE account "FEIB Happy+" Hosted sixteen sessions on elder care trust for the general public with 500 participants <table border="1" data-bbox="1086 1061 2105 1380"> <thead> <tr> <th colspan="2">Financial Knowledge Promotion and Education in 2023</th> </tr> <tr> <th>Service Items</th> <th>Sessions and attendance</th> </tr> </thead> <tbody> <tr> <td>Children's Financial Camp, High School Student Future Camp, Active Aging Camp</td> <td>Session: 3 sessions Number of participants: 160 people</td> </tr> <tr> <td>FEIBwin YouTube Channel.</td> <td>Number of episodes produced: 33 episodes. Number of views: 887 thousand views.</td> </tr> <tr> <td>FEIB Happy+ LINE Official Account</td> <td>Number of friends: 167,621</td> </tr> <tr> <td>Promotion of Elderly Care Trust</td> <td>Sessions: 16 Participants: 500 people</td> </tr> </tbody> </table> <ul style="list-style-type: none"> Participating in the Taipei International Financial Exhibition, interactive game machines are designed with the concept of ESG, allowing the public to understand the process of making environmentally-friendly fabrics. The 3-day event accumulated 68 thousand visitors, with 897 participants from FEIB Games. 	Listing	Topics	Page Views	January	Work together for Joy of Benefit, co-create sustainability	15 thousand	April	Investing in Earth for a better future	20 thousand	May	Compulsory Course on Fraud Prevention	100 thousand	July	Unveiling the Investment Secrets of the Pet Economy	20 thousand	September	Annuity Trust: Entrusting Happiness and Love for Eternity	20 thousand	October	Asia Eastern Medical Experts Lead You to Explore the World of Dementia	50 thousand	November	Green Recycling Revolution with Joy of Benefit	46 thousand	Financial Knowledge Promotion and Education in 2023		Service Items	Sessions and attendance	Children's Financial Camp, High School Student Future Camp, Active Aging Camp	Session: 3 sessions Number of participants: 160 people	FEIBwin YouTube Channel.	Number of episodes produced: 33 episodes. Number of views: 887 thousand views.	FEIB Happy+ LINE Official Account	Number of friends: 167,621	Promotion of Elderly Care Trust	Sessions: 16 Participants: 500 people
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Digital Finance																		
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Bankee Community Bank	Internet-Only Bank	Taiwan's first community bank based on the concept of a sharing economy, where customers are at the core, connecting with their social circles, similar to opening a branch with their mobile phones, allowing them to share rewards for an extended period.	<ul style="list-style-type: none"> 1 Young generation 2 Startups 	<ul style="list-style-type: none"> Supporting the young generation with limited income through an innovative feedback mechanism, managing their own micro-business, and establishing a source of passive income. User account openings by the end of 2023: 217 thousand Leveraging digital technology to provide paperless and contactless banking services with the aim of reducing carbon emissions. 														
	Lend You Electricity Personal Credit Loan	After Bankee successfully approves the loan , you can enjoy the following benefits: <ul style="list-style-type: none"> 1 Promotion A: Opening fee discount of NT\$1,688 2 Promotion B: Special interest rate quote for the event 3 Promotion C: Free 24-hour rental voucher for a shared mobile power bank 	The owner or spouse of an electric vehicle, with an annual income of above 350 thousand	Encourage the promotion of low-carbon transportation tools.														
	Bankee Bankee Loan	Taiwan's first innovative challenge-type credit loan. If the borrower makes full payments on schedule, within 90 days after the loan is fully repaid, they will receive a rebate reward of 50% of the paid interest.	<ul style="list-style-type: none"> 1 Young generation 2 Startups 	Help borrowers turn their lives from a negative debt cycle to a positive one, reversing the original negative cash flow to positive, while simultaneously kickstarting funds for their next dream														
Automated Service Platform	<ul style="list-style-type: none"> Actively promote paperless services and continue to optimize various digital financial service platforms such as personal internet banking, corporate internet banking, mobile banking, and ATMs Obtained the A-level friendly digital service certification mark 	For existing customers and customers who cannot conveniently transact with physical branches	<p>By providing non-contact banking services, it reduces the carbon footprint of customers visiting in person, and also reduces the use of paper.</p> <table border="1"> <thead> <tr> <th>Service Items</th> <th>Reduce Paper Count</th> <th>Carbon Equivalent Emissions</th> </tr> </thead> <tbody> <tr> <td>Promoting APP for large foreign exchange transactions/online application for scheduled transfers, etc., achieving a 94.7% service off-counter rate.</td> <td>9.833 million</td> <td>83.4 tons</td> </tr> <tr> <td>Developed STP process automation and other digital application services, achieving a 47.7% digital acquisition rate.</td> <td>876 thousand</td> <td>7.4 tons</td> </tr> <tr> <td>Integrate electronic bills across the entire industry to increase penetration.</td> <td>25.464 million</td> <td>215.9 tons</td> </tr> <tr> <td>TOTAL</td> <td>36.17 million</td> <td>306.7 tons</td> </tr> </tbody> </table>	Service Items	Reduce Paper Count	Carbon Equivalent Emissions	Promoting APP for large foreign exchange transactions/online application for scheduled transfers, etc., achieving a 94.7% service off-counter rate.	9.833 million	83.4 tons	Developed STP process automation and other digital application services, achieving a 47.7% digital acquisition rate.	876 thousand	7.4 tons	Integrate electronic bills across the entire industry to increase penetration.	25.464 million	215.9 tons	TOTAL	36.17 million	306.7 tons
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	Providing digital financial services for mobile insurance applications with Allianz Life, KGI Life, Farglory Life, and others.		Mobile insurance digital financial services shorten the time for insurance transactions, reduce paper consumption and customer transportation carbon emissions. In 2023, the number of insurance policies issued reached 293.															

Corporate Banking

Product Name	Instructions/Procedure	Target Customers	2023 ESG Benefits																											
ESG Lending	Leveraging the power of financial core business through corporate lending to inject resources into the development of green industries, driving energy transformation. Allocating resources to businesses that benefit the environment, and establishing internal regulations to incorporate their ESG performance into the evaluation.	Solar energy, green energy, electric vehicles and other energy-saving products, green buildings, sewage or waste treatment, and other industries	The relevant credit balance is NT\$66.7 billion, accounting for 28.2% of the total credit balance of NT\$236.3 billion granted by the Financial Supervisory Commission, exceeding the set target of 20%.																											
Promoting Small and Medium-Sized Enterprises and Community Development Financing	Cooperative small and medium enterprises, Loans for small businesses and promoting the development of new startups	Small and new businesses	<ul style="list-style-type: none"> For small and medium-sized enterprises, we set an annual lending target and incorporate the number of insured accounts and new customer development into the business department's performance evaluation. We are a "Class A Bank for Small and Medium Enterprise Lending" approved by the FSC. By the end of December 2023, the outstanding loan balance for small and medium-sized enterprises was NT\$59.4 billion, accounting for 37.02% of the total outstanding corporate loans of NT\$1,60.45 billion. By the end of 2023, the number of loans extended to small and start-up SMEs was 1,218 accounts, with an outstanding balance of NT\$43.665 billion; there was one account under debt collection with an outstanding balance of NT\$26 million.  <table border="1"> <thead> <tr> <th>Enterprise</th> <th>2022 Year-End Account Number/Balance</th> <th>2023 Account Balance/ Remaining Balance</th> </tr> </thead> <tbody> <tr> <td>A Employees ≤ 20 people</td> <td>1,086 households/47.371 billion</td> <td>1,157 households / 43.173 billion</td> </tr> <tr> <td>B Capital amount ≤ 5 million</td> <td>701 households/4.897 billion units</td> <td>747 households / 2.847 billion units</td> </tr> <tr> <td>C Annual revenue ≤ 10 million</td> <td>734 households/17.020 billion</td> <td>744 households / 11.991 billion</td> </tr> <tr> <td>D Established within 5 years</td> <td>277 households/6.700 billion</td> <td>280 households / 4.602 billion</td> </tr> </tbody> </table> <ul style="list-style-type: none"> In 2023, the outstanding loan balance for small and new small and medium-sized enterprises decreased by NT\$669.1 million, a decrease of approximately 13%; however, the number of corporate accounts increased by 79, with the total number of accounts growing by 6.9%. <table border="1"> <thead> <tr> <th></th> <th>2022</th> <th>2023</th> </tr> </thead> <tbody> <tr> <td>The number of entrepreneurs is increasing</td> <td>388 households</td> <td>79 households</td> </tr> <tr> <td>Net balance increase</td> <td>16.471 billion</td> <td>-6.691 billion</td> </tr> <tr> <td>Balance growth</td> <td>48.6%</td> <td>-13.3%</td> </tr> </tbody> </table>	Enterprise	2022 Year-End Account Number/Balance	2023 Account Balance/ Remaining Balance	A Employees ≤ 20 people	1,086 households/47.371 billion	1,157 households / 43.173 billion	B Capital amount ≤ 5 million	701 households/4.897 billion units	747 households / 2.847 billion units	C Annual revenue ≤ 10 million	734 households/17.020 billion	744 households / 11.991 billion	D Established within 5 years	277 households/6.700 billion	280 households / 4.602 billion		2022	2023	The number of entrepreneurs is increasing	388 households	79 households	Net balance increase	16.471 billion	-6.691 billion	Balance growth	48.6%	-13.3%
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4-3 Digital Finance Innovation

Facing the daily advancement of new technologies, the world is changing at a pace beyond our expectations. Our company’s Digital Development Committee tracks digital transformation indicators, discussing various digital issues from the perspective of long-term business operations development, assisting the management leadership team in understanding the latest market technologies and trends to serve as a reference for sustainable development strategies. With Bankee community banking as our digital flagship product, we focus on “digital re-evolution” for financial service innovation, developing fintech according to technology trends, regulatory openings, and business needs, pursuing practical digital innovation, and providing customers with stable, secure, and rapid digital financial services.

● Bankee Innovative Business Model




The Bankee digital community bank brand takes an innovative mindset beyond the traditional framework to serve the digital native generation of customers. With community finance as its core, it realizes the vision of enabling every user to experience being an online branch manager and community leader. By the end of 2023, the number of accounts will reach 215 thousand. Bankee also forms strategic alliances with startups to establish a diverse and vibrant financial ecosystem, achieving mutual benefit and providing accessible financial services to remote areas and disadvantaged groups, realizing the ideal of Financial inclusion. Bankee practices the social values of co-creation, co-sharing, and common good. Since its establishment, it has obtained 24 patent certifications and won seventeen domestic and international awards, including recognition from prestigious institutions such as Gartner, Asiamoney, Global Business Outlook, and The Global Economics Award. Not only does it bring co-creative positive cycles for customers and society, but it also enhances Taiwan’s visibility on the global financial stage.



Innovation 2023: Pushing the Boundaries of Financial Inclusion

- Launched in 2023, “Bankee Loan” is Taiwan’s first-ever innovative and challenging credit loan featuring a unique and innovative business model, which has been awarded the industry’s first invention patent certification. “Bankee Loan” encourages people to make timely payments, using their “future credit” to earn a 50% reward for interest already paid, helping customers turn their lives from a negative debt cycle into a positive one. It reverses the original negative cash flow into a positive one, while also providing customers with the funds to pursue their next dream.
- In 2023, Bankee launched the “Slow Pay” feature for its credit card, allowing cardholders to make slow payments and have longer repayment periods. Cardholders can delay credit card payments for up to 60 days and can choose to pay for individual purchases or the total current bill amount in one, three, or up to twelve interest-free installments. This feature helps cardholders cope with emergency situations and alleviate financial pressure when necessary.
- Provide substantial assistance to the public when facing economic pressures and unexpected expenses. Bankee and the FSC released the “FinTech Development Roadmap 2.0” in August 2023, with a vision that aligns with the national FinTech development blueprint, moving forward in sync.

Bankee Glory 2023

<p>Gartner Inc., a global authoritative technology research institute.</p> <p>Asia-Pacific Financial Services Innovation Award</p>	<p>The purpose of the Gartner Financial Services Innovation Award is to recognize innovative applications of digital technology, products or services globally. Bankee, a community bank, defeated more than 100 entries with its excellent innovative business model and exceptional user experience, becoming the first Taiwanese financial institution to receive this prestigious honor. The competition for this award is fierce, attracting nearly 170 countries worldwide and 300 financial institution case studies to participate. Of these, more than 100 entries were from the Asia-Pacific region, with only 9 making it to the finals. Ultimately, Bankee Community Bank stood out and became one of the three winners.</p>	
<p>Commercial Times</p> <p>Digital Innovation Gold Award</p>	<p>Bankee's community bank built a decentralized sharing economy model with the Web 3.0 concept, and its three major innovative achievements were recognized and awarded the digital innovation golden award.</p>	
<p>FinTech Futures Banking Tech Awards</p> <p>Best Mobile Innovation Award</p> <p>Highly Commended: Best Mobile Initiatives for Consumers</p>	<p>The brand-new version of the Bankee APP is also a co-creation achievement with customers. After gathering feedback from nearly nine thousand users and conducting dozens of testing activities, the new version of the APP not only significantly improves system performance and changes the interface design style, but also introduces many innovative features. It has received positive user feedback on both the App Store and Google Play, and at the "2023 Banking Tech Awards" announced by FinTech Futures in London, it stood out from numerous international competitors and won the "Highly Commended - Best Mobile Innovation Award".</p>	

● Immersive VR Experience Zone with Separated Settings



Pioneering the "FEIBVERSE Ten Happiness Metaverse" VR experience area in its branch planning, two branches, the Taipei Zhongxiao Branch and the Taoyuan Zhongli Branch, were the first to set it up. This aims to guide customers in a friendly manner, dispelling their unfamiliarity and alienation towards new technologies, and ultimately embracing the convenience and joy of the technological era.

● Industry-Academia Collaboration Unveils Survey Results on Virtual Assets

With the rise of blockchain technology, cryptocurrencies have become one of the important asset allocation options. To gain a clearer understanding of the user profiles and needs, the bank commissioned the Financial Technology Research Center at National Chengchi University, and collaborated with BitoGroup, to conduct a questionnaire survey among Taiwanese consumers. The survey results are made public, revealing the level of understanding, investment preferences, profit levels, information sources, and attitudes towards regulatory oversight of virtual assets across different generations. This serves as a reference for all stakeholders and contributes to the sound development of the virtual asset industry ecosystem. The survey was distributed to social media users, Bankee community bank customers, Taiwan cryptocurrency exchange customers, and students, with a total of 3,434 valid samples collected.



Four Major Groups of Cryptocurrency Investment		Survey Results on Virtual Assets
Generation Z Born 1997-2012	Indigenous people of virtual assets	<ul style="list-style-type: none"> The highest proportion of investment amount to total assets: As high as 22.4% of people invested more than 50% of their total assets in virtual assets, not only higher than the overall generational average of 12.5%, but also the highest proportion among all generations. Investing in virtual assets only: 13.8% of people invested only in virtual assets, higher than the overall generational average of 5.2% Fond of contract trading: Although they may not have a large investment capital, they love various types of spot trading besides the spot market. 61.9% of them use contract trading, higher than the overall generational group average of 38.7%. More than half of people invest in meme coins: 54.8% of people invest in meme coins, higher than the average of 38.2% across all generations. Value self-study: Up to 57.5% of people value self-study, higher than the overall average of 48.2% for the surveyed generational groups
Generation Y Born 1981-1996	The main generation of virtual assets	<ul style="list-style-type: none"> The response shows that nearly half of those who have experience with virtual assets are from Generation Y, which can be considered the main generation for virtual assets. The characteristic of this generation is their familiarity with virtual assets, with a self-rated familiarity score of 5.23 points, the highest among all generational groups. If the competent authority has more explicit regulatory measures in the future, the willingness score of Generation Y to hold virtual assets will increase by 6.56 points, which is the most significant increase.
Generation X Born between 1965-1980	Wealthy virtual asset investor	When it comes to investing in virtual assets, the relatively successful group falls under Generation X. This group has the highest annual income, with an annual income exceeding NT\$3 million, having accessed virtual assets for more than ten years, and a high proportion of investors with investments of over NT\$10 million, leading all other generations.
Baby Boomer Generation Born 1946-1964	Most concerned about virtual asset security	For groups that are relatively less familiar with virtual assets, and therefore place more emphasis on security, the level of importance they place on the security of trading platforms when choosing investment platforms is the highest. Among them, 68.5% of people believe that the provision of virtual assets by financial institutions will increase their willingness to hold virtual assets, showing that the baby boomer generation is more trusting of traditional finance, and 82.9% of people hope that the regulation of virtual assets will be the same as that of financial institutions, tending to adopt a highly standardized level of regulation intensity.

● Deploying AI Technologies and Applications




With the launch of killer AI application based on generative AI in 2023, our industry has started deploying AI technologies and applications to explore more business opportunities and precisely meet customer needs. To manage the security risks of AI systems from design, development, deployment, operation, and maintenance, and to ensure customers can use related financial services with confidence, the bank refers to the “Guidelines for the Use of AI in the Financial Industry” issued by the FSC. We implement the four stages of the AI system lifecycle: “Planning and Design”, “Data Collection and Input”, “Model Building and Verification”, and “System Deployment and Monitoring”. Additionally, we follow the “Guidance for Secure AI Development” jointly published by the UK National Cyber Security Centre (NCSC) and eighteen other national cybersecurity agencies, adhering to six principles to balance technological innovation and cybersecurity governance:

- ❶ Develop AI governance and accountability mechanisms to establish relevant risk management mechanisms and clarify responsibilities.
- ❷ Emphasize fairness and human-centered values, and avoid unfairness caused by algorithms.
- ❸ Protect privacy and customer interests.
- ❹ Ensure system robustness and security.
- ❺ When using AI to interact with consumers, proper disclosure, transparency, and explainability should be implemented.
- ❻ Ensure that the AI development strategy and execution align with the bank’s principles of sustainable development.

Current AI Application Status of FEIB	
Category	Description
 Robo-Advisor	<ul style="list-style-type: none"> Combining AI, big data, algorithms and investment theory, we conduct A/B testing and performance tracking, dynamically adjusting to improve the quality of investment research team reports, while serving as a reference for client portfolio recommendations. In addition, by configuring investment portfolios based on customer data and rebalancing them according to market conditions through an AI system, recommendations can be made to cater to different customer needs. It is planned to launch “Robo-Advisor 2.0” in 2026, where human financial advisors and robo-advisory systems will serve high-net-worth clients and general clients respectively. This will develop an intelligent and innovative human-machine collaboration model, providing personalized financial advice, asset allocation diagnosis and reference, lowering the threshold of wealth management for small investors.
 Customer Experience Analysis Driven by Big Data	<ul style="list-style-type: none"> Design over 100 tags to mark customer behavior patterns, then use AI to predict each person’s product needs in different life cycles. At the same time, employ web crawling techniques to mine data to understand customers’ deep needs, thereby creating effortless and valued frictionless financial service scenarios and experiences for customers. Focusing on the driving force of technology on the development of credit card business, and integrating the GDA data synergy of Far Eastern Group, we target precise marketing to high-end retail customers, in order to increase the credit card transaction amount. With data analysis at its core, utilizing AI tools and big data to build an automated machine learning modeling platform, and incorporating external data, public opinion volume, and other factors, integrating customers’ digital footprints, seizing every opportunity to connect with customers, achieving omnichannel marketing. Bankee, a community bank, uses AI to analyze customer online browsing behavior, purchase records, and other data to provide personalized information on its app. In the future, it plans to launch a brand-new “AI intelligent customer service system” that can deeply understand customers’ voice commands and even directly guide them to the operation functions of the Bankee App, enhancing its digital services.
Introducing Digital Workforce Improving Service Operation Efficiency	<p>Bankee’s community banking team uses the “Eagle Eye Project” to identify suspicious transactions or accounts through an AI system, saving time for manual judgments and improving identification efficiency. Many colleagues also utilize generative AI to produce text, videos, designs, or write code, improving workflows and effectively enhancing execution performance.</p>

● **Optimized Automated Trading Platform**

In this regard, we aim to master core technologies and strengthen innovative financial technology applications. We will integrate channels, services, and products, allowing the bank to evolve into an integrated “intelligent services + lifestyle” platform. In addition to promoting the digitization of service processes, we will continue to optimize online account opening and transaction processes, resolve pain points in usage, and develop contactless, secure, and convenient financial services to provide customers with a superior digital experience. The diverse digital financial services we have built cover digital deposits in Taiwan dollars and foreign currencies, cross-border remittances, securities investment, and more. We also introduce innovative digital products and one-stop digital application processes to meet the financial needs of individuals, micro-enterprises, and small and medium-sized enterprises, helping to build an financial inclusion environment that can benefit people who were previously underserved due to socioeconomic conditions. In 2023, our service off-counter rate reached 95.2%, and digital acquisition rate reached 55.1%, both continuing to rise.

Digital Trading Platform	2023 Innovative Features	Description
 iApply	Online banking deposit customers handle credit line online signing	Customers holding digital deposits are now able to complete online contracts for personal loans and receive their contracts via email. Not only does it reduce operational manpower at the bank, but it also reduces the cost of sending paper documents.
	Online signing of debt consolidation loan	Allowing customers to apply for credit consolidation loan can be completed online by signing the contract, upgrading the customer experience.
 Internet Banking Mobile Banking App	Extension of application period for Trust Referral Consent Form	The online banking service has extended the online signing service hours for the “Trust Referral Consent Form” from 8:00 to 15:30 to 24:00, increasing the flexibility of usage time for customers.
	Online deletion of scheduled transfer account function	Through mobile banking with two-factor authentication, provide customers with a convenient way to manage designated transfer accounts
 Bankee App	<ul style="list-style-type: none"> ❶ Scan to Transfer ❷ Brief summary of three years of transaction records ❸ Quickly switch accounts ❹ Personalized Settings 	<p>Gathering feedback from nearly nine thousand users and ten testing events, the Bankee App has upgraded its system to provide a smoother financial service experience and added four major new features:</p> <ul style="list-style-type: none"> ❶ “Shake Money Speed” scan code for instant money transfer ❷ At your fingertips, three years of “detailed slippery records” ❸ “Quick Switch” account switching is fast and convenient ❹ “Personalized Settings” allows customers to customize settings according to their personal style