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Approval level	ESG Committee Resolution

iM Financial Group Anti-Corruption and Anti-Bribery Policy

Chapter 1. General Provisions

1 Purpose

The purpose of this Policy is to eradicate corruption and bribery, which are economic crimes that inflict tangible and intangible harm on iM Financial Group. It aims to effectively manage corruption risks and ensure transparent business operations by requiring all executives and employees to strictly comply with relevant domestic and international laws, regulations, and standards.

2 Scope of Application

This Policy applies to all executives and employees working at iM Financial Group and its affiliates (including the holding company and subsidiaries) globally. Furthermore, all external parties directly or indirectly associated with iM Financial Group (including customers, business partners, public institutions, etc.) shall respect and strive to adhere to the standards pursued by this Policy.

3 Definitions

The definitions of terms used in this Policy are as follows:

1. 'Corruption' encompasses bribery, extortion, and improper solicitation for illicit gains.
2. 'Bribery' refers to anything of value offered, promised, given, or received to obtain an undue advantage or influence. This includes not only the direct provision or receipt of products, cash, services, gifts, hospitality, donations, sponsorships, preferential treatment, or conveniences, but also the act of promising, offering, proposing, or authorizing them.
3. 'Gifts' refer to anything of value provided or received without paying fair market value, including cash, cash equivalents, products, services, discounts, and conveniences.
4. 'Stakeholders' refer to all individuals or entities that directly or indirectly influence or are influenced by the business operations, including executives, employees, customers, business partners, shareholders, as well as public officials, public institutions, agents, and consultants.

Chapter 2. Policies

4 Prevention of Corruption

To prevent corruption, iM Financial Group complies with relevant domestic laws such as the Improper Solicitation and Graft Act, internal regulations including the iM Financial Group Code of Ethics, Guidelines for Practicing the Code of Ethics for Executives and Employees, and Anti-Corruption and Compliance Management Policy, as well as local anti-bribery and anti-corruption laws when conducting business overseas.

5 Anti-Bribery

Any acts of offering, giving, receiving, promising, proposing, or authorizing illegal or unethical bribes in any form for undue advantages between internal employees, or between employees and stakeholders, are strictly prohibited.

6 Prevention of Improper Solicitation

Improper solicitation that compromises the fair execution of duties is strictly prohibited. This includes unfairly intervening in or influencing any business operations—such as personnel changes, contracts, awards, and audits—exchanging improper requests, exploiting superior business positioning to exchange favors, or arranging and soliciting unfair practices between internal employees or between employees and stakeholders.

7 Gifts and Hospitality

Offering or receiving gifts and hospitality that exceed modest and reasonable levels accepted by customary social norms between internal employees, or between employees and stakeholders, is prohibited.

8 Donations and Sponsorships

① To ensure that charitable donations and sponsorships do not serve as conduits for bribery or

corruption, all such contributions must be conducted fairly and objectively in compliance with relevant laws. They must be executed in strict adherence to the eligible recipients, criteria, organization, and procedures prescribed in relevant internal regulations, such as the Guidelines for Corporate Donations.

- ② In accordance with the Political Funds Act, which restricts political contributions by corporations (legal entities), financial contributions, donations, and sponsorships under the company's name to political parties and candidates are strictly prohibited, as they may act as a means of bribery and corruption.

Chapter 3. Operations & Implementation

9 Procedures for Handling Violations

- ① The company shall establish a system to monitor and manage corruption and bribery risks, and operate an independent whistleblowing/reporting mechanism to ensure that employees and stakeholders who become aware of violations of this Policy can report them seamlessly.
- ② When a violation is reported, response procedures such as investigation and review shall be conducted in accordance with relevant internal regulations. The results must be reported to the authorized decision-maker under internal guidelines, followed by subsequent remediation measures to restore damages.

10 Corrective and Disciplinary Actions

In the event of a violation of this Policy, corrective measures such as process improvements and special training, as well as disciplinary actions including dismissal, suspension, salary reduction, and reprimand, shall be implemented in accordance with relevant internal regulations.

11 Preventive Training

- ① To raise awareness regarding anti-corruption and anti-bribery, the company shall conduct training for all executives and employees at least once a year.
- ② The training shall promptly reflect changes in relevant laws, regulations, and internal policies to continuously enhance the compliance and ethical awareness of all executives and employees.