

信貸評級複評制度

第一條 為建設優秀的信貸評級文化，確保評級過程和評級結果的客觀性與公正性，制定本制度。

第二條 本制度所規定之複評系指針對受邀約評級項目，評審委員會確定受評對象信用等級，告知受評級實體後，受評級實體在規定的時限內就評級觀點和所確定的信用等級提出異議，公司對受評級實體之異議重新進行分析審定的行為。

第三條 複評程式的啟動需滿足以下條件：

(1) 信用等級確定後，主分析師應及時將評級結果告知受評級實體，受評級實體在接到通知後須在十個工作日之內提交書面的複評申請；

(2) 複評申請須就確定信用等級的評級觀點提出實質性的異議並提供充分、有效的補充材料，僅就信用等級提出異議之複評申請將不予受理；

(3) 複評申請的提出應在信用等級未正式公佈之前；

(4) 複評申請須經評審委員會主任審閱同意。

第四條 對每一個評級項目或課題，公司只接受一次複評申請，複評級別為最終信用級別。

第五條 複評申請不符合條件的，應由主分析師在三個工作日內給予正式的回函答復，說明不予受理的理由。

第六條 受評級實體所提交之複評申請受理後，主分析師則可以開始複評工作。

Rating Appeal Policy

1. This policy aims to build an excellent credit rating culture and ensure the objectivity and impartiality of the rating process and rating results.

2. In this policy, a credit rating appeal refers to a reevaluation action conducted for a solicited rating by the company after the rated entity raises objections, within a prespecified time period, on the assigned credit rating, which is determined and distributed by the Rating Committee.

3. The initiation of the appeal process must satisfy the following conditions:

(1) Once the credit rating is determined, the primary analyst shall notify the rated entity about the rating outcome timely. The rated entity shall submit the appeal application in written form within ten business days following the notification;

(2) The appeal application must be substantive objections about the credit rating opinions with sufficient and valid supporting materials. The appeal application will not be accepted if it is only an objection about the credit rating level.

(3) The appeal application shall be submitted before the credit rating is officially published.

(4) The appeal application must be approved by the Rating Committee chair.

4. The company only accepts one appeal application for each credit rating project. The appeal outcome is the final credit rating level.

5. If the appeal application does not satisfy the conditions, the primary analyst shall give a formal response within three business days to explain the reasons for rejection.

6. The primary analyst shall start the reevaluation once the company accepted the rated entity's appeal application.

- 第七條** 複評時，主分析師應就複評申請中所提異議作資料收集與調研，確保支持評級觀點之材料足夠全面充分。
- 第八條** 複評項目完成資料收集和分析後，應按照評級流程提議召開評審會進行複評評審。
- 第九條** 複評項目評審委員會議的召開應遵守公司評審委員會工作制度，不得因其複評性質而有例外。
- 第十條** 複評項目經評審委員會確定信用等級後，後續工作流程與一般評級項目無異，不得因其複評性質而有例外。
7. The primary analyst shall collect information and conduct research according to the objections specified in the appeal application to ensure that the supporting materials sufficiently support the rating opinions.
8. Once the information collection and analysis of the appealed project are complete, a Rating Committee meeting for reevaluation shall be held according to the rating process.
9. The Rating Committee meeting for reevaluation shall comply with the Rating Committee Policy. There is no exception for the appealed project.
10. After the Rating Committee determines the credit rating level of the appealed project, the subsequent process shall be the same as the process for general rating projects. There is no exception for the appealed project.