

Key Points of China CITIC Bank Credit Card Loan Collection Policy

I. Policy Objectives

To standardize the credit card loan collection practices of China CITIC Bank and control credit risks, the Credit Card Center of China CITIC Bank (hereinafter referred to as the "Card Center") formulated regulations such as the Administrative Measures for the Card Center's Collection Business in accordance with the requirements of superior institutions and the needs of business development. These regulations rigorously adhere to consumer rights protection and personal information protection regulations, ensuring all collection activities are conducted lawfully and in accordance with relevant policies.

II. Scope of Application

This policy applies primarily to credit card loan collection activities within China CITIC Bank.

III. Operational Mechanism

Guided by a people-centered development philosophy, the Card Center upholds the political and people-oriented responsibilities of financial services, prioritizing consumer protection and delivering a customer-centric service experience.

For loans approaching or already in delinquency, the Card Center employs differentiated collection and repayment reminder strategies based on customers' historical repayment behavior and risk profiles. These strategies include a variety of collection methods, such as SMS reminders, AI voice notifications, multimedia messaging, phone calls, written correspondence, in-person visits, reporting to authorities, and legal proceedings, ensuring a comprehensive and tailored approach to loan recovery.

IV. Consumer Rights Protection

The Card Center places high importance on protecting the rights of financial consumers during the credit card delinquency collection process. Any illegal or non-compliant collection practices are strictly prohibited. Adhering to a "customer-centric" service philosophy, the Card Center prioritizes customer needs and safeguards the legitimate rights and interests of financial consumers.

1. Proactive and Friendly Negotiation, Upholding Service Principles: Communication and negotiation are conducted in clear, understandable language, with careful attention to customer feedback. Reasonable solutions are tailored to assist

customers, embodying a compassionate approach to collection services.

2. Restricted Collection Hours, Enhanced Customer Experience: Collection activities are strictly regulated to ensure frequency remains within reasonable and necessary limits. The normal lives and personal privacy of customers are respected, avoiding unnecessary disturbances or inconveniences caused by excessive contact. This commitment to genuine service improvement fosters customer trust and satisfaction.

3. Standardizing Collection Practices, Building A Harmonious Environment: Collection activities are conducted in strict compliance with laws, regulations, and internal policies to prevent any illegal or non-compliant practices. Harassment or collection attempts directed at third parties unrelated to the debt are strictly prohibited. Continuous supervision and management of collection operations are enforced to ensure all activities are lawful and compliant, contributing to a safe, harmonious, and fair social environment.

4. Rigorous Risk Control, Ensuring Information Security: The Card Center strictly adheres to national regulations on personal information protection, processing personal data in accordance with the principles of legality, legitimacy, necessity,

and good faith. Necessary measures are implemented to mitigate risks and fully safeguard customers' rights to information security.

5. **Strengthening Institutional Governance, Enhancing Internal Controls:** The Card Center continuously improves the management of third-party collection agencies by clearly defining work requirements and operational standards for outsourced collection activities. Supervision, inspection, and performance evaluation of these agencies are strengthened, ensuring robust internal control mechanisms are in place for all partners.

6. **Enhancing Information Disclosure, Fulfilling Notification Obligations:** The Card Center strictly complies with the provisions of the Personal Information Protection Law and proactively discloses information regarding third-party collection agencies. It fulfills the bank's obligation to inform financial consumers, continuously improving the quality of information disclosure services.

V. Training Requirements

The Card Center conducts regular and ad hoc training sessions for post-loan management staff. By continuously enhancing the scope and depth of training programs, the Card Center aims to elevate employees' professional competence, job performance, compliance

awareness, and risk management capabilities, ensuring they are fully equipped with relevant knowledge and regulatory policies.