

China CITIC Bank Key Points of Personal Loan Collection Policy

I. Policy Objectives

For the purpose of standardizing the management of overdue payments for personal loans, China CITIC Bank has developed the measures for the management of loan recovery and its operational rules in accordance with the requirements of competent authorities and business needs, so as to strictly implement the administrative regulations on the protection of consumer financial information concerning personal loans and conduct the collection activities in a legal and compliant manner.

II. Applicable Scope

The personal loan collection policy is applicable to all types of personal loans offered by China CITIC Bank, including mortgage loans for home purchase, house mortgage loans, and credit loans, excluding credit cards.

III. Work Mechanism

China CITIC Bank is dedicated to serving the people, and is committed to providing customers with a warm and intimate service, for example, for loans that are about

to mature or approaching the repayment date, reminders such as SMS and phone calls will be provided based on the customer's situation and product type before the due date.

The personal loan collection is carried out by China CITIC Bank based on a multi-dimensional and standardized system, with various methods employed for diversified collections. Collection methods include self-collection and outsourced collection, which can be further categorized into SMS collection, AI voice collection, telephone collection, letter collection, and on-site collection. SMS, AI voice, and telephone collections are the primary methods in the early stages of delinquency. If the loan remains unpaid after a certain period, self-collection or outsourced collection will be carried out case by case.

IV. Protection of Consumer Rights

1. As the protection of consumer rights is a prerequisite for collection operations, China CITIC Bank firmly opposes the violent collection practices and strictly prohibits any collection from any third parties unrelated to the loan.

2. The collection activities shall be conducted within reasonable time frames and should not interfere with customers' normal learning, work, or daily life.

3. The collection shall be conducted in such a civilized manner in the whole process that the parties involved shall be respected for their legitimate rights and prevented from being insulted, intimidated, threatened or deceived.

4. The management of outsourced collection agencies shall be enhanced by clarification of the work requirements and operational standards for outsourced collection and regular supervision and inspection of such outsourced collection agencies.

V. Training Requirements

China CITIC Bank shall provide regular online and offline training at least once a year for employees responsible for operations after the loans are disbursed, which covers various aspects such as regulations and policies, system applications, and experience analysis. The employees are required to have a good understanding of relevant laws, regulations and internal policies.