

# **China CITIC Bank Key Points of Customer Information Security Management Policy**

China CITIC Bank has formulated and issued regulations such as the Measures of China CITIC Bank for Management of Customer Information Protection, Measures of China CITIC Bank for Management of Data Security, and Measures of China CITIC Bank for Management of Consumer Financial Information Protection in accordance with laws and regulations including the Law of the People's Republic of China on Personal Information Protection, Law of the People's Republic of China on the Protection of Consumer Rights and Interests, and Law of the People's Republic of China on Data Security, for the purposes of defining the requirements for the secure management of customer information, improving the mechanisms for protection and security management of customer information, effectively preventing the risk of customer information disclosure, and ensuring the comprehensive security of customer information.

## **I. Applicable Scope of Regulations**

The Measures of China CITIC Bank for Management of

Customer Information Protection, Measures of China CITIC Bank for Management of Data Security, and Measures of China CITIC Bank for Management of Consumer Financial Information Protection are applicable to both the Head Office of China CITIC Bank (including the Credit Card Center) and its domestic branches, encompassing personal and corporate customer information obtained, processed and stored by China CITIC Bank when provision of financial products and services or through other channels.

## **II. Main Contents of Regulations**

The relevant regulations regarding the management of customer information security clearly stipulate that the Board of Directors holds ultimate responsibility for the protection of customer information at China CITIC Bank, while the Board of Supervisors is responsible for overseeing the performance of the Board of Directors and senior management in fulfilling their duties in protection of customer information. Such regulations mandate adherence to the principles of legality, legitimacy, necessity and good faith in carrying out activities related to the processing of personal customer information, so as to effectively safeguard the customers' rights to control their personal

information. They explicitly outline the security requirements and control measures throughout the entire life cycle of customer information, which include collection, storage, use, processing, transmission, provision and disclosure. Moreover, the technical measures shall be implemented to ensure the authenticity, integrity and confidentiality of customer information, so as to prevent any unauthorized access by any third parties. Furthermore, the emergency handling and reporting procedures as well as management mechanisms for customer information incidents are developed to ensure the promptness and effectiveness of incident handling. Additionally, employees are required to conclude the confidentiality agreements or have confidentiality clauses incorporated into their employment contracts to guarantee their fulfillment of responsibilities and obligations in protecting customer information.

### **III. Implementation of Regulations**

China CITIC Bank strictly adheres to the relevant requirements for protection of customer information and consumer financial information, as well as data security management. Any employees who violate the relevant

provisions will be subject to disciplinary action or treatment in accordance with the Measures of China CITIC Bank for Handling of Employee Misconducts. Any employee whose misconduct is suspected to constitute a criminal offense will be referred to the disciplinary inspection and supervision authorities or judicial authorities in accordance with the law.