

Key Points of Personal Business and Customer Marketing Policy of Postal Savings Bank of China

I. General Provisions

To strengthen the management of personal customer marketing and promotional activities across the Bank, standardize, systematize, and professionalize related work, fully protect financial consumers' rights, and promote the healthy and sustainable development of business, the Policy is hereby formulated based on laws and regulations such as the Law on the Protection of Consumer Rights and Interests of the People's Republic of China, the Advertising Law of the People's Republic of China, the Guiding Opinions of the General Office of the State Council on Strengthening the Protection of Financial Consumers' Rights and Interests, the Guiding Opinions on Strengthening Consumer Protection System and Mechanism Construction by Banking and Insurance Institutions, the Implementation Measures for Financial Consumer Protection, the Notice on Further Regulating Financial Marketing and Publicity Activities, and the Interim Provisions on Regulating Promotional Activities, internal management requirements of the Bank, and the Bank's actual situation.

II. Basic Principles

The Bank's marketing and promotional activities for personal customers shall follow the following basic principles:

1. Legal compliance and strict consumer protection. The Bank shall comply with relevant national laws, regulations, and social norms, operate with honesty and integrity, ensure fair competition, and use rigorous and standardized marketing and promotional language and materials. The Bank shall not harm national interests or the public interest, nor promote beyond the business scope. Marketing and promotion shall not involve state secrets, work secrets, or commercial secrets. The Bank shall improve the whole-process management and control mechanism for marketing and promotion, address and resolve issues from the source of marketing, prevent marketing risks, protect consumers' legitimate rights and interests during marketing and promotional activities, and ensure business is conducted in line with regulations.
2. Customer-centric marketing. Marketing shall be centered around meeting customer needs and creating value for customers. It shall align with the public's aspirations for a better life, focus on customer experience and feedback, and protect personal privacy. The Bank shall always provide appropriate products and services to the right customers, streamline the customer journey, and ensure seamless and smooth marketing experiences at all stages.
3. Consistent powers and responsibilities, and sound mechanism. Following the principle that "whoever organizes marketing and promotional activities is responsible", "whoever owns the business is responsible", and "whoever manages the marketing personnel is responsible", the relevant institution shall assume primary responsibility for managing the marketing and promotional activities of the institution and its employees. The Bank shall establish and improve the marketing and promotional management mechanism for personal customers in each line and branch, and implement consumer protection requirements.

III. Scope of Application

The Policy applies to all levels of institutions and agency outlets of the Bank.

IV. Compliance Management Regulations for Marketing and Promotional Activities

1. Marketing and promotional activities at all levels of the institutions shall not involve the following:

- (1) Using or disguising the use of the national flag, national anthem, national emblem, military flag, military anthem, or military emblem of the People's Republic of China;
- (2) Using or disguising the use of the name or image of government authorities or their staff, or using the name or image of academic institutions, industry associations, professionals, or beneficiaries to recommend or certify;
- (3) Using terms like "national-level", "highest" or "best";
- (4) Damaging national dignity or interests, or disclosing state secrets;
- (5) Endangering social stability or harming public interest;
- (6) Endangering personal or property safety, or disclosing personal privacy;
- (7) Disturbing social order or violating social norms;
- (8) Containing content related to pornography, gambling, superstition, violence, or terrorism;
- (9) Containing content that discriminates based on ethnicity, race, religion, or gender;
- (10) Harming environmental, natural resource, or cultural heritage protection;
- (11) Containing content that harms the physical or mental health of minors and the disabled.

2. Institutions shall not engage in fraudulent or misleading marketing and promotion of financial products or services, including:

- (1) Quoting untrue or inaccurate data and materials;
- (2) Concealing restrictions or conditions;
- (3) Falsely or exaggerating past performance;
- (4) Making guarantees about the future effects, returns, or other aspects of asset management products, or explicitly or implicitly guaranteeing principal protection, risk-free, or guaranteed returns;
- (5) Using deceptive tactics such as shifting concepts, improper analogies, or omitting assumptions.

3. Institutions shall not conduct marketing and promotional activities that harm fair competition, including:

- (1) Maliciously defaming competitors or damaging industry reputation through fabricating or spreading false facts;
- (2) Using improper comparisons, rankings, or other methods for marketing and promotion;
- (3) Using or misusing trademarks, logos, brochures, images, fronts, and contents that could confuse financial consumers, including materials that infringe on intellectual

property or violate advertising laws.

4. Institutions shall not misuse government credibility for marketing and promotion, including:

(1) Using the review or filing procedures of the State Council's financial management departments or local financial regulatory authorities for financial products or services to mislead consumers into believing that the State Council's financial management departments or local financial regulatory authorities guarantee the financial product or financial service, and shall provide a means of querying information related to the product or service;

(2) Promoting or advertising financial products or services that have not been approved or filed with the State Council's financial management departments or local financial regulatory authorities.

5. Institutions shall not violate consumers' right to be informed, including:

(1) Matters that restrict the rights of financial consumers and increase their obligations shall be explained using special identifiers such as text, symbols, fonts, and colors that are sufficient to attract the attention of financial consumers;

(2) If marketing and promotional activities through video or audio, the warning and disclaimer information shall be disclosed in a manner that is easy for consumers to notice and understand.

6. Institutions shall not use the Internet for improper marketing and promotion, including:

(1) Advertisements published or sent via the Internet shall be identifiable and clearly marked as "Ad" so that consumers can distinguish them as advertisements;

(2) When conducting marketing and promotional activities via the Internet, relevant institutions shall not interfere with others' normal use of the Internet and mobile devices, nor provide or utilize applications, hardware, etc. to restrict others' legitimate business operations through advertising, thereby interfering with financial consumers' freedom of choice;

(3) Pop-up ads shall have a visible close button to ensure one-click closure;

(4) Marketing personnel shall not post or forward marketing and promotion information not approved by the authorized approver of relevant financial products or services.

7. Institutions shall not send marketing and promotion messages to financial consumers in violation of regulations, including:

(1) Without the consent or request of financial consumers, financial marketing information shall not be sent to their residences, vehicles, communication devices, etc., nor shall financial marketing and promotion information be sent to them in electronic form;

(2) If sending marketing and promotion messages electronically, institutions shall identify the sender and provide a way for recipients to opt out of further communications.

8. Institutions shall not conduct marketing and promotional activities in primary and secondary schools or kindergartens, nor shall they use primary and secondary school students' and kindergarten children's textbooks, teaching aids, exercise books,

stationery, teaching equipment, school uniforms, school buses, etc. to publish or indirectly publish marketing and promotional advertisements.

9. Institutions shall not stipulate that the Bank has sole or final interpretation rights when conducting marketing and promotional activities. No standard terms and conditions that restrict or exclude the legitimate rights of financial consumers, or unreasonable terms and conditions that use technical means to force transactions, shall be included.

10. Institutions shall not engage in financial marketing and promotional activities that violate laws and regulations or other illegal activities as determined by the financial management departments of the State Council.

The Key Points shall be interpreted and revised by Postal Savings Bank of China.