

附件

厦门国际银行个人银行账户管理协议

为保证合法、规范使用个人银行结算账户，开户申请人（下称“甲方”）与厦门国际银行股份有限公司（下称“乙方”）在平等自愿的基础上，根据中国人民银行《人民币银行结算账户管理办法》、《关于改进个人银行账户服务 加强账户管理的通知》（银发〔2015〕392号）、《关于加强支付结算管理 防范电信网络新型违法犯罪有关事项的通知》（银发〔2016〕261号）、《关于落实个人银行账户分类管理制度的通知》（银发〔2016〕302号）等相关法律法规、规章和规范性文件规定签订本协议并共同遵守。

第一条 根据中国人民银行有关个人银行结算账户分类管理的规定，本协议所称个人银行人民币结算账户（不包括信用卡）划分为三类，即 I 类银行账户、II 类银行账户和 III 类银行账户（以下分别简称 I 类户、II 类户和 III 类户）。

I 类银行账户：乙方通过 I 类银行账户为甲方提供存款、购买投资理财产品等金融产品、转账、消费和缴费支付、存取现金等服务。

II 类银行账户：乙方通过 II 类银行账户为甲方提供存款、购买投资理财产品等金融产品、限定金额的消费和缴费支付、限额向非绑定账户转出资金等服务。经柜面、自助设备加以乙方工作人员现场面对面确认身份的，可以办理存取现金、非绑定账户资金转入业务，可以配发银行卡实体卡片。

III 类银行账户：乙方通过 III 类银行账户为甲方提供限定金额的消费和缴费支付、限额向非绑定账户转出资金、申请小额消费贷款资金并通过该 III 类户还款等服务。经线上电子渠道（以下简称“电子渠道”）开立账户的，甲方应从同名的 I 类银行账户向 III 类银行账户转入任意金额的方式激活账户。经柜面、自助设备加以乙方工作人员现场面对面确认身份的，可以办理非绑定账户资金转入业务。甲方在乙方开立的任一 III 类银行账户任一时点账户余额不得超过人民币 2000 元。

绑定账户。绑定账户是指甲方通过电子渠道开立 II 类银行账户和 III 类银行账户时，甲方提供本人在乙方或其他银行开立的同名 I 类银行账户或信用卡账户，作为核验甲方身份信息的手段之一，确认绑定账户的所有人为甲方本人。

第二条 甲方申请在乙方开立个人银行结算账户，需向乙方提交相应的证明文件，并接受乙方审核。甲方同意按照乙方要求提供有关客户身份信息（如国籍、

职业、住所地或者工作单位地址、联系方式、税收居民身份信息等)，甲方承诺所提供的开户资料、信息真实、合法、有效。如有伪造、欺诈，需承担相应法律责任。

第三条 甲方可以凭有效身份证件通过柜面开立 I、II、III 类户。甲方经乙方的自助机具开立 I 类户的，需经乙方工作人员现场面对面审核身份。

第四条 甲方自愿选择在乙方开立人民币个人银行结算账户，或自愿将本人已经开立的人民币活期储蓄账户转为个人银行结算账户。乙方同意为甲方开立个人银行结算账户，并为甲方提供个人银行结算账户服务。

第五条 甲方授权乙方可以按照中国境内法律法规的要求或我国政府签署的国际协议、或出于为甲方提供产品和服务或保障甲方账户和交易安全等目的，收集、存储、使用、加工、传输、提供甲方的个人信息。甲方个人信息是指甲方以电子或者其他方式记录的能够单独或者与其他信息结合识别特定自然人的各种信息，包括自然人的姓名、出生日期、身份证件号码、生物识别信息、住址、电话号码、电子邮箱等。甲方授权乙方可以在开展异常账户和可疑交易监测时，可以收集异常客户互联网协议地址、网卡地址、支付受理终端信息等必要的交易信息、设备位置信息。在遵守《民法典》《个人信息保护法》《中国人民银行关于银行业金融机构做好个人金融信息保护工作的通知》《中国人民银行金融消费者权益保护实施办法》《银行保险机构消费者权益保护管理办法》等法律法规的情况下，乙方可以向其提供个人信息的机构包括国家有权机关、监管机构、金融机构，或与乙方有直接合作关系且该合作与本协议下甲方个人存款业务及账户管理服务相关的乙方集团旗下成员（包括但不限于乙方境内外全资子公司、控股子公司等）、乙方的服务机构、代理人、外包作业机构、联名卡合作机构等。

甲方了解并知悉乙方获取其个人信息主要用于甲方账户及交易风险管理、反电信网络诈骗、反洗钱及反恐怖融资风险管理、身份识别、客户分类、提供产品或服务。乙方作为甲方个人信息的保管者，按照监管规定的期限保存甲方的个人信息，并采取技术措施和其他必要措施，确保乙方收集、存储的甲方个人信息的安全，防止信息泄露、篡改、丢失。当乙方确认甲方个人信息发生泄露、毁损、丢失时，乙方应当立即采取补救措施；信息泄露、毁损、丢失可能危及甲方人身、财产安全的，应当立即向乙方所在地的中国人民银行分支机构报告并告知甲方；信息泄露、毁损、丢失可能对甲方产生其他不利影响的，

应当及时告知甲方,并在 72 小时以内报告乙方住所地的中国人民银行分支机构。

甲方了解并知悉,除乙方以外的第三方机构(国家有权机关、监管机构除外)因上述授权而获取甲方的个人信息,乙方承诺将通过签署法律协议等方式,要求接收乙方披露资料的第三方机构对甲方资料承担保密义务,并承诺除法律法规规定或本协议约定的情形外,未经甲方许可,不会向第三方公开、透露甲方的个人信息。

第六条 甲方授权乙方可将其金融信息用于营销、用户体验改进或者市场调查等用途,乙方为甲方提供产品和服务过程中可能通过甲方的手机银行、微信银行、网上银行等渠道访问甲方的通知功能,提供营销活动通知、商业性电子信息或甲方可能感兴趣的广告;或者通过乙方短信平台的推送功能向甲方的手机号码发送营销短信。

如甲方不同意上述授权,可拨打 956085 客服热线。无论甲方是否同意上述授权,乙方将继续提供金融产品或者服务,并不会影响向甲方发送风险提示、服务状态通知、业务办理进度、还款提示等提醒信息。

如甲方不希望接收此类信息,甲方可对乙方通过手机银行、微信银行、网上银行等渠道发送的上述推送信息选择不允许访问、对乙方通过短信平台推送的营销短信回复“TD”进行退订。

第七条 甲方申请在乙方开立人民币个人银行结算账户,同意并授权乙方按照中国境内法律法规的要求采集及保存甲方开户现场影像、身份证件照作为申请人生物特征识别标准照片,同意并授权乙方通过人民银行、公安部及其下属研究所等依法设立的外部机构获取甲方的人像照片作为甲方生物特征识别标准照片,或直接使用上述机构提供的人脸比对服务,用于甲方后续在乙方自助渠道、营业网点使用金融产品和服务过程中进行人脸识别比对和身份核实,以便辅助及增强乙针对甲方的身份验证,保护甲方账户资金安全,为甲方提供更优质的产品和服务。

第八条 甲方通过电子渠道非面对面开立 II 类户,应当绑定本人 I 类户或者信用卡账户,验证的信息应当至少包括乙方姓名、居民身份证号码、手机号码、绑定账户账号(卡号)、绑定账户是否为 I 类户或者信用卡账户等 5 个要素。

甲方通过电子渠道非面对面开立 III 类户,应当绑定本人账户,验证的信息应当至少包括乙方姓名、居民身份证号码、手机号码、绑定账户账号(卡号)等 4 个要素。

甲方通过电子渠道非面对面开立Ⅱ、Ⅲ类户时，承诺登记验证的手机号码与绑定账户使用的手机号码保持一致，并只能持居民身份证办理。

第九条 甲方在乙方只能开立一个Ⅰ类户，已开立Ⅰ类户，再新开户的，可开立Ⅱ类户或Ⅲ类户。甲方于2016年11月30日前在乙方开立多个Ⅰ类户的，甲方同意按要求向乙方说明其开户合理性。对于无法核实开户合理性的，甲方同意撤销或归并个人银行结算账户，或采取降低账户类别等措施。乙方在甲方开立Ⅱ类户、Ⅲ类户的数量原则上分别不得超过5个。

第十条 有下列情形之一的，乙方有权拒绝为甲方开立个人银行结算账户：

1. 对甲方身份信息存在疑义，要求出示辅助证件，甲方拒绝出示的。
2. 组织他人同时或者分批开立账户的。
3. 有明显理由怀疑开立账户从事违法犯罪活动的。
4. 法律法规、规章及规范性文件规定的其他情形。

第十一条 为保障甲方账户资金安全，甲方同意乙方根据法律法规、监管部门及自身风险管理的要求，对Ⅱ、Ⅲ类户的转账、存取现金等业务设置及调整限额。

Ⅱ类户非绑定账户转入资金、存入现金日累计限额合计为1万元，年累计限额合计为20万元；消费和缴费、向非绑定账户转出资金、取出现金日累计限额合计为1万元，年累计限额合计为20万元（发放贷款和贷款资金归还不受转账限额规定）。

Ⅲ类户账户任一时点账户余额不得超过2000元，乙方通过电子渠道非面对面的方式为甲方新开立的Ⅲ类户，通过绑定账户转入资金验证通过后，可以接收甲方非绑定账户小额转入资金；消费和缴费支付、非绑定账户资金转出等出金日累计限额合计为2000元，年累计限额合计为5万元。非绑定账户资金转入日累计限额为5000元，年累计限额为10万元。发放贷款和贷款资金归还，应当遵守Ⅲ类户余额限制规定，但贷款资金归还不受转出金限额控制。

当甲方在乙方所有Ⅲ类户资金双边收付金额累计达到5万元（含）以上时，甲方承诺应在7日内向乙方提供有效身份证件，乙方有权留存身份证件复印件、影印件或影像，登记甲方的职业、住所地或者工作单位地址、证件有效期等其他身份基本信息。甲方在7日内未按要求提供有效身份证件、登记身份基本信息的，乙方有权中止甲方名下所有Ⅲ类户的所有业务。

第十二条 甲方申请开通非柜面转账业务的，乙方与甲方另行签署协议约定

非柜面渠道向非同名银行账户和支付账户转账的日累计限额、笔数和年累计限额等，超出限额和笔数的，甲方应当到柜面办理。

第十三条 甲方同意在使用个人银行结算账户办理个人转账收付和大额现金存取时遵守人民币银行结算账户的有关管理规定。甲方在乙方开立个人银行结算账户，同意遵守乙方对外公布的不动户、零余额账户的有关规定。

第十四条 对于预留密码的账户，凡使用正确密码进行的交易均视为甲方本人行为，甲方应妥善保管存款介质、密码、本人有效身份证件及有关业务凭证等，因甲方保管不善造成的损失由甲方自行承担。

第十五条 甲方可以将将在支付机构开立的支付账户绑定本人同名II、III类银行账户使用。非面对面开立的II、III类户向本人同名支付账户充值的，充值资金可提回II、III类户，但提现金额不得超过该II、III类户向支付账户的原充值金额。除充值资金提回外，支付账户不得向II、III类户入金，但允许非绑定账户入金的II、III类户除外。

第十六条 对开户之日起6个月内无交易记录的个人银行结算账户，甲方同意乙方暂停其非柜面业务，待乙方重新核实甲方身份后，可以恢复其业务。（交易记录是指甲方主动发起的资金类交易。甲方柜面签约银行产品视同为有交易记录，账户查询、银行计息、扣除账户年费等不作为交易记录。非柜面业务是指由甲方通过非柜面渠道主动发起的动账业务，下同。）

第十七条 甲方承诺不利用乙方开立个人银行结算账户进行偷逃税款、逃废债务、套取现金、洗钱、涉恐及其他违法犯罪活动。

第十八条 甲方同意乙方认定甲方个人银行结算账户及其资金划转具有洗钱活动等相关可疑交易特征的（包括但不限于集中转入分散转出等情形），乙方将与甲方核实交易情况；经核实后仍然认定甲方可疑、个人银行结算账户可疑或无法联系上甲方的，甲方同意乙方可对该账户采取核实交易情况、重新核验身份、止付、暂停该账户非柜面业务、延迟支付结算、限制或中止有关业务、终止业务关系等防范措施。

第十九条 甲方承诺不出租、出借、出售在乙方开立的个人银行结算账户，不得利用在乙方开立的个人银行结算账户套取银行信用。甲方在个人银行结算账户的使用过程中未执行有关法律规定，因实施电信网络诈骗及其关联犯罪、擅自出租、出借、出售、购买结算账户或者虚构代理关系开户等，被经设区的市级以上公安机关认定为联合惩戒对象，乙方有权按照公安机关出具的惩戒对

象相关信息要求对甲方采取惩戒措施（实施电信网络诈骗及其关联犯罪被追究刑事责任的，乙方有权3年内暂停甲方账户非柜面业务；经设区的市级以上公安机关认定的，乙方有权2年内暂停甲方账户非柜面业务；惩戒期限内被多次惩戒的，乙方有权累计惩戒期限，最多5年。其中，与乙方既有协议约定的代扣代缴税款、社保、水电煤气费等基本生活保障的款项不纳入暂停非柜面业务的范畴）。

第二十条 甲方承诺不冒用他人身份开立个人银行结算账户。乙方发现个人银行结算账户为假名或冒名开户的，将立即停止该账户的使用，并可经被冒用人同意后予以销户，账户内资金纳入乙方久悬未取专户核算。

第二十一条 甲方同意，对于经设区的市级及以上公安机关认定“涉案账户”名单的个人银行结算账户，乙方有权中止该账户所有业务。

甲方为上述涉案账户开户人，乙方通知甲方重新核实身份的，如甲方未在3日内向乙方重新核实身份，甲方同意乙方对其名下其他银行账户采取暂停非柜面业务、调整非柜面限额等账户管控措施。

第二十二条 甲方同意，甲方账户如同时满足以下条件，乙方可对该账户持续开展限制借贷记控制措施：

- （一）连续三年以上（含）未发生存取现、转账等交易¹；
- （二）在乙方无个人贷款还款、小额定期借记等签约关系。

第二十三条 甲方同意，甲方账户如满足以下条件之一，乙方在履行必要的通知义务后可对该账户持续开展销户清理措施：

- （一）连续五年以上（含）未发生存取现、转账等交易，账户余额为零，且无个人贷款还款、小额定期借记等签约关系。
- （二）满足监管规定或银行风险管控的其他非活跃账户清理标准。

第二十四条 甲方可以通过柜面或者电子渠道办理II、III类户变更业务。通过电子渠道非面对面办理II、III类户的姓名、居民身份证号码、手机号码、绑定账户变更业务时，甲方同意按照乙方新开户要求重新验证信息，并配合乙方核实个人变更信息的真实意愿。

第二十五条 甲方通过电子渠道非面对面办理II、III类户姓名、居民身份证号码变更，且绑定账户为他行账户的，甲方同意应先将II类户所有投资理财等金融产品赎回、提前支取定期存款，将II、III类户资金全部转回绑定账户后再予以

¹ 指未发生资金收付活动（不包括银行计息入账），下同。

变更。

第二十六条 甲方承诺在乙方留存的联系电话号码应与个人身份证件号码一一对应关系。如甲方无法证明多人使用同一联系电话号码的合理性，或者通过甲方留存的联系电话无法联系上甲方核实相关情况的，甲方同意乙方对相关银行账户暂停非柜面业务。

第二十七条 甲方的联系方式、手机号码以及住所地或者工作单位地址等信息发生变更，甲方承诺及时通知乙方进行更新。甲方有效身份证件及身份证明文件的有效期限届满，如无法按乙方要求及时更新，乙方有权对甲方相关银行账户中止服务。

第二十八条 甲方撤销在乙方开立的个人银行结算账户，必须与乙方核对该账户存款余额，乙方核对无误后可办理销户手续。

第二十九条 甲方可通过柜面或者电子渠道办理 I、II、III 类户销户业务。甲方通过电子渠道非面对面为个人办理 I 类户销户时，应完成该 I 类户归属借记卡下个人外币存款账户（如有）中外汇余额转出、理财产品、结构性存款、大额存单等（如有）结清、委托代扣等第三方业务关系（如有）解绑及变更后再办理销户。甲方通过电子渠道非面对面办理 II、III 类户销户时，绑定账户已销户的，甲方同意按照乙方新开立账户要求重新验证个人身份信息后绑定新的账户，将 II、III 类户资金转回新绑定账户后再办理销户。

第三十条 因甲方违规使用个人银行结算账户导致的损失由甲方承担，给乙方造成损害的，甲方承担相应法律责任。

第三十一条 甲方须定期与乙方核对账务，乙方须配合甲方提供个人银行结算账户对账服务。

第三十二条 乙方应依法为甲方在乙方开立的个人银行结算账户的存款和有关资料保密。除国家法律另有规定外，乙方有权拒绝任何单位或个人查询。

第三十三条 甲方同意按乙方有关规定办理支付结算业务，并支付个人结算、活期存款小额账户管理等服务费。具体收费项目和收费标准以乙方网站公布或公告为准。

第三十四条 甲方在乙方开立、使用和撤销个人银行结算账户应遵守《人民币银行结算账户管理办法》及相关法律、法规的规定。甲方使用在乙方开立的个人银行结算账户办理各项业务时，还应遵守乙方公布的相关制度规定。

第三十五条 如法律法规或监管部门对个人银行结算账户出台新的规定，本

协议内容将依法作出相应调整。

变更后的协议将在乙方网站进行公告。公告期内，甲方可以选择是否继续使用个人银行结算账户，甲方如不同意有关变更，可按照规定进行销户，继续使用个人银行结算账户的，视为甲方同意有关变更，公告期满即为生效。

本协议生效后施行的法律法规和监管规章的有关规定与本协议内容冲突的，以有关法律法规和监管规章规定为准。

第三十六条 甲方对乙方账户服务如有疑问、建议或意见，可拨打乙方服务热线电话“956085”、使用乙方网站公布的指定联系方式或到乙方各营业网点咨询。

第三十七条 本协议于甲方在乙方开立的个人银行结算账户存续期间有效。甲方依本协议在乙方开立的个人银行结算账户正式销户之日起，本协议自动终止。

甲方签章：

乙方（银行盖章）：

年 月 日

年 月 日

Xiamen International Bank Personal Bank Account

Management Agreement

To ensure legitimate and proper use of personal bank settlement accounts, the account applicant (hereinafter referred to as the **Applicant**) sign this agreement with Xiamen International Bank Co.,Ltd. (hereinafter referred to as the **Bank**) on equal and voluntary basis, and in accordance with related laws, rules, regulations and normative documents, including the People's Bank of China's "*Management Measures for RMB Bank Settlement Accounts*", "*Notice on Improving Personal Bank Account Services and Strengthening Account Management*"(Yin Fa (2015) No.392), the"*Notice on Strengthening Payment and Settlement Management, and Preventing New Types of Crimes in Telecommunication Network*"(Yin Fa (2016) No.261), and the "*Notice on Implementing Personal Bank Account Classification Management System*"(Yin Fa (2016) No.302),etc. Both parties shall abide by provisions of this agreement.

1. According to the provisions of the People's Bank of China on classification management of personal bank account settlement accounts, the RMB personal bank settlement accounts (excluding credit cards) mentioned in this Agreement are divided into three categories, namely Type I bank account, Type II bank account and Type III bank account (hereinafter referred to as Type I account, Type II account and Type III account respectively).

Type I bank account: The Bank shall provide the Applicant with services including deposit, purchase of investment and wealth management financial products, transfer, consumption and fee payment, cash deposit and withdrawal through Type I bank account.

Type II bank account: The Bank shall provide the Applicant with services including deposit, purchase of investment and wealth management financial products, limited-amount consumption and fee payment, limited-amount transfer to unbound accounts,etc. After confirming identity on-site face-to-face by the Bank's staff at the counter or through self-service equipment, the Applicant can deposit or withdrawal cash, transfer funds from unbound account, and apply for bank entity cards.

Type III bank account: The Bank shall provide the Applicant with services including limited-amount consumption and fee payment, limited-amount transfer to unbound account, application for small-amount consumer loan funds and repayment through the Type III account, etc. If the account is opened through online electronic channel (hereinafter referred to as the "electronic channel"), the Applicant shall activate the account by transferring any amount from the same-name Type I bank account to the Type III bank account. After confirming

identity on-site face-to-face by the Bank's staff at the counter or through self-service equipment, the Applicant can transfer funds from unbound account, and the balance of any Type III bank account opened by the Applicant in the Bank shall not exceed RMB 2000 yuan at any point of time.

Binding account means when the Applicant opens Type II bank account and Type III bank account through electronic channels, the Applicant provides the same-name Type I bank account or credit card account opened by the Applicant or other banks as one of the means to verify the Applicant's identity and confirm that the owner of the bound account is the Applicant himself.

2. When applying to open personal bank settlement account with the Bank, the Applicant shall submit relevant supporting documents, which shall be verified by the Bank. The Applicant agrees to provide relevant customer identity information (such as nationality, occupation, residence or work address, contact number, tax resident identity information, etc.) as required by the Bank, and commits that the account opening materials and information provided are authentic, legal and effective. In case of forgery or fraud, the Applicant shall bear corresponding legal liabilities.
3. The Applicant may open Type I, II or III accounts at the counter with valid identification documents. The Applicant who opens Type I account through self-service machines of the Bank shall be subject to on-site face-to-face identity verification by the Bank's staff.
4. The Applicant opens RMB personal bank settlement account with the Bank or convert the RMB current savings account already opened by themselves into a personal bank settlement account voluntarily. The Bank agrees to open RMB personal bank settlement account for the Applicant and provide the Applicant with personal bank settlement account services.
5. **The Applicant authorizes the Bank to collect, store, use, process, transmit and provide the Applicant's personal information in accordance with requirements of domestic laws and regulations of China or international agreements signed by the Chinese government, or for the purpose of providing products and services to the Applicant, as well as ensuring the security of the Applicant's accounts and transactions. The Applicant's personal information refers to various information recorded by electronic or other means that can identify a specific natural person individually or in combination with other information, which consists natural person's name, date of birth, ID card number, biometric information, address, phone number, email address etc. The Applicant authorizes the Bank to collect necessary transaction and equipment location information, such as**

abnormal customer internet protocol addresses, media access control addresses or Point of Sale (POS) terminals etc., when conducting monitoring on abnormal accounts and suspicious transactions. In compliance with laws and regulations such as "*Civil Code*", "*Personal Information Protection Law*", "*Notice of People's Bank of China (PBOC) on Personal Financial Information Protection by Banking Financial Institutions*", "*Implementation Measures for Protecting Consumers' Rights and Interests in Banking and Insurance Institutions*" etc., the Bank may provide personal information to institutions including competent national authorities, regulatory agencies, financial institutions authorized by PBOC , direct cooperative partners related to deposit business and account management services under this agreement within the Bank group members (including but not limited to wholly-owned subsidiaries at home and abroad, holding subsidiaries etc.), service providers, agents, outsourcing entities, and co-branded card cooperation organizations.

The Applicant understands that the Bank mainly uses its personal information for account and transaction risk management, anti-telecommunication network fraud, anti-money laundering and counter-terrorist financing risk management, identity verification, customer classification, provision of products or services etc. The Bank, as custodian of the Applicant's personal information, retains it for specified period according to regulatory provisions, and takes technical measures and other necessary steps to ensure secure collection and storage of the Applicant's information, as well as prevent leakage, tampering and loss. If any breach, damage or loss occurs with respect to the Applicant's personal information, immediate remedial action should be taken by the Bank. If any breach, damage or loss regarding the Applicant's personal information would create potential threat towards life and property, the Bank should immediately report to PBOC branch where the Bank locates and notify the Applicant. If any breach, damage or loss regarding the Applicant's personal information would impose other adverse effects on themselves, the Bank shall inform the Applicant promptly, and report to PBOC branch where the Bank locates within 72 hours.

The Applicant acknowledges and understands that any third party other than the Bank (except state competent authorities and regulatory agencies) obtains the Applicant's personal information due to the above-mentioned authorization, and the Bank commits to require the third party receiving the information disclosed by the Bank to keep the Applicant's information confidential by signing legal agreements or other means, except as stipulated by laws and regulations or agreed herein. Without the Applicant's permission, the Bank will not disclose or reveal the Applicant's personal information to any third party.

6. **The Applicant authorizes the Bank to utilize its financial information for marketing, user experience improvement, and market research purposes. In the course of providing products and services to the Applicant, the Bank may access the Applicant's notification function through channels such as mobile banking, WeChat banking, and online banking etc., in order to provide notifications for marketing activities, commercial electronic information or advertisements that the Applicant may be interested in. Additionally, the Bank may send marketing messages to the Applicant's mobile phone number through the push function of the Bank's SMS platform.**

If the Applicant does not agree to the above authorization, it may call the customer service hotline at 956085. Regardless of whether the Applicant agrees to the above authorization or not, the Bank will continue providing financial products or services to the Applicant, and it will not affect reminding information such as risk alerts, service status notification, business processing progress and repayment reminder sent to the Applicant.

If the Applicant prefers not receiving such information, they can choose disallowing access via channels such as mobile banking, WeChat banking and online banking for push notifications sent by the Bank, and reply "TD" on any received marketing SMS sent by the Bank through SMS platform.

7. **When applying for opening a personal RMB bank settlement account, the Applicant agrees and authorizes the Bank to collect and store images captured during account opening process along with ID card photos as standard biometric identification pictures according to domestic laws and regulations within China. Additionally, the Applicant agrees and authorizes the Bank to obtain portrait photos as standard biometric identification pictures for subsequent facial recognition comparison processes from external institutions, established lawfully by People's Bank of China (PBOC), Ministry of Public Security , as well as its affiliated research institutes. The above mentioned function can also be used for subsequent face recognition comparison and identity verification when the Applicant uses financial products and services through the Bank's self-service channels and branches, which assists and enhances identity verification, ensure fund security, and offer better quality products and services.**
8. **The Applicant shall bind their own Type I account or credit card account when opening Type II account non-face-to-face through electronic channels, of which the verified information should at least comprise 5 elements, including the Applicant's name, resident identification number, mobile phone number, bound account number (card number), and whether the bound account is Type I account or credit card account.**

The Applicant shall bind their own account when opening Type III account non-face-to-face through electronic channels, of which the verified information should at least comprise 4 elements, including the Applicant's name, resident identification number, mobile phone number, and bound account number (card number).

The Applicant commits that the mobile phone number registered for verification is the same as the one used for the bound account, and can only be processed with resident identity card when opening Type II and Type III account non-face-to-face.

9. The Applicant can only open one Type I account at the Bank. If a Type I account has already been opened, then the Applicant may open a Type II or Type III account. For any multiple Type I accounts opened by the Applicant at the Bank before November 30, 2016, the Applicant agrees to justify to the Bank regarding the legitimacy of opening these accounts as required. In cases where the legitimacy of opening multiple accounts cannot be verified, the Applicant agrees to cancel or merge their personal bank settlement accounts or take measures such as downgrading account type. In principle, the total amount of Type II or Type III accounts opened in the Bank by the Applicant should not be more than five respectively.
10. In the following circumstances, the Bank is entitled to refuse to open a personal bank settlement account for the Applicant:
 - 10.1 There are doubts about the Applicant's identity information, and request for additional identification is refused by the Applicant.
 - 10.2 Organizing others to open accounts simultaneously or in batches.
 - 10.3 It is evident to suspect that the account opening is related to illegal activities or crimes.
 - 10.4 Other circumstances as stipulated by laws, regulations, rules, and normative documents.
11. To ensure the security of the Applicant's account funds, the Applicant agrees that the Bank will set and adjust transaction limits for Type II, III accounts transfers and cash withdrawals according to legal requirements, regulatory authorities and its own risk management requirements.

The daily cumulative limit for non-bound account transfers into and cash deposit into Type II account totals RMB 10,000 yuan, with annual cumulative limit of RMB 200,000 yuan. The daily cumulative limit for consumption, payments, transferring funds to non-bound accounts, and cash withdrawals is RMB 10,000

yuan, with an annual cumulative limit of RMB 200,000 yuan (loan disbursements and repayments are not subject to the transfer limits).

The balance of Type III accounts must not exceed RMB 20,000 yuan at any given time point. The Applicant opens Type III account non-face-to-face through electronic channels, which can receive small amounts of non-bound account fund transfers after bound account fund transfer verification process. The daily cumulative limit for consumption and fee payments, and transferring funds out from non-bound accounts totals RMB 2000 yuan, with an annual cumulative limit totaling RMB 50,000 yuan. The daily cumulative limit of non-bound account fund transfers totals RMB 5000 yuan, with an annual cumulative limit totaling RMB 100,000 yuan. Loan disbursements and repayments should comply with balance restrictions applicable to Type III accounts, yet loan repayments are not subject to withdrawal limits control.

If the cumulative payments and receipt amount of the Applicant's Type III accounts with the Bank is more than RMB 50,000 yuan (inclusive), the Applicant shall provide valid identification documents to the Bank within 7 days. The Bank is entitled to retain copies, fax copies or image of the identification documents, and register the Applicant's occupation, residence or work address, certificate expiration date, and other relevant identity information. The Bank is entitled to suspend all business of all the Applicant's Type III accounts if the Applicant fail to perform the above-mentioned measures.

12. In the case of applying for non-counter transfers, the Bank will separately sign an agreement with the Applicant to stipulate the daily and annual cumulative limits, as well as the number of transactions for non-counter channel transfers to accounts with different names and payment accounts. If these limits are exceeded, the Applicant must conduct the transaction at the counter.
13. The Applicant agrees to comply with relevant management regulations when using personal bank settlement account for individual fund transfers and large-amount cash deposits or withdrawals in accordance with RMB bank settlement account regulations. Additionally, the Applicant agrees to adhere to the Bank's published rules regarding inactive accounts and zero-balance accounts when opening a personal bank settlement account at the Bank.
14. For accounts with reserved passwords, any transaction conducted using the correct password are considered actions by the Applicant. The Applicant is obligated to properly safeguard deposit medium, passwords, valid identification documents and related business credentials. Any losses resulting from inadequate safekeeping shall be borne by the Applicant.
15. The Applicant may bind payment account opened at a payment institution to

their own Type II or Type III bank accounts. Recharging funds from a non-face-to-face opened Type II or Type III account into one's own named payment account allows withdrawal back into the same Type II or Type III account. However, withdrawn amounts should not exceed the original recharge amount from that specific type of account into the payment account. Apart from withdrawing recharged funds back into Type II and Type III accounts, funds transferred from payment account into these types of bank accounts is not permitted, except for Type II or Type III accounts which allows non-bound account transfer into.

16. The Applicant agrees that the Bank may temporarily suspend non-counter services for personal bank settlement accounts that have no transaction records within 6 months from the account opening date. Upon the Bank's re-verification of the Applicant's identity, the services may be reinstated (**Transaction records** means fund transfer and transactions initiated by the Applicant, of which signing up for bank products at the counter is considered a transaction record. Account inquiries, bank interest computations, and account annual fee deductions do not qualify as transaction records. **Non-counter business** means account transactions initiated by the Applicant via non-counter channels, same below).
17. The Applicant commits not to use the personal bank settlement account opened by the Bank for tax evasion, default on debts, cash laundering, money laundering, terrorism-related activities, or any other illegal and criminal acts.
18. The Applicant agrees that if the Bank determines that the Applicant's personal bank settlement account and its fund transfer exhibit the characteristics of money laundering and other suspicious transactions (including but not limited to concentrated transfer into decentralized transfer out, etc.), the Bank will verify the transaction with the Applicant. If the Applicant is still considered suspicious, the personal bank settlement account is suspicious or the Applicant cannot be contacted after verification, the Applicant agrees that the Bank may take preventive measures such as verifying the transaction, re-verifying the identity, stopping payment, suspending the non-counter business of the account, delaying payment and settlement, restricting or suspending relevant business, and terminating business relationship.
19. **The Applicant undertakes not to rent out ,lend or sell the personal bank settlement account opened at the Bank, and agrees not to use the personal bank settlement account opened at the Bank to obtain bank credit through deception. If the Applicant fails to comply with relevant laws and regulations during the use of the personal bank settlement account, and engages in activities such as telecomm network fraud and related crimes, unauthorized rental, lending, selling, or purchasing of settlement accounts, or opening an account under a fictitious agency relationship, and is**

identified as a joint punishment target by public security organs at or above the prefecture-level city, the Bank is entitled to implement punitive measures based on the information regarding the punished individuals provided by public security organs. Specially:

19.1 If the Applicant is held criminally responsible for telecomm network fraud and related crimes, the Bank can suspend non-counter transactions of the Applicant's account for up to 3 years;

19.2 If identified by public security organs at or above the prefecture-level city, the Bank can suspend non-counter transactions of the Applicant's account for up to 2 years;

19.3 If the Applicant is punished multiple times within the punishment period, the Bank has the right to cumulatively extend the punishment period up to a maximum of 5 years.

Among these, deductions and payments for taxes, social insurance, utilities, and other basic living expenses, as agreed in existing agreements with the Bank, will not be affected by the suspension of non-counter transactions.

20. The Applicant commits not to open a personal bank settlement account by impersonating another person's identity. In the event that the Bank discovers that a personal bank settlement account is opened under a false or assumed name, it will immediately cease using the account and may proceed to close the account with the consent of the person whose identity has been impersonated. The funds in the account will be transferred to the Bank's long-pending special account for accounting purposes.

21. The Applicant agrees that the Bank is entitled to suspend all services of the personal bank settlement account identified by public security organs at and above the municipal level in an administrative district as "suspected account".

The Bank shall notify the Applicant, who is the account holder of the above-mentioned accounts involved, to re-verify identity, and the Applicant agrees that the Bank may take account control measures such as suspending non-counter business and adjusting non-counter limits on other bank accounts under their name if the Applicant fails to re-verify identity within 3 days. .

22. The Applicant agrees that the Bank may continuously implement credit and debit control measures on the Applicant's account if the following conditions are met concurrently:

- 22.1 No cash deposits or withdrawals, transfer or other transactions² have occurred for more than three consecutive years (inclusive);**
- 22.2 No personal loan repayment, small amount term debit or other contracted relationship with the Bank.**
- 23. The Applicant agrees that the Bank may continuously implement account closure measures on the Applicant's account after performing the necessary notification obligations if the Applicant's account meets one of the following conditions:**
- 23.1 No cash deposits or withdrawals, transfer or other transactions have occurred for more than five consecutive years (inclusive), and the account balance is zero. In addition, there is no personal loan repayment, small amount term debit or other contracted relationship with the Bank.**
- 23.2 Other non-active account clearance standards stipulated by regulatory regulations or bank risk control.**
24. The Applicant may change Type II or Type III accounts either at the counter or by electronic channels. The Applicant agrees to re-verify account information pursuant to the Bank's requirements for account opening, and to cooperate with the Bank in verifying authenticity of personal information change when conducting account changes to the name, resident identification number, mobile phone number or bound account of Type II or Type III accounts non-face-to-face via electronic channels.
25. Provided that the Applicant change name or resident identification number of Type II and Type III accounts non-face-to-face via electronic channels, and the bound account is opened in the other bank, the Applicant shall firstly redeem all investment and wealth management products of Type II account, withdrawal time deposit in advance, and transfer all funds back to the bound account before conducting account changes.
26. The Applicant commits that the contact phone number retained by the Bank corresponds to their identification card number. The Applicant agrees that the Bank may suspend non-counter services for the relevant bank account if the Applicant cannot justify the legitimacy of multiple individuals using the same contact phone number, or if the Bank is unable to reach the Applicant through the provided contact number.
27. In the event of changes in the Applicant's contact information, mobile phone number, residence or work address, the Applicant commits to promptly notify the

² Referring to the absence of fund transfer activities, excluding interest received. Same below)

Bank to update the information. If the Applicant's valid identification card or supporting documents expire, and are not timely updated according to the Bank's requirements, the Bank is entitled to suspend services related to the Applicant's bank accounts.

28. When revoking a personal bank settlement account opened at the Bank, it is necessary for both parties to confirm that the account balance is accurate before proceeding with closing procedures.
29. The Applicant may proceed with the cancellation of Type I, II, and III accounts through either a branch counter or electronic channels. When conducting Type I account cancellation process, prior to account cancellation, the Applicant shall firstly transfer out foreign currency balances from any personal foreign currency deposit account (if any) under the debit card associated with the Type I account, settle wealth management products, structured deposits, and large-amount deposit certificate (if any), as well as unbound and change any third party business relationships, such as authorized deductions. If the bound account has already been canceled when the Applicant is canceling Type II or Type III account through electronic channels non-face-to-face, the Applicant agrees to re-verify personal identity information in accordance with the Bank's requirements for account opening, bind a new account, and transfer the funds from the Type II or Type III account to newly-bound account.
30. The Applicant shall bear the losses caused by improper use of a personal bank settlement account, and assume corresponding legal responsibilities in case of harm caused to the Bank.
31. The Applicant is required to regularly reconcile accounts with the Bank, and the Bank must provide personal bank settlement account reconciliation services accordingly.
32. The Bank is obligated to keep confidential the deposits and related information of the personal bank settlement account opened by the Applicant at the Bank. The Bank has the right to refuse any inquiries from individuals or entities unless otherwise stipulated by national laws.
33. The Applicant agrees to conduct payment and settlement pursuant to relevant regulations formulated by the Bank, and pay for services such as personal settlements, small-amount current deposit account management fees, of which the specific charge items and charge standards are subject to publication or announcement on the Bank's website.
34. When opening, using, or closing a personal bank settlement account at the Bank, the Applicant must comply with People's Bank of China's "*Management Measures for*

RMB Bank Settlement Accounts” , as well as relevant laws and regulations. Additionally, when conducting various transactions using a personal bank settlement account opened at the Bank, the Applicant should also adhere to relevant institutional rules published by the Bank.

- 35. In the event that new regulations on personal bank settlement accounts are introduced by laws or regulatory authorities, this agreement will be adjusted accordingly in compliance with the law.**

The amended agreement will be announced on the Bank's website. During the announcement period, the Applicant may choose whether to continue using the personal bank settlement account, or close the account according to regulations if they disagree with the changes. Continuing to use the personal bank settlement account is deemed as the Applicant's acceptance of the changes once the announcement period expires.

Provisions of laws, regulations, and regulatory rules come into effect after this agreement takes effect shall prevail in case of conflict with the contents of this agreement.

36. If the Applicant has any questions, suggestions or opinions regarding the Bank's account services, they can call the Bank's service hotline at 956085, use designated contact information published on the Bank's website, or visit the Bank's branches for consultation.
37. This agreement remains valid throughout the duration of the Applicant's personal bank settlement account being opened with the Bank. This agreement automatically terminates upon the formal closure of the Applicant's personal bank settlement account opened with the Bank according to this agreement.

The Applicant's Signature:

The Bank's Seal:

Date:

Date: