

厦门国际银行

个人客户借记卡章程（2025 年修订版）

第一条 为更好地为借记卡持有人（以下简称“持卡人”）提供服务，规范个人客户借记卡的发行和使用，根据国务院《储蓄管理条例》和中国人民银行《银行卡业务管理办法》等有关法律法规和规章制度的规定，制定本章程。

第二条 **重要提示：**为充分维护持卡人的合法权利，厦门国际银行股份有限公司（以下简称“发卡银行”）特提请持卡人仔细阅读本章程条款特别是其中的黑体部分，并对其内容予以充分的注意。如有任何疑问或不明之处，请及时向发卡银行或专业人士咨询。

第三条 本章程所称个人客户借记卡（以下简称“借记卡”）是指发卡银行面向个人客户发行的、先存款后使用及具备消费结算、转账汇款、存取现金和账户管理等全部或部分功能的银行卡。

第四条 借记卡统一为人民币卡。按有无实体介质分为实体借记卡和电子借记卡。实体借记卡按信息载体不同分为纯芯片（IC）卡以及同时含有磁条与芯片的复合卡。借记卡按发卡对象不同分为普通卡、金卡、白金卡、钻石卡。

第五条 发卡银行、持卡人和借记卡受理商户应共同遵守本章程。借记卡系列下的各卡种，若根据需要特别订立自有章程的，应同时受自有章程和本章程的规范约束。如自有章程和本章程存在冲突，以本章程规定为准。

第六条 凡自愿遵守本章程且符合发卡银行规定的申领条件的中国境内自然人（包括中国公民、境内外籍人士、港澳台同胞），均可凭本人有效身份证件向发卡银行申请借记卡。

借记卡申领应符合国家实名制有关规定，开户应采用实名。开户时申请人原则上应预留本人实名登记的手机号码，并授权同意发卡银行对预留的手机号码进行实名验证操作。如开户时申请人确有合理理由陈述无本人实名登记的手机号码的，可以不予预留手机号码，但申请人应留存联系电话号码以便发卡银行与申请人取得联系。若申请人预留非本人实名登记的手机号码，发卡银行将对该账户暂停办理非柜面业务，其中，对于成年人代理未成年人或者老年人开户预留本人联系电话、老年人开户预留直系亲属联系电话等合理情形的，在符合当地监管政策的情况下由相关当事人出具说明后可以取消暂停非柜面业务。

第七条 申请人申请借记卡时，应按发卡银行要求提供有效身份证件等有关申请资料并填写申请表。申请人本人在申请表上签名，即表示知悉发卡银行有关规定、对所填内容的真实性负责以及确认履行，确认遵守《厦门国际银行个人客户借记卡章程》，并与发卡银行签订领卡合约，发卡银行对符合申领条件的申请人予以发卡。使用联名卡借记卡还应遵守联各单位的相关规定。发卡银行根据客户类型向持卡人提供服务。

第八条 个人信息处理

（一）申请人的个人信息是指以电子或者其他方式记录的与已识别或者可识别的申请人有关的各种信息，不包括匿名化处理后的信息，包括姓名、性别、国籍、职业、出生日期、身份证件信息（包括身份证件种类、号码、有效期等）、个人生物识别信息、联系方式、住址（包括户籍地址、长期居留地址、经常居住地址、通讯地址等）、账号密码、交易信息等。

其中，申请人的个人信息可能包括敏感个人信息，即一旦泄露或者非法使用，容易导致申请人的人格尊严受到侵害或者人身、财产安全受到危害的个人信息，包括申请人的个人生物识别信息、特定身份、金融账户等信息，以及不满十四周岁未成年人的个人信息。

发卡银行处理申请人的敏感个人信息应当取得申请人的单独同意；法律、行政法规规定处理申请人的敏感个人信息应当取得申请人的书面同意的，发卡银行应当取得申请人的书面同意。

（二）申请人已明确知情并同意授权发卡银行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、或出于为申请人提供产品和服务或保障申请人账户和交易安全等目的，处理申请人的个人信息，包括收集、存储、使用、加工、传输、提供、公开、删除等。发卡银行处理申请人的个人信息时，应采取对申请人的个人权益影响最小的方式；发卡银行收集申请人的个人信息时，应当限于实现处理目的的最小范围，不得过度收集申请人的个人信息。其中，发卡银行如需公开处理申请人的个人信息，应该另行取得申请人的单独同意，有法律、行政法规规定应当保密或者不需要告知的情形除外。

（三）申请人了解并知悉发卡银行获取其个人信息主要用于申请人账户及交易风险管理、反电信网络诈骗、反洗钱及反恐怖风险管理、身份识别、客户分类、提供产品或服务。发卡银行作为申请人个人信息的保管者，将采集的个人信息进行存储，保存期限为自采集之日起至申请人与发卡银行业务关系终结

后另加十年，法律、行政法规、政府规章、监管规范对客户个人信息资料有更长保存期限要求的，遵守其规定。同时，发卡银行采取技术措施和其他必要措施，确保发卡银行收集、存储的申请人个人信息的安全，防止信息泄露、篡改、丢失。当发卡银行确认申请人个人信息发生泄露、毁损、丢失时，发卡银行应当立即采取补救措施；信息泄露、毁损、丢失可能危及申请人人身、财产安全或产生其他不利影响的，应当立即告知申请人并向发卡银行所在地的中国人民银行分支机构报告。

（四）发卡银行可以向其提供个人信息的机构包括国家有权机关、监管机构和其他个人信息处理者。

申请人了解并知悉，除发卡银行以外的第三方机构（国家有权机关、监管机构除外）因上述授权而获取申请人的个人信息，发卡银行承诺将通过签署协议等方式，要求接收发卡银行披露资料的第三方机构对申请人个人信息等资料承担保密义务，并承诺除法律法规规定或本协议约定的情形外，未经申请人许可，不会向该第三方机构以外的任何单位或者个人公开、透露申请人的个人信息。

发卡银行向其他个人信息处理者提供申请人的个人信息的，应当向申请人告知接收方的名称或者姓名、联系方式、处理目的、处理方式和个人信息的种类（不得违反《个人金融信息保护技术规范》的规定）、期限，并取得申请人的单独同意。接收方应当在上述处理目的、处理方式和个人信息的种类、期限等范围内处理个人信息。接收方变更原先的处理目的、处理方式的，应当重新取得个人同意。但是，依照《中华人民共和国个人信息保护法》等法律、行政法规所规定的处理个人信息时不需要取得申请人个人同意的除外。

第九条 发卡银行为申请人提供产品和服务过程（包括用于营销、体验改进或者市场调查）中可能通过申请人的手机银行、微信银行、网上银行等渠道访问申请人的通知功能，提供营销活动通知、商业性电子信息或申请人可能感兴趣的广告；或者通过发卡银行短信平台的推送功能向申请人在发卡银行留存手机号码发送营销短信。

如申请人不同意上述授权，可拨打 956085 客服热线或在线客服反馈意见。无论申请人是否同意上述授权，发卡银行将继续提供金融产品或者服务，并不会影响向申请人发送风险提示、服务状态通知、业务办理进度、还款提示等提醒信息。

如申请人不希望接收此类信息，申请人可对发卡银行通过手机银行、微信银行、网上银行等渠道发送的上述推送信息拒绝通知服务、对发卡银行通过短信平台推送的营销短信回复“TD”进行退订。

第十条 申请人申请在发卡银行开立借记卡，同意并授权发卡银行按照中国境内法律法规的要求采集及保存申请人开户现场影像、身份证件照作为申请人生物特征识别标准照片，同意并授权发卡银行通过人民银行、公安部及其下属研究所等依法设立的外部机构获取申请人的人像照片作为申请人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，用于申请人后续在发卡银行自助渠道、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，以便辅助及增强发卡银行针对申请人的身份验证，保护申请人账户资金安全，为申请人提供更优质的产品和服务。

第十一条 申请人以及持卡人可在发卡银行营业网点、网上银行等渠道查询借记卡的功能、使用说明、收费项目、收费标准、适用利率及有关计息办法。

第十二条 实体借记卡设置有效期，过期自动失效，但持卡人使用借记卡所发生的债权债务关系不变。实体借记卡有效期以卡面指定日期为准，有效期届满前，持卡人应及时向发卡银行申请办理借记卡的换卡和领卡手续。

第十三条 借记卡必须设定密码。持卡人可凭借借记卡和密码于发卡银行在中国境内的营业网点、特约商户及具备存取款、转账、汇款、查询、缴费、投资理财等全部或部分功能的自动柜员机、自助终端和个人转账终端等设备（以下统称“自助设备”）上使用，也可在标识“银联”标志的中国境内外自动柜员机和特约商户等受理点使用（另有规定要求的除外）。

持卡人所持借记卡每日在境内外自助终端、银行网点等取款和境外商户消费的最高限额均按监管机关及银行卡组织的规定执行。其中，持卡人在境外自助终端、银行网点等取款，本人名下境内银行卡（含附属卡）每卡每日境外取现不得超过等值1万元人民币，全部卡合计每个自然年度取现不得超过等值10万元人民币。超过年度额度的，本年及次年将被暂停持境内银行卡在境外提取现金。

为便利持卡人的小额交易用卡，发卡银行在向持卡人提示开通小额免密免签功能存在的风险¹并取得持卡人同意后，可为带有“闪付”或“QuickPass”标

¹ 基于免密免签的特性，小额免密免签功能在提供便利化服务的同时将提升持卡人所持借记卡账户资金被盗刷的风险。发卡银行谨此提示持卡人应审慎选择开通小额免密免签功能。如持卡人选择开通小额免密免签功能，应妥善保管所持借记卡，提高风险防范意识，避免造成不必要的经济损失。

识的借记卡（银联 IC 卡）开通小额免密免签功能，开通后持卡人在指定商户进行一定金额及以下的交易时，采取将卡片靠近受理终端感应的方式即可完成支付，无需验证密码及在打印凭证上签名。小额免密免签功能的限额以发卡银行对外公布的限额为准并可经公告后调整。

持卡人可通过发卡银行的营业网点、电话客服、手机银行渠道开通或关闭小额免密免签功能。

持卡人可根据本人交易习惯，申请关闭或开通借记卡在自助设备和特约商户等渠道的消费、取现或转账等交易功能，并可在规定范围内设置各渠道的交易限额。

第十四条 年满 18 周岁的具有完全民事行为能力的持卡人可凭有效身份证件、手机号码（持卡人原则上使用预留的且是本人实名登记的手机号码）、借记卡和密码申请开通网上银行和手机银行等电子银行服务。持卡人办理电子银行业务须同时遵守国家、监管机构及发卡银行关于电子银行业务的相关规定。

第十五条 借记卡账户为个人结算账户，必须先存款后使用，不具备透支功能。借记卡内的存款有息，发卡银行将根据持卡人申领的卡片种类及功能，按照发卡银行规定的相关存款利率和计息办法计付利息，并由发卡银行依法代扣代缴利息税（如有）。

第十六条 借记卡除存款、取款、转账、查询等功能外，还具备电子现金账户功能和信息存储功能。电子现金账户功能和信息存储功能须持卡人向发卡银行申请开通后方能使用。

（一）电子现金账户功能：借记卡电子现金账户具有小额脱机消费、圈存、圈提、查询等功能。电子现金账户不能透支，不计付利息，不能用于提取现金，不能挂失。电子现金账户不设交易密码，凡使用电子现金账户进行的交易均视为持卡人本人所为。持卡人因借记卡保管不善造成的损失，发卡银行不承担责任。电子现金账户余额上限为人民币1000元整。

（二）信息存储功能：记录持卡人的基础信息和相关行业应用信息。

第十七条 发卡银行根据国家相关法律、法规和规章制度的规定制定借记卡服务收费项目和收费标准。收费项目和收费标准可在发卡银行网站、营业网点等渠道查询。持卡人须按发卡银行规定的收费项目、收费标准和缴费方式缴纳相关费用。若持卡人未按标准支付费用，发卡银行有权单方中止提供相应服务。借记卡收费项目、收费标准如有变动，以发卡银行最新公告为准。

发卡银行有权根据有关法律、法规和规章制度等的变更以及业务发展、系统升级等经营需要对收费项目、收费标准进行调整，调整项目按监管部门要求正式对外公告一定时期后生效。公告期间，发卡银行将同时通过网站公告等方式告知持卡人。持卡人在申领卡片时同意执行的各项收费及标准如发生变化，持卡人有权在公告期间选择是否继续使用该卡及相关服务。

第十八条 持卡人应妥善保管所持借记卡卡片，如卡片遗失或被盗，应及时向发卡银行申请办理挂失（借记卡电子现金账户除外，发卡银行不受理借记卡电子现金账户挂失）。挂失分为口头挂失和书面挂失。

持卡人可在发卡银行营业网点或通过电子银行渠道办理口头挂失。口头挂失按时效分为临时性口头挂失和永久性口头挂失。临时性口头挂失 5 个自然日内（自挂失次日算起）须补办永久性口头挂失或书面挂失手续，否则临时性口头挂失将于第 6 个自然日（自挂失次日算起）0 时起自动失效；永久性口头挂失自办理后不会自动失效。

书面挂失为发卡银行规定的正式挂失方式，持卡人须持本人有效身份证件至发卡银行营业网点办理，也可委托他人代办。持卡人在书面挂失后可在规定期限内办理补发新卡或销卡手续。

持卡人撤销挂失，须凭本人有效身份证件、已挂失借记卡向发卡银行营业网点申请办理挂失撤销手续。

挂失手续办妥，挂失即生效，挂失生效前或挂失失效后持卡人因遗失借记卡产生的一切经济损失，发卡银行不承担责任。

第十九条 持卡人使用借记卡办理消费结算、取款、转账汇款等业务必须凭密码进行（电子现金账户交易和小额免密免签功能交易除外）。持卡人须妥善保管和正确使用密码。凡使用密码进行的交易，均视为持卡人本人所为。发卡银行依据密码等电子信息办理的各类交易所产生的电子信息记录，均为该项交易的有效凭据。

因密码保管或使用不当而导致的损失由持卡人本人承担。若持卡人连续输错密码达到 3 次，发卡银行将对借记卡实施账户锁定，持卡人可通过以下方式办理账户锁定的解除：

（一）营业网点办理：若持卡人仍记得密码的，可持本人有效身份证件、借记卡到发卡银行营业网点办理解除锁定手续，发卡银行验证密码无误后给予解除

账户锁定。若持卡人遗忘密码，持卡人应凭本人有效身份证件和借记卡，向发卡银行营业网点书面申请办理密码挂失及密码重置手续。

（二）线上渠道办理：符合线上渠道办理条件的持卡人可登录发卡银行的个人网银或者手机银行，办理密码重置手续。发卡银行可根据内外部规定情况调整具体的办理条件，持卡人可按照第三十一条规定与发卡银行联系。

第二十条 持卡人应妥善保管所持借记卡卡片。借记卡只限经发卡银行批准的持卡人本人使用，不得出租和转借。

第二十一条 因持卡人卡片保管不善或将卡片转借他人或自身使用不当而造成的损失，由持卡人本人承担，发卡银行不承担责任。借记卡功能升级、卡片损坏或到期，持卡人应持借记卡、本人有效身份证件，到发卡银行指定网点办理换卡手续。如果借记卡芯片损坏无法读取，电子现金余额以银联提供的脱机交易流水到账结果为准。

第二十二条 持卡人凭卡在自动柜员机上办理业务遇到吞卡时，可在吞卡后 3 个工作日内（自吞卡次日算起）凭本人有效身份证件及其他可以证明为卡片持有人的材料，到自动柜员机所属银行（或其指定网点）办理领卡手续。超过自动柜员机所属银行规定期限未领的²，自动柜员机所属银行有权按规定程序处理被吞卡片，持卡人可至发卡银行办理补卡手续，并根据发卡银行要求缴纳相关费用。

第二十三条 无民事行为能力或限制民事行为能力的自然人申领、挂失、更换借记卡时，应由其法定代理人代办。无民事行为能力或限制民事行为能力的自然人，在使用借记卡时，应征得其法定代理人同意，且发卡银行有权认为此行为已事先取得其法定代理人的同意。此类持卡人的用卡行为及交易责任由其法定代理人负责。

第二十四条 持卡人有权终止使用借记卡，发卡银行有权根据相关法律法规、本章程规定以及相关协议约定停止持卡人使用借记卡。

持卡人终止使用借记卡，应持本人有效身份证件、借记卡向发卡银行营业网点或电子银行渠道提出销卡申请，并在偿还账户所有欠款、解除卡内所有签约关系、注销附属卡、将卡内账户全部销户或移出后办理销卡。

² 发卡银行关于自助柜员机的吞卡领取时限为 30 个自然日。

因持卡人违反国家相关法律、法规、规章制度或本章程的规定，或因持卡人未按发卡银行规定缴纳相关费用，发卡银行有权停止向持卡人提供相应服务，终止持卡人的用卡权利，并可自行或授权有关单位收回借记卡。

第二十五条 持卡人与交易商户或其他交易对象之间发生的任何交易纠纷，均应由双方自行解决，发卡银行不承担任何责任。持卡人不得以此为由拒绝向发卡银行支付交易款项。

第二十六条 持卡人有效身份证件、通信地址、联系电话、手机号码等个人资料发生变化，应及时携带相关资料至发卡银行的任一网点进行修改，或者通过发卡银行的电子银行渠道进行修改（电子银行渠道仅支持部分个人信息的修改，具体情况请按照本章程第三十一条联系发卡银行）。如持卡人未及时告知发卡银行个人资料变更的或因持卡人其他原因导致发卡银行在需要联系持卡人时无法及时联系上，由此而产生的责任和风险由持卡人自行承担。

第二十七条 发卡银行通过银联卡受理终端或发卡银行的营业网点、电子银行渠道向持卡人提供账务查询等对账服务。发卡银行对持卡人关于账务情况的查询和更正要求应当在 30 天内给予答复。

第二十八条 因不可抗力或供电、通讯、系统故障等非发卡银行原因导致持卡人用卡受阻的，发卡银行可视情况协助持卡人解决或提供必要的帮助，但不承担因此可能给持卡人造成的损失。对于在交易过程中，因暂时的网络通讯故障或其他原因造成的错账现象，发卡银行将根据实际交易情况进行账务处理，以保障持卡人及发卡银行双方的权益均不受损失。

第二十九条 发卡银行有权依照法律、法规规定协助国家司法机关或其他有权机关对持卡人的账户进行查询、冻结和扣划。

第三十条 发卡银行依法对持卡人的信息承担保密义务，未经当事人同意不得向任何单位或个人披露，但法律、法规和规章制度等另有规定，或者持卡人与发卡银行另有约定的除外。

第三十一条 持卡人如对本章程有任何疑问、意见、建议或投诉，可通过以下方式与发卡银行联系：

1. 发卡银行客服热线：956085；

2. 通过登录发卡银行官方网站（www.xib.com.cn）--在线客服、手机银行在线客服、微信公众号在线客服或到发卡银行各营业网点咨询或反映。

一般情况下，发卡银行在收到持卡人疑问、意见或建议后的 15 个工作日内予以回复。

持卡人如对发卡银行的回复不满意，或是认为发卡银行在处理个人信息时损害了持卡人的合法权益，可通过合法正当的途径向消费者权益保护组织等相关部门反映，维护本人的合法权益。

第三十二条 本章程由发卡银行负责制定、修改和解释。

第三十三条 发卡银行应通过网站或营业网点等渠道将本次修改后的《章程》进行提前公告，公告满 30 个自然日后，修改后的章程即可生效，对所有当事人均具有法律约束力。

在公告期内，持卡人可以选择是否继续使用借记卡，持卡人因对章程的修改有异议而决定不继续使用借记卡的，可通过手机银行操作销卡或可向发卡银行营业网点提出销卡申请并由发卡银行营业网点为其办理销卡手续。公告期满，持卡人继续使用借记卡且未提出销卡申请的，视为同意修改后的章程。

如发卡银行后续再次对本章程进行修改，每次修改时均应按上述要求履行公告程序。

第三十四条 本章程所称“公告”均指在发卡银行官方网站及其各营业网点等以适当方式发布的公告信息。

发卡银行以合法方式（包括但不限于营业网点或网站公告）发布的、在持卡人用卡期间持续有效的公告（包括领取借记卡之前和之后发布的），均同样适用于持卡人。如公告与本章程不一致的，以发布后的公告为准。

第三十五条 本章程未尽事宜，按照国家有关法律法规和监管规定执行。

Annex

**Xiamen International Bank
Individual Customer Debit Card Charter
(2025 Revised Edition)**

Article 1

To better serve debit cardholders (hereinafter referred to as “Cardholders”) and to regulate the issuance and use of individual customer debit cards, this Charter is formulated in accordance with relevant laws, regulations, and rules such as the State Council’s *Regulations on Savings Management* and the People’s Bank of China’s *Administrative Measures for Bank Card Business*.

Article 2

Important Notice: To fully safeguard the legitimate rights and interests of Cardholders, Xiamen International Bank Co., Ltd. (hereinafter referred to as the “Issuing Bank”) hereby reminds Cardholders to carefully read the provisions of this Charter, especially the sections in bold, and to pay close attention to their content. If you have any questions or are unclear about any part of this Charter, please promptly consult the Issuing Bank or seek professional advice.

Article 3

For the purposes of this Charter, the term “Individual Customer Debit Card” (hereinafter referred to as “Debit Card”) refers to a bank card issued by the Issuing Bank to individual customers, which operates on a deposit-first-use-later basis and may possess all or some of the following functions: consumer payment, fund transfer and remittance, cash deposit and withdrawal, and account management.

Article 4

Debit Cards are issued in Renminbi only. Based on whether a physical medium exists, Debit Cards are categorized into Physical Debit Cards and Electronic Debit Cards. Based on the type of information carrier, Physical Debit Cards are further divided into chip-only (IC) cards and hybrid cards containing both a magnetic stripe and a chip. Based on the target customer group, Debit Cards are classified into Standard Cards, Gold Cards, Platinum Cards, and Diamond Cards.

Article 5

The Issuing Bank, Cardholders, and merchants accepting Debit Cards shall all comply with this Charter. For specific types of Debit Cards under this series that require their own separate charters, such separate charters shall apply concurrently with this Charter. In the event of any conflict between a separate charter and this Charter, this Charter shall prevail.

Article 6

Any natural person residing in mainland China—including Chinese citizens, foreign nationals residing in China, and residents of Hong Kong, Macao, and Taiwan—who voluntarily agrees to comply with this Charter and meets the application requirements stipulated by the Issuing Bank, may apply for a Debit Card by presenting a valid personal identification document.

Applications for Debit Cards must comply with the national real-name registration requirements, and account opening must be conducted under the applicant's real name. **In principle, the applicant should provide a mobile phone number that has been registered under their real name and authorize the Issuing Bank to verify this number accordingly.** If the applicant has valid reasons for not having a real-name-registered mobile number at the time of account opening, the Bank may waive this requirement, but the applicant must still provide a contact phone number to allow the Issuing Bank to get in touch when necessary. **If the applicant provides a mobile phone number that is not registered under their real name, the Issuing Bank will suspend non-counter services for the account. However, in reasonable cases such as when an adult opens an account on behalf of a minor or when an elderly customer uses their own or a direct relative's contact number, non-counter services may be resumed upon submission of a written explanation by the relevant parties, provided this complies with local regulatory policies.**

Article 7

When applying for a Debit Card, the applicant must provide valid identification and other relevant application materials as required by the Issuing Bank and complete the application form. By signing the application form, the applicant acknowledges awareness of the Issuing Bank's relevant policies, affirms the authenticity of the information provided, confirms agreement to comply with the Xiamen International Bank Individual Customer Debit Card Charter, and enters into a card issuance agreement with the Bank. The Issuing Bank will issue a Debit Card to applicants who meet the required conditions. For Co-branded Debit Cards, the applicant must also comply with the relevant regulations of the co-branding partner. The Issuing Bank will provide services to Cardholders based on their customer type.

Article 8 Personal Information Processing

1. The applicant's personal information refers to various types of information, recorded electronically or otherwise, that are related to an identified or identifiable individual, excluding anonymized information. Such information includes but is not limited to: name, gender, nationality, occupation, date of birth, identification document details (including type, number, validity period, etc.), biometric information, contact details, addresses (including registered household address, long-term residence address, frequently used address, mailing address, etc.), account passwords, and transaction information.

The applicant's personal information may include sensitive personal information.

Sensitive personal information refers to data that, if disclosed or misused, may easily infringe upon an individual's personal dignity or endanger personal or property safety. This includes biometric data, specific identity information, financial account information, and information related to minors under the age of fourteen.

When processing sensitive personal information, the Issuing Bank must obtain the applicant's separate consent. Where laws or administrative regulations require written consent to process sensitive personal information, the Issuing Bank must obtain the applicant's written consent.

2. The applicant acknowledges and expressly consents to authorize the Issuing Bank to process their personal information in accordance with applicable laws and regulations in mainland China, international agreements signed by the Chinese government, or for the purpose of providing products and services or safeguarding the security of the applicant's accounts and transactions. This processing includes the collection, storage, use, processing, transmission, provision, disclosure, and deletion of personal information. When processing personal information, the Issuing Bank shall take steps to minimize the impact on the applicant's personal rights and interests. The collection of personal information shall be limited to the minimum scope necessary to fulfill the intended purposes and shall not be excessive. If the Issuing Bank needs to publicly disclose the applicant's personal information, it must separately obtain the applicant's explicit consent, except in cases where confidentiality or notification is exempted by laws or administrative regulations.

3. The applicant acknowledges that their personal information is mainly used by the Issuing Bank for account and transaction risk management, anti-fraud and anti-telecom scam efforts, anti-money laundering and counter-terrorism financing, identity verification, customer classification, and the provision of products and services. As the custodian of personal information, the Issuing Bank will store the collected data. The retention period is ten years from the date the business relationship between the applicant and the Issuing Bank ends. Where laws, administrative regulations, government rules, or regulatory standards require a longer retention period, such requirements will prevail. The Issuing Bank shall adopt technical and other necessary measures to ensure the security of the personal information collected and stored, and to prevent information leakage, tampering, or loss. In the event of a confirmed personal information breach, loss, or damage, the Issuing Bank shall take immediate remedial actions. If such incidents may endanger the applicant's personal or property safety or have other adverse impacts, the Issuing Bank shall promptly notify the applicant and report the matter to the local branch of the People's Bank of China.

4. The Issuing Bank may provide personal information to authorized institutions, including government authorities, regulatory agencies, and other personal

information processors.

The applicant acknowledges and agrees that if third-party institutions (excluding government and regulatory agencies) receive personal information from the Issuing Bank under this authorization, the Issuing Bank shall, through contractual agreements or other means, require such third parties to maintain confidentiality and prohibit disclosure to any other entities or individuals, unless otherwise permitted by laws, regulations, or this agreement.

If the Issuing Bank provides personal information to other personal information processors, it shall inform the applicant of the recipient's name or identity, contact details, processing purpose, processing method, categories of personal information (which must comply with the Technical Specification for the Protection of Personal Financial Information), and the processing period, and must obtain the applicant's separate consent. The recipient shall process the personal information strictly within the disclosed scope of purpose, method, category, and duration. If the recipient wishes to change the original purpose or method of processing, it must obtain the applicant's renewed consent, unless otherwise provided by the Personal Information Protection Law of the People's Republic of China or other applicable laws and administrative regulations.

Article 9

In the course of providing products and services to the applicant (including for purposes such as marketing, user experience enhancement, or market research), the Issuing Bank may access the applicant's notification functions via channels such as mobile banking, WeChat banking, or online banking, to deliver notifications about promotional activities, commercial electronic messages, or advertisements that may be of interest to the applicant. Additionally, the Issuing Bank may send marketing SMS messages to the applicant's registered mobile number via its SMS platform.

If the applicant does not consent to the above authorization, they may call the customer service hotline at 956085 or provide feedback through online customer service. Regardless of whether the applicant consents to this authorization, the Issuing Bank will continue to provide financial products and services, and the decision will not affect the issuance of alerts such as risk warnings, service status updates, transaction progress notifications, or repayment reminders.

If the applicant does not wish to receive such promotional messages, they may disable notification services for push messages delivered through mobile banking, WeChat banking, or online banking. For marketing SMS messages sent through the SMS platform, the applicant may unsubscribe by replying with "TD".

Article 10

By applying to open a Debit Card account with the Issuing Bank, the applicant agrees to and authorizes the Issuing Bank to collect and store on-site images and identification document photographs in accordance with applicable laws and regulations of mainland China, to be used as the applicant's standard biometric identification photos. The applicant also agrees to and authorizes the Issuing Bank to obtain the applicant's facial image through legally established external institutions, such as the People's Bank of China, the Ministry of Public Security, and their affiliated research institutes, or to use facial recognition services directly provided by such institutions. These biometric data and services are used for facial recognition and identity verification during the applicant's use of financial products and services at the Issuing Bank's self-service channels and business outlets. This is intended to assist and enhance the Issuing Bank's ability to verify the applicant's identity, safeguard the security of the applicant's account and funds, and provide higher-quality products and services.

Article 11

Applicants and Cardholders may inquire about the functions, usage instructions, fee items, fee standards, applicable interest rates, and relevant interest calculation methods of the Debit Card through the Issuing Bank's business outlets, online banking, and other available channels.

Article 12

Physical Debit Cards have an expiration date and will automatically become invalid upon expiry. However, the creditor-debtor relationship arising from the use of the Debit Card by the Cardholder remains unaffected. The validity period of a physical Debit Card is indicated on the card surface. Prior to expiration, the Cardholder should apply in a timely manner to the Issuing Bank for card renewal and collection procedures.

Article 13

A password must be set for the Debit Card. Cardholders may use their Debit Card and password at the Issuing Bank's business outlets within mainland China, designated merchants, and automated teller machines (ATMs), self-service terminals, and personal transfer terminals with full or partial functions such as cash deposit and withdrawal, fund transfer and remittance, balance inquiry, bill payment, and wealth management services (collectively referred to as "self-service devices"). The card may also be used at ATMs and acceptance points bearing the "UnionPay" logo both domestically and overseas, unless otherwise specified by applicable regulations.

The maximum daily withdrawal and overseas spending limits at self-service terminals, bank outlets, and overseas merchants shall be implemented in accordance with the regulations of regulatory authorities and bank card organizations. **For overseas withdrawals at self-service terminals or bank outlets, each domestic bank card**

(including supplementary cards) under the cardholder's name is limited to the equivalent of CNY 10,000 per day. The total overseas cash withdrawals across all cards must not exceed the equivalent of CNY 100,000 per natural year. If the annual limit is exceeded, the cardholder will be prohibited from withdrawing cash overseas using domestic bank cards for the remainder of the current year and the following year.

To facilitate small-value transactions, the Issuing Bank may activate the contactless small-amount payment function (no password or signature required) for Debit Cards bearing the "QuickPass" logo (UnionPay IC cards), provided the Bank has informed the Cardholder of the associated risks³ and obtained the Cardholder's consent. Once enabled, the Cardholder may complete eligible transactions at designated merchants by simply holding the card near the point-of-sale terminal—without the need to enter a password or sign the receipt. The transaction limit for contactless small-amount payments is subject to the limit publicly announced by the Issuing Bank and may be adjusted by the announcement.

Cardholders may enable or disable the contactless small-amount payment function through the Issuing Bank's business outlets, customer service hotline, or mobile banking channels.

Cardholders may also apply to disable or enable certain transaction functions—such as consumption, cash withdrawal, or fund transfer—on self-service devices or at designated merchants, in accordance with their own transaction habits. Within the prescribed scope, Cardholders may also set transaction limits for each channel.

Article 14

Cardholders who are at least 18 years old and possess full civil capacity may apply to activate electronic banking services such as online banking and mobile banking by presenting valid identification documents, a mobile phone number (which should, in principle, be the Cardholder's pre-registered and real-name verified mobile number), the Debit Card, and the password. Cardholders must comply with the relevant national laws, regulatory requirements, and the Issuing Bank's rules governing electronic banking services when using these services.

Article 15

The Debit Card account is a personal settlement account that requires deposit before use and does not have overdraft functionality. Deposits in the Debit Card account earn interest. The Issuing Bank will calculate and pay interest based on the

³ Due to the nature of contactless payment, enabling this function provides convenience but also increases the risk of unauthorized use of the cardholder's funds. The Issuing Bank hereby reminds cardholders to carefully consider whether to enable this function. If cardholders choose to activate it, they should properly safeguard their debit card and raise their awareness of risk prevention to avoid unnecessary financial losses.

type and functions of the card applied for by the Cardholder, according to the deposit interest rates and interest calculation methods prescribed by the Issuing Bank. The Issuing Bank will also withhold and pay any applicable interest tax (if applicable) on behalf of the Cardholder in accordance with the law.

Article 16

In addition to functions such as deposit, withdrawal, transfer, and inquiry, the Debit Card also has an electronic cash account function and an information storage function. These functions may only be used after the Cardholder applies for activation with the Issuing Bank.

1. Electronic Cash Account Function: The electronic cash account on the Debit Card supports small-value offline purchases, loading, unloading, and inquiry functions. The electronic cash account cannot be overdrawn, does not accrue interest, cannot be used to withdraw cash, and cannot be reported lost. The electronic cash account does not require a transaction password. All transactions made using the electronic cash account are deemed to have been made by the Cardholder personally. The Issuing Bank shall not be held liable for any losses resulting from the Cardholder's improper safekeeping of the Debit Card. The balance of the electronic cash account is capped at CNY 1,000.

2. Information Storage Function: This function records the Cardholder's basic information and relevant industry application data.

Article 17

The Issuing Bank shall establish the Debit Card service fee items and standards in accordance with relevant national laws, regulations, and administrative rules. **The fee items and standards can be found via the Issuing Bank's website, service branches, and other available channels. Cardholders shall pay the relevant fees in accordance with the fee items, rates, and payment methods stipulated by the Issuing Bank. If a Cardholder fails to make payment in accordance with the prescribed standards, the Issuing Bank reserves the right to unilaterally suspend the corresponding services. If there are any changes to the Debit Card fee items or standards, the latest announcement by the Issuing Bank shall prevail.**

The Issuing Bank reserves the right to adjust the fee items and standards in accordance with changes in relevant laws, regulations, and rules, or due to business development, system upgrades, and other operational needs. Adjustments shall take effect after being publicly announced for a period required by regulatory authorities. During the announcement period, the Issuing Bank will inform Cardholders through the website and other means. If any of the fees or standards agreed to at the time of card application are changed, the Cardholder shall have the right to decide whether to continue using the card and related services during the announcement period.

Article 18

Cardholders shall properly safeguard their Debit Card. In the event the card is lost or stolen, the Cardholder shall promptly apply to the Issuing Bank for card loss reporting (excluding the Debit Card's electronic cash account, for which the Issuing Bank does not accept loss reports). Loss reporting can be conducted either verbally or in writing.

Cardholders may report a lost card verbally at the Issuing Bank's branches or via electronic banking channels. Verbal loss reporting is categorized by duration into temporary and permanent. A temporary verbal loss report is valid for five calendar days (counting from the day after the report is made). The Cardholder must convert it into a permanent verbal or written loss report within this period; otherwise, the temporary report will automatically become invalid as of 00:00 on the sixth calendar day (counting from the day after the report). A permanent verbal loss report remains valid indefinitely once processed.

A written loss report is the official form of loss reporting recognized by the Issuing Bank. The Cardholder must present a valid identity document at a branch of the Issuing Bank to file it, or authorize another person to handle the procedure on their behalf. After a written loss report is filed, the Cardholder may apply for a replacement card or close the card within the stipulated time.

To cancel a loss report, the Cardholder must present their valid identity document and the reported Debit Card to apply for cancellation at the Issuing Bank's branches.

Once the loss report procedure is completed, the report takes effect. The Issuing Bank shall not be liable for any financial loss incurred by the Cardholder due to card loss that occurs before the loss report becomes effective or after it becomes invalid.

Article 19

When conducting transactions such as purchases, cash withdrawals, transfers, or remittances using the Debit Card, the Cardholder must use their password (except for transactions made via the electronic cash account and small-value transactions using the no-password, no-signature feature). The Cardholder must properly safeguard and correctly use their password. All transactions carried out using the password shall be deemed as transactions conducted personally by the Cardholder. The electronic records generated by the Issuing Bank based on the password and other electronic information shall serve as valid proof of the transaction.

Any losses resulting from the improper safeguarding or use of the password shall be borne by the Cardholder. If the password is entered incorrectly three

consecutive times, the Issuing Bank will lock the Debit Card account. The Cardholder may unlock the account through the following methods:

1. At a bank branch: If the Cardholder still remembers the password, they may bring their valid identification document and Debit Card to the Issuing Bank's branch to apply for unlocking the account. The lock will be lifted after the Issuing Bank verifies the password is correct. If the Cardholder has forgotten the password, they must bring their valid identification document and Debit Card to a branch and submit a written request for password loss reporting and password reset.
2. Via online channels: Cardholders who meet the conditions for online processing may log into the Issuing Bank's personal online banking or mobile banking platform to reset their password. The Issuing Bank may adjust the specific conditions for such processing based on internal and external requirements. Cardholders may contact the Issuing Bank in accordance with Article 31 for more information.

Article 20

The Cardholder must properly safeguard the Debit Card. The Debit Card is for the sole use of the approved Cardholder as authorized by the Issuing Bank and may not be rented out or lent to others.

Article 21

The Cardholder shall bear any losses resulting from improper safekeeping of the Debit Card, lending the card to others, or improper use of the card. The Issuing Bank shall not be held liable for such losses. In the event of a Debit Card function upgrade, card damage, or card expiration, the Cardholder must bring the Debit Card and valid identification to a designated branch of the Issuing Bank to apply for a replacement card. If the chip on the Debit Card is damaged and cannot be read, the electronic cash balance shall be based on the offline transaction records provided by UnionPay.

Article 22

If a Debit Card is retained by an ATM during a transaction, the Cardholder may, within 3 business days (starting from the day after the card was retained), retrieve the card by presenting valid identification and other materials proving card ownership at the bank that owns the ATM (or its designated branch). If the card is not retrieved within the time limit specified by the bank that owns the ATM⁴, the bank has the right to handle the retained card in accordance with its procedures. The Cardholder may then apply for a replacement card at the Issuing Bank and pay the relevant fees as required by the bank.

Article 23

For natural persons with no civil capacity or limited civil capacity, applications for card

⁴ The Issuing Bank stipulates a retrieval period of 30 calendar days for ATM-retained cards.

issuance, card loss reporting, or card replacement must be handled by their legal guardians. **When using a Debit Card, such individuals must obtain the consent of their legal guardians, and the Issuing Bank has the right to presume that such consent has been obtained in advance. The guardian shall be responsible for the Cardholder's card usage and all resulting transactions.**

Article 24

The Cardholder has the right to terminate the use of the Debit Card, and the Issuing Bank has the right to suspend the Cardholder's use of the Debit Card in accordance with applicable laws and regulations, the provisions of this Charter, and relevant agreements.

To terminate the use of the Debit Card, the Cardholder shall present valid identification and the Debit Card at a branch of the Issuing Bank or through electronic banking channels to submit a card cancellation request. The card cancellation can be processed only after all outstanding debts have been repaid, all associated service agreements have been terminated, any supplementary cards have been canceled, and all accounts under the card have either been closed or transferred.

If the Cardholder violates national laws, regulations, rules, or the provisions of this Charter, or fails to pay relevant fees as required by the Issuing Bank, the Issuing Bank has the right to suspend the provision of relevant services to the Cardholder, terminate the Cardholder's right to use the card, and may either repossess the Debit Card itself or authorize relevant parties to do so.

Article 25

Any transaction disputes between the Cardholder and merchants or other transaction counterparties shall be resolved by the two parties themselves. The Issuing Bank shall bear no responsibility for such disputes. The Cardholder shall not refuse to pay transaction amounts to the Issuing Bank on the grounds of such disputes.

Article 26

If the Cardholder's personal information, such as valid identification, mailing address, contact phone number, or mobile phone number changes, the Cardholder shall promptly update such information at any branch of the Issuing Bank by providing the relevant supporting documents, or make the updates through the Issuing Bank's electronic channels (only partial personal information may be updated through electronic channels; for details, please contact the Issuing Bank as set forth in Article 31 of this Charter). **If the Cardholder fails to notify the Issuing Bank of such changes in a timely manner, or if the Issuing Bank is unable to contact the Cardholder when necessary due to other reasons attributable to the Cardholder, the Cardholder shall bear all resulting responsibilities and risks.**

Article 27

The Issuing Bank provides account inquiry and reconciliation services to Cardholders through UnionPay card acceptance terminals, branches of the Issuing Bank, or electronic channels. The Issuing Bank shall respond to the Cardholder's requests for account inquiries and corrections within 30 days.

Article 28

If the Cardholder's use of the card is hindered due to force majeure or reasons not attributable to the Issuing Bank—such as power outages, communication failures, or system malfunctions—the Issuing Bank may, at its discretion, assist the Cardholder or provide necessary support, but shall not be held liable for any resulting losses. In cases where temporary network communication failures or other causes lead to transaction errors, the Issuing Bank will process the account based on the actual transaction details to ensure that the interests of both the Cardholder and the Issuing Bank are not compromised.

Article 29

The Issuing Bank has the right, in accordance with applicable laws and regulations, to assist judicial authorities or other competent authorities in inquiring into, freezing, or debiting the Cardholder's account.

Article 30

The Issuing Bank is legally obligated to maintain the confidentiality of the Cardholder's information and shall not disclose such information to any organization or individual without the Cardholder's consent, except as otherwise provided by laws, regulations, or rules, or as otherwise agreed upon between the Cardholder and the Issuing Bank.

Article 31

If Cardholders have any questions, comments, suggestions, or complaints regarding this Charter, they may contact the Issuing Bank through the following channels:

- 1. Customer service hotline of the Issuing Bank: 956085;**
- 2. By visiting the official website of the Issuing Bank (www.xib.com.cn) and using the online customer service, or through online customer service via mobile banking, WeChat official account, or by visiting any branch of the Issuing Bank for consultation or feedback.**

Under normal circumstances, the Issuing Bank will respond within 15 working days after receiving the Cardholder's inquiries, comments, or suggestions.

If the Cardholder is dissatisfied with the Issuing Bank's reply or believes that the Issuing Bank has infringed upon their legitimate rights in processing personal information, they may report the issue to consumer rights protection organizations or other relevant departments through lawful and appropriate channels to safeguard their legal rights and interests.

Article 32

This Charter is formulated, amended, and interpreted by the Issuing Bank.

Article 33

The Issuing Bank shall publish an advance announcement of any amendments to this Charter through its website or branch offices. The amended Charter shall become effective after a public announcement period of 30 calendar days and shall be legally binding on all parties.

During the announcement period, Cardholders may choose whether to continue using the Debit Card. If a Cardholder disagrees with the amendments and decides not to continue using the Debit Card, they may cancel the card through the mobile banking platform or apply for card cancellation at a branch of the Issuing Bank, which will assist in processing the cancellation. If the Cardholder continues to use the Debit Card after the announcement period and does not submit a cancellation request, it shall be deemed as acceptance of the amended Charter.

For any future amendments to this Charter, the Issuing Bank shall follow the above announcement procedures each time.

Article 34

The term “announcement” in this Charter refers to notices published in appropriate manners on the Issuing Bank’s official website and at its branch offices.

Announcements legally issued by the Issuing Bank (including but not limited to those published at branch offices or on the website) that remain effective during the Cardholder’s use of the Debit Card (including those issued before and after the card issuance) shall also apply to the Cardholder. In the event of any inconsistency between an announcement and this Charter, the announcement issued later shall prevail.

Article 35

Matters not covered in this Charter shall be handled in accordance with relevant national laws, regulations, and regulatory requirements.