
Agricultural Bank of China Limited
Privacy Policy (for Individual Customers)

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Preamble

Agricultural Bank of China Limited (registered at No. 69 Jian Guo Men Nei Street, Dongcheng District, Beijing, hereinafter “we”, “us” or “our”) fully understands the significance of Personal Information to you and will use our best efforts to keep your Personal Information secure. We are committed to maintaining your trust in us and will adhere to the following principles to protect your Personal Information: the principle of lawfulness, propriety, necessity and good faith, the principle of parity of authority and responsibility, the principle of clear purpose, the principle of informed consent, the principle of minimization and necessity, the principle of ensuring security, the principle of data subject participation, and the principle of openness and transparency, etc. In addition, we undertake that we will adopt appropriate security measures to protect your Personal Information in accordance with the well-established security standards in the industry and applicable laws.

This Privacy Policy (for Individual Customers) (hereinafter “Policy”) contains our general provisions on privacy, which are applicable to our products and services to individual customers. With respect to the specific product (or service), we may also explicitly inform you of the purposes, methods, scope, and preservation periods of our collection and use of your Personal Information through product (or service) agreement, authorization letters, or other documents, and obtain your authorization or consent. Such documents, together with this Privacy Policy (for Individual Customers), constitute the entire privacy policy governing our products and services to individual customers.

Before you click or tick “agree”, please carefully read this Policy and make sure that you have fully known and understood the contents of this Policy (in particular those sections in bold) and the corresponding legal consequences. If you click or tick “agree”, you are deemed to accept this Policy and we will legally use and protect your Personal Information in accordance with relevant laws and regulations as well as this Policy.

If you want to know more detailed information, please read the corresponding sections based on the following index:

- A. How we collect and use your Personal Information
- B. How we use Cookie and similar technologies
- C. How we store and protect your Personal Information
- D. How we provide your Personal Information to third parties
- E. How you access and manage your Personal Information
- F. How we process Personal Information of minors
- G. How we update this Policy
- H. How to contact us

A. How we collect and use your Personal Information

Personal Information means all information relating to identified or identifiable natural persons recorded by electronic or other means, excluding anonymized information, such as name, birth date, **ID certificate number, personal biometric data, address, communication and contact details, history and contents of communications, account number and password, property information, credit information, whereabouts, accommodation information, physical health information, and transaction information**, etc.

Sensitive Personal Information refers to the Personal Information that, once leaked or illegally used, may easily result in the trampling of the personal dignity of natural persons or endanger personal or property security, specifically, **such as ID certificate number, biometric information, financial accounts, history and contents of communications, property information, credit information, whereabouts, accommodation information, medical health information, transaction information, specific identity, and Personal Information of minors**

under the age of 14. Among the above information, biometric information includes gene, fingerprint, voiceprint, palm print, pinna, iris, facial recognition feature.

For the purposes set forth below in this Policy, we may collect and use the Personal Information that is provided by you in the course of using our products or services, or is generated as a result of your use of our products or services, or is lawfully collected from third parties in accordance with any law or regulation or with your authorization and consent. We will not process your information beyond the purpose and scope of the authorized consent. If we need to collect additional Personal Information from you or use the information we have collected for other purposes, we will inform you in a reasonable manner and obtain your consent again before collecting it.

If your sensitive personal information is involved, we will inform you of the necessity of the processing of sensitive personal information, the impacts on individual's rights, and obtain your separate consent according to law.

If we need to use your Personal Information for any purpose other than those set forth in this Policy, we will fully inform you of the purpose, method, and scope of information collection and use in accordance with laws, regulations, and national standards and seek your consent again. We will also seek your prior consent if we need to use your Personal Information gathered for any particular purpose for any other purpose.

I. Personal Information Provided Actively By You In Using Our Core Products And/Or Services

In order to realize the core business functions of all our personal products and services, such as personal online banking platform (hereinafter “**online banking platform**”), personal mobile banking platform (hereinafter “**mobile banking platform**”), the counter, Smart Teller Machine (hereinafter “**STM**”), self-service equipment, ABC WeChat Official Account (hereinafter “**WeChat Official Account**”), and ABC WeChat applet (hereinafter “**WeChat applet**”), we may need to collect Personal Information from you. Details of our **core business functions** and the Personal Information that needs to be collected to realize such functions are provided below. **If you refuse our collection, the relevant service will not be available.** The

SMS verification codes, customer payment passwords collected in the following scenarios are used only to verify your identity, and the client-side of our system will not store this information.

Note: If you provide the Personal Information of others, please ensure that you have obtained the authorization or consent of the personal information subject of such Personal Information.

1. Account Management Services:

- (1) In accordance with laws, regulations, and regulatory requirements, we will collect your **mobile phone number, ID card number**, and name when you register for, log in to and activate our personal electronic banking services (hereinafter “**electronic banking services**”) via our online banking platform, mobile banking platform, and WeChat Official Account. If you are a bank card customer of another bank, we will collect your name, gender, nationality, occupation, contact address, **ID card number**, and **ID certificate information** when you register for, log in to and activate our personal electronic banking service. If you register for our personal electronic banking service through the “Quick Registration” channel in our mobile banking platform, we will collect your **mobile phone number** and SMS verification code. If you refuse to provide such information, you may not be able to successfully register for, log in to, or activate your personal electronic bank or cannot have normal access to our services.
- (2) As required by PRC laws and regulations, and for security purposes, when you create an account with us, you are required to provide your **mobile phone number** and we will send a SMS verification code to you for verification. If you refuse to provide your **mobile phone number** for verification, such registration will fail and you cannot use relevant functions of our personal electronic banking products and/or services. But you can exit the registration/login page and return to the home page to browse.
- (3) If your identity or signature is required to be verified or signed at the counter, you shall provide or authorize us to collect and preserve your **ID certificate information**, and your **fingerprint images**.
- (4) When you log in to your personal mobile banking account via fingerprint

recognition, we need you to provide your **fingerprint** order to provide the service to you.

- (5) In accordance with laws, regulations and regulatory requirements, when you intend to bind your bank card in order to upgrade it, we need to collect your **bank card number, payment password, reserved mobile phone number, SMS verification code, ID card number, ID certificate information, and communication information.**
- (6) When you apply for debit cards and Class II and Class III electronic accounts and modify your information through our online banking platform, mobile banking platform and STMs, we will collect and record in the system your name, **ID certificate type, ID certificate number, date of ID certificate issuance, date of ID certificate expiration**, location of the issuing authority, gender, date of birth, nationality, ethnicity, occupation, **mobile phone number**, landline telephone number, correspondence address, and individual tax identity information. In the case of a non-resident, or being both a Chinese tax resident and a tax resident of other countries (regions), the following additional information will be collected: your surname (English or Pinyin), first name (English or Pinyin), country (region) of tax resident, **taxpayer identification number** (if it is not provided, the specific reason why the account holder fails to obtain the number shall be provided), code of current residence country (region), administrative division code of current residence address (in Chinese), current residence address (in Chinese), province or state of current residence address (in English or Pinyin), city of current residence address (in English or Pinyin), current residence address (in English or Pinyin), code of birth country (region), administrative division code of birth city (in Chinese), birth city (in Chinese), province or state of birth city (in English or Pinyin), birth city (in English or Pinyin), and birth city (in English or Pinyin).
- (7) When you apply for a debit card, you can go through the pre-processing procedures via such online channels as “STM Preparatory Sheet” in the ABC Micro Service applet, in which we will collect your name, **ID card number, mobile phone number**, occupation, and address information.
- (8) When you sign an electronic banking contract at our STM or sign such

contract together with other businesses, or maintain your personal message service, we will collect your **mobile phone number** and verify your identity through the SMS verification code.

- (9) When you change your card, reset your password, or replace the lost card at our STM, we need to collect your **mobile phone number** and **account balance** in order to compare them with the data saved in the system. When you cancel a card, whether it is lost or not, we need to collect your reserved **mobile phone number, account balance, debit card number** to which your balance is to be transferred, and your **transfer records**, in order to compare them with the data stored in our system.

2. Fund Transfer and Payment Services:

When you transfer funds by mobile banking platform or STM, we need to collect the **mobile phone number, name, account number**, and beneficiary bank of the payee as well as transfer notes in order to provide you with corresponding services; we also need to collect the name, **account information, ID card number, identity information, and communication information** of the payers.

In order to provide you with inquiry and convenient transfer services, we need to collect and store your **transfer records**.

You can also use cheque transfer preparatory sheet service through the function “STM Preparatory Sheet” in the ABC Micro Service applet. In order to provide you with the service, we will collect your **ID card number and ID certificate information**, Chinese name, surname pinyin and first name pinyin. When you conduct a transfer or cancel a delayed transfer at STM, we will collect **the account number of the payer**, the name, the **account number**, and the opening bank information of the payee.

When you make payment by mobile banking platform or online banking platform, we need to collect your **name, account number, type of ID, mobile phone number**, and SMS verification code. We need to collect and preserve your payment records, in order to provide you inquiries services.

3. Personal Loan Services:

When you use the loan application function on the mobile banking platform or

STM, in order to provide you with the service, we need to evaluate your loan qualification and credit limit, verify your identity, to prevent and control the risk. Thus, you are required to **submit** or **authorize us to access** your following information. A single Loan Product may only require some of the following types of information, **and the specific Personal Information needed varies by loan product. The information collected for each product is detailed in the text of the product agreement and the application form.** If you do not provide such information, you may not successfully use such business service, but this will not affect the use of the other functions in the mobile banking platform.

(1) Basic information

Including name, date of birth, gender, ethnicity, nationality, marital status, **mobile phone number**, current address, postal code, domicile, duration of local residence, the current source of housing, **type of ID certificate, ID certificate number, whether or not the ID certificate is valid for a long time, and the validity period of the ID certificate.**

(2) Educational and work information

Including education level, educational background, degree, employer, type of industry, occupation, position, title, years of service in the current employer, years of service in the former employer.

(3) Information on the business invested in or operated

Including the name of the enterprise, shareholding percentage, years of operation in this industry or similar industries, employer address, postal code, telephone number of the employer, mailing address, **mobile phone number, e-mail address**, and business registration information.

(4) **Personal property information:**

Including **bank accounts, credit records, transaction and consumption records, and household income and expenditure information, and authenticated information (information that is used to verify whether you have access or right to use, including bank card password, login password, account inquiry password,**

transaction password, dynamic password, SMS verification code, password prompts answers, etc.)

Household income and expenditure information include total monthly household income, applicant's annual income, monthly salary income, monthly business income, other monthly income, applicant's spouse's monthly salary income, monthly business income, other monthly income, income history, deposit information; total monthly household debt, applicant's monthly repayment, applicant's spouse's monthly repayment, household's other monthly debt, population dependent on family, household's total external guarantees.

- (5) Network identification information, **personal operation records of mobile banking platform, personal frequently-used equipment information, and personal location information**

Including **account number of personal information subjects**, IP address, personal digital certificate, **operation records of personal information subjects stored via logs**, hardware serial number, device MAC address, unique device identifier, IPV4, IPV6, the operating system of PC or mobile phone, **mobile phone number**, phone brand, phone model, **GPS longitude, GPS latitude**, GPS province, GPS city, and device number.

- (6) Personal information of relevant parties

Including information on spouse, co-applicants/borrowers (and spouses). Personal Information of such persons collected will not be beyond the scope of personal information collected from you under the Service.

- (7) Loan information

Including **loan purpose, loan variety, loan amount, guaranteed loan amount, credit loan amount, loan interest rate information, loan term, repayment method, repayment period, whether to apply for revolving line, revolving line amount, revolving line validity period, whether you have applied for self-revolving line, self-revolving line amount.**

If you are applying for a home purchase loan, **the information on the number**

of houses in your family (including you, your spouse, and your minor children), whether you have a Provident Fund Portfolio Loan (CPF) and the amount of the CPF loan will be collected.

If you apply for a non-transactional remortgage or a **home revolving loan** for an existing loan customer, **the name of the original lending bank, the initial amount of the loan, and the amount of the balance on the loan** will be collected.

(8) Security status

If you take out a mortgage on the home you are purchasing, we need to collect the seller's name, **phone number, rental status, address of the home, nature of the property, title deed number, square footage of the house, house purchase contract number, total purchase price amount of the house, down payment amount for the house, and purpose for purchasing the house.**

If you set up a mortgage on your home, we need to collect the name of the mortgagor, **type of ID certificate, ID certificate number, contact number, address of the house, nature of the property, title deed number, and square footage of the house.**

If you take out a loan on the vehicle you are purchasing, we need to collect the vehicle brand, the total price of the vehicle, and the down payment for the vehicle.

If you take a mortgage on property other than the three types of collateral listed above, we need to collect the name of the mortgagor, **type of ID certificate, ID certificate number, contact number**, name of the collateral, and the appraised value of the collateral.

If you create a pledge on a property, we need to collect the name of the pledgor, **mobile phone number, the name of the pledge, and the value of the pledge.**

If you have a legal entity as a guarantor, we need to collect the name of the legal entity, type of guarantee, mailing address, postal code, contact telephone number, business registration information, and other information required by the Agricultural Bank of China Limited Privacy Policy (for Corporate Customers).

If you have a natural person as a guarantor, we need to collect information about

the guarantor, including: name, gender, nationality, date of birth, marital status, **type of ID certificate, ID certificate number**, education level, current address, postal code of current address, place of domicile, length of local residence, source of current housing, employer, length of service at current employer, length of service at previous employer, position; **name of invested and operated enterprise, shareholding percentage, years of service in this industry and similar industries**, employer address, post code of employer address, mailing address, postal code of mailing address, **home telephone number, mobile phone number**, employer telephone number, business registration information; **The income and expenditure of the guarantor's household: monthly household income, monthly salary, monthly business income, other monthly income of the guarantor, monthly salary, monthly business income, other monthly income of the guarantor's spouse, total monthly household debt, monthly repayment of the guarantor, monthly repayment of the guarantor's spouse, other monthly household debt, population dependent on family, household's total external guarantees.**

(9) Other information to be authorized or submitted by the applicant:

Including **credit information, provident fund payment status, personal tax payment information, health insurance payment status**, and **whether or not the applicant is on the defaulters list.**

When you apply for a pricing benchmark conversion, we will collect your **loan repayment status.**

4. Cash Services:

- (1) You may make a reservation for the withdrawal of a large amount of cash by online banking platform and ABC Micro Service applet. In order to provide you with the service, we need to collect your name, **mobile phone number, ID card number and ID certificate information**, SMS verification code, and **communication information.**
- (2) You may make a reservation for foreign exchange by online banking platform and ABC Micro Service applet. In order to provide you with the

service, we need to collect your name, **mobile phone number, ID card number, SMS verification code, ID certificate information, identity information, and communication information.**

- (3) When you use the commemorative coin reservation and query function, we need to collect your name, **ID certificate information, and mobile phone number** in order to handle the relevant business for you. Pursuant to the PBOC regulatory requirements, we need to collect information about your reservation records.
- (4) When you use the functions of cash deposit and withdrawal function, all-in-one fixed account, and the account opening and closing of deposit certificates at STM, and if the amount of your deposits and withdrawals reaches the amount required to be reviewed, we need to collect your name, **account number, amount, source of funds or purpose of withdrawal, industry category and notes, mobile phone number** and SMS verification code, **ID certificate type and ID certificate number, fingerprint, identity information, and account information** in order to provide you with corresponding services and ensure transaction security; besides, in order to provide you with inquiry and convenient deposit and withdrawal services, we need to collect your **deposit and withdrawal transaction records.**

5. Investment and Wealth Management Services:

- (1) When you use the functions of investment and wealth management (including ABC Kuai eBao, fund, ABC Smart Investment, portfolio program, trust, insurance, etc.) through mobile banking platform, the counter, STM, self-service terminals, ABC Micro Service applet, in order to provide you with the purchase services of wealth management products, we will collect your name, gender, birthday, nationality, **type of ID certificate, ID certificate number, validity period of ID certificate, marital status, contact information**, email address, postcode, usual address, workplace, occupation, job position, **personal annual income, family annual income**, residents type, risk type, **number and name of the financial account**, relationship between policy holder and the insured, **height and weight of the insured.**
- (2) In order to provide you with the aforesaid wealth management services and

protect the security of your property, we need to assess your risk tolerance and therefore require you to provide information such as your age, educational background, **financial condition**, product position, investment experience, investment purposes, investment style, liquidity requirements, the maturity of risk loss, risk appetite, risk awareness, **account information, identity information, ID certificate information, and property information**. Besides, in order to assess whether you are a qualified investor, we need to collect information such as your investment experience, **net financial assets of your family, account information, identity information, ID certificate information, and property information**. You can also conduct the risk assessment pre-processing through the “STM Preparatory Sheet” in the ABC Micro Service applet. In order to provide you with the service, we will collect your name and **ID card number**.

6. Daily Life Services:

- (1) You can pay for utilities, administration, education, training, insurance, medical care, and public transportation, etc. by using the daily life payment functions of the mobile banking platform, WeChat Official Account platform, ABC micro-payment applet, STM, and the counters. In order to provide you with the appropriate services, we will collect the necessary Personal Information based on the scenarios of payments, e.g., when you top up the mobile phone, landline phone, or meal fees, we need to collect your **mobile phone number or landline phone number**; when you pay property management fees, CPC membership fees, conference fees, maintenance fees, amounts for goods, membership fees, deposits, or pension contributions, we need to collect your name.
- (2) When you recharge various online games and applications through the function “Game Card”, we need to collect your game account and **mobile phone number**.
- (3) When you buy train tickets through the function “High-Speed Train Manager”, we need to collect your **mobile phone number** and SMS verification code.
- (4) When you recharge a gas card, we need to collect your card number; also, if

you have a discount coupon or cash coupon, we need to collect your **mobile phone number** and SMS verification code to verify certain information in order for you to use the coupon successfully.

- (5) You can activate the function “Unconscious Parking/Refueling” through such channels as mobile banking platform, WeChat Official Account platform, and ABC Micro Service applet. When you activate such function, we need to collect your name, **ID card number and ID certificate information, mobile phone number**, license plate number, **bank card number**, SMS verification code, and **communication information**.
- (6) When you use the transport service provided by the mobile banking platform, we will collect your name, **ID card number and ID certificate information, mobile phone number**, license plate number, and **bank card number**. Please note that the transport service does not include Unconscious Transport and Unconscious Payment Contracting.
- (7) You may get discount information about nearby shops that have established a partnership with us through the function “UnionPay Discount”. In order to provide the service to you, we need to collect such information as your name, **ID certificate type, ID certificate number, mobile phone number, bank card number, location, ID certificate information, and identity information**.
- (8) ABC offers a range of products. You may purchase various products by using the function “Poverty Relief Mall” on the mobile banking platform or WeChat Official Account. In order to provide such service to you, we need to collect the name, contact address, **mobile phone number**, or **landline phone number** of the consignee. You may purchase precious metal by using the function “Physical Precious Metal” on the mobile banking platform. In order to provide such service to you, we need to collect the name, contact address, **mobile phone number**, or **landline phone number** of the consignee.
- (9) You can pay your pension through WeChat Official Account. In order to provide you with this service, we need to collect your **ID card number**.
- (10) You may enjoy smart medical care services via WeChat Official Account. In order to provide you with the service, we need to collect the name, gender, **mobile phone number, ID card number and ID certificate information**,

and SMS verification code of the patient.

- (11) When you take out insurance at STM, we will collect your **mobile phone number, email address**, address of policyholder, **annual income**, postal code, occupation type, **information of the insured person and the beneficiary**. The information of the **insured person and the beneficiary** include the name, gender, date of birth, nationality, **ID certificate type, ID certificate number, the validity period of ID certificate, mobile phone number**, zip code, address, and occupation category.

7. Credit Card Services:

- (1) You may apply for a credit card or Lefen Card (upgraded version) through online banking platform, mobile banking platform, the counter, STM, WeChat Official Account, and ABC credit card applet. In order to provide you with the service, we will collect your name, **ID card number, mobile phone number**, verification number, educational background, marital status, **residential status, home address**, work information, company address, contact information (including relationship, name, and **mobile phone number**), **email address** for the review of credit card application.
- (2) When you go through the face-to-face verification procedures for credit card application at STM, we will collect your name, **ID card information, credit card number, front and back photos of ID card, subject qualification certificate image**.
- (3) When you activate a credit card and set a password at STM, we will collect your **mobile phone number, credit card number**, verification code, **payment password**, and bills mailing address.
- (4) You can check the progress of the credit card application through the online banking platform, mobile banking platform, or WeChat Official Account platform. When you check the progress of the credit card application, we need to collect your **ID card number, mobile phone number**, and verification code in order to verify your identity.
- (5) When you pick up a credit card at STM, we will collect your name, **ID card**

information, credit card number, front and back photos of the ID card in order to provide you with the appropriate service.

- (6) You may carry out credit card cash transfer through the function “Cash Transfer” on the mobile banking platform, the function “Transfer” on the online banking platform and other official channels. In order to provide you with the service, we will collect the name **beneficiary** and **beneficiary account number**.
- (7) You may shopping through electronic shopping mall, exchange your credits for gifts and obtain other services through online banking platform, mobile banking platform, ABC applets and other official channels; in the case of physical gifts, we will collect your name, **mobile phone number** and mailing address; in the case of virtual coupons, we will collect your **mobile phone number**.
- (8) When you participate in the activities on the mobile banking platform, WeChat Official Account platform of ABC and other official channels, we need to collect your **mobile phone number**, contact address in order to send you gifts in kind. If the prize is a virtual product, we need to collect your **mobile phone number** to give you such prize (direct charging or coupon).
- (9) When you apply for Lefenyi installments by using the function “Smart Credit” on the mobile banking platform, we will collect **the number of installments** and **the amount of each installment**.
- (10) When you buy products in the credit card mall of the mobile banking platform or credit card applet of ABC, we need to collect the name, **mobile phone number**, and **delivery address** of the consignee.

8. Private Banking Services:

When you use the function of “Private Banking Contracting” “Wealth Planning Service” “Family Inheritance Service” “Asset Allocation Service” “Integrated Financial Services for Listed Companies” “Insurance Planning Service” “Cross-Border Financial Service” “Professional Consulting Service” “Medical Health Service” “Business Travel Service” “Educational Training Service” “Customized Travel Service” and other exclusive counseling and value added services on the

mobile banking platform, online banking platform, the counter, STM, or through customer service hotline, customer manager, wealth consultant or other channels, we will collect your name, gender, nationality, occupation, **contact information, address, type of ID certificate, ID certificate number, asset information, journey information,** education background information, and the former information of the subsidiary applicant (if any). When we provide private banking asset allocation service to you, we will make asset allocation analysis on your product holdings in our bank, and may also collect your asset information outside our bank, so as to provide service to all your asset belonged to you.

9. Services at STM:

In order to provide you with the services at STM in a secure manner, according to relevant laws and regulations and regulatory requirements, during your use of the services at STM, you may be required to provide us with or authorize us to collect user information as required by relevant services, such as your name, **identity information, type of ID certificate, ID certificate number, front and back photos of ID certificate, bank card number/account number, mobile phone number, property information, communication information, fingerprint image, and handwritten signature** in order to help you use the services, and we may also verify the validity of relevant information through verification of **account number/card password** or otherwise.

Your refusal to provide the information required by certain functions or services may render you unable to use such functions or services, but will not affect your normal use of other functions or services at STM. The details are as follows:

- (1) Media verification: When you use bank cards or bankbooks to handle business at STM, you may be required to provide us with or authorize us to collect **user information** as required by relevant services, including **bank card number/account number and bankbook account number**, and we will verify the validity of relevant information through verification of **account number/card password**.
- (2) Certificate verification: When you use your ID certificate to handle business at STM, you are required to provide us with or authorize us to collect user

information as required by relevant services, including personal name, **ID certificate type, ID certificate number, the validity period of ID certificate**, issuing authority, date of birth, nationality, ethnicity, gender, and **front and back photos of ID certificate**.

- (3) Put a signature on an application form: When you are required to sign an application form for relevant business at STM, you are required to provide us with or authorize us to collect your **fingerprint image and handwritten signature**.

10. Self-Service Equipment Services:

In order to provide services to you and ensure the security of the services provided for you, when you use services on “self-service equipment” (including cash self-service equipment, self-service terminals and queuing calling machines), the self-service equipment may verify your identity through your **account numbers, passwords, ID certificate type and ID certificate number** to help you to use the service. If you refuse to provide information required for a function or service, you may not be able to use such function or service. Specifically:

- (1) Media verification: when you use bank cards or bankbooks to handle business on the self-service equipment, you need to provide us with or authorize us to collect **user information** as required by relevant services, including **bank card number/account number** and **bankbook account number**, and we will verify the validity of relevant information through verification of **account number/card password**.
- (2) Facial recognition service: when you use our “self-service equipment” to deposit or withdraw money, transfer funds or use non-card or non-bankbook deposit service through facial recognition services, we will collect your **mobile phone number** or **ID certificate type/ID certificate number** for the purpose of verifying the validity of relevant information. We may also need to collect the **payees’ account number** and **account name** when you transfer funds or use non-card or non-bankbook deposit service.

11. Digital Renminbi Services:

When you use our digital renminbi services, we will protect your information according to the relevant articles in *The Policy of Personal Information Protection in ABC Digital Renminbi Wallet*.

12. Other Services:

- (1) In order to make available to you the personalized smart alert services by the “Secretary” of ABC mobile banking platform, we need to collect your **payment records, credit card billing information, loan information, and property information**.
- (2) You may make a reservation for value-added services via the online banking platform. In order to provide you with the services, we need to collect your name, **mobile phone number, ID card number and ID certificate information**, SMS verification code, and **communication information**.
- (3) You may take a number in real-time via the ABC Micro Service applet, under which circumstance we will collect your name and **ID card number** and obtain your **geographical location** in compliance with Tencent’s authorization strategy.
- (4) When you use the services of local offers and sub-branch reservation provided by the mobile banking platform, we will collect your **location information** so as to provide you with the services available at your location. When you use the sub-branch reservation service provided by the ABC Micro Service applet, we will collect your name, **ID card number, and ID certificate information, mobile phone number**, SMS verification code, and **communication information**, and obtain your **geographical location** in compliance with Tencent’s authorization strategy.
- (5) When you ask for services through voice customer service, online customer service (mobile banking platform, online banking platform, WeChat Official Account and other online platform, email), new media customer service (Weibo, Wechat) and other remote bank customer service platform or channels, we may collect your name, gender, occupation, **home address, company address, contact information, ID certificate or the type of ID certificate, number and validity period of ID certificate, financial account**, as well as other information relevant to the services you are seeking

for.

II. Personal Information Collected And Used Actively By Us In Providing Our Products And/Or Services To You

In order to comply with laws and regulations and the basic requirements for the provision of our services, ensure the security of your account and system operation, and prevent fraud through phishing websites more accurately, we will collect the information generated during your use of our services, so as to determine the risks of your account and control credit risks, ensure the normal provision of our services to you, analyze our system problems, obtain website traffic statistics, and conduct troubleshooting after you send us messages of exceptions. The above information collected by us includes:

1. Log Information:

During your use of the products and/or services provided through the online banking platform, mobile banking platform, STM, WeChat Official Account, and WeChat applet, we will automatically collect details about your use of our services and save them as network logs and transaction flow logs. The network logs shall include your language, visiting time and the webpage records of your use of our products and/or services, operating system, software information, and log-in IP information; and the transaction flow logs shall include **the transaction amount, transaction date, transaction time, transaction currency, transaction card number, transaction type, transaction terminal, transaction result, and certificate information.**

2. Device Information:

During your use of the products and/or services provided through online banking platform, mobile banking platform, STM, WeChat Official Account, and WeChat applet, in order to provide services to you and to ensure the security of your account and transactions, we will collect information about your IP address, device model, device MAC address, IMEI, Android ID, IMSI and operating system type and version number.

3. Search Records:

During your use of the mobile banking platform to provide you with quick search services, we need to collect your **search history**, and we will also collect your **voice information** if you use voice search function.

4. Location Information:

During your use of our products and/or services, we will collect your **location information** as required by relevant laws and regulations or to recommend convenient sub-branches to you under the service columns of customized recommendation, advertising, daily life, and other services columns, so that you are able to use the function of sub-branch inquiry, sub-branch reservation, online take-a-number, business hour inquiry, UnionPay discount, local discount offers, daily life payment, ABC insurance, and all the functions under the “Daily Life” service of the mobile banking platform.

III. Access To Your Device By Our Mobile Banking Platform

In certain scenarios or for certain services, the mobile banking platform and ABC Card WeChat Applet may invoke some of your device permissions (See the following table for details). We will ask for your consent individually in a pop-up window before invoking the corresponding permission for the first time, and you can choose to disable some or all of the permissions in the settings function of your device, thereby rejecting us to collect the corresponding Personal Information.

Access to your device	Applicable scenario/service	Purpose of access	The consequence of disabling/rejecting access
Address book	Mobile phone recharge	Mobile phone number for recharge can be input easily.	Mobile phone number for recharge needs to be input manually.
Camera	Facial recognition, Scanning, Bank cards recognition, ID recognition,	Facial recognition for identity verification, QR code scanning,	Facial recognition, scanning function of the mobile banking platform, bank card recognition, ID card recognition, and other functions on the mobile banking platform are unavailable.

	registration, Credit card application(including attached card application), Lefenyi (including for scenario Lefenyi), application for installment payment for specific items (automobile/home decoration/parking space/education)Credit card activation, ETC application	Bank cards recognition and ID recognition for identity verification and prevention against forgery applications	
Microphone	USB-KEY, voice search	Audio USB-KEY and voice search are available.	Audio USB-KEY and voice search are unavailable.
Push (only for IOS users)	Message push	We are able to push messages to you.	You are unable to normally receive messages pushed by us.
Bluetooth	Bluetooth USB-KEY, recharge of Chongqing traffic card, hardware wallet	Your mobile phone can be connected to and interact with third-party devices.	Bluetooth key and wireless payment password generators are unavailable, Chongqing traffic card and hardware wallet can not be connected
Save (only for Android users)	App upgrade, scanning, QuickPass, scan to pay, Response to user screenshot	Recognition of images in the local album and saving images to the local album is available.	App upgrade, scanning to recognize images in the local album, saving images to the album, and other related functions are unavailable. User screenshot can not invoke online customer service.
Phone number	Login, push of information,	Obtain device id code, in	Unable to obtain device id code. Some customers may need to

(only for Android users)	gathering and analysis of data	order to guarantee login security	reactivate when logging.
Check WLAN conditions	Web connection request	To obtain web connection conditions of the cell phone, and to realize web connection requests and document download strategies in various web conditions.	You are not able to pre-download via WIF.
Search currently running program	Online customer service	To judge if it's an 'online customer service' interface, in order to determine whether to pop up a 'contact our customer service' window	The 'contact our customer service' can not be normally popped up.
Boot from start-up	Message push	To boot message push	Messages will not be pushed when the application is not booted.
Allow to use fingerprints	Fingerprint login, fingerprint payment	For fingerprint recognition login and fingerprint recognition payment	Fingerprint login or fingerprint payment functions are not available.
Clipboard	Weixunbao, fund transfer	For password recognition, quick jump to fund transfer	Copy of password or card number is not available.
Location	Nearby bank outlets, discount	Obtain your geographic location	Does not affect normal use, but may not provide location-based services.

	shops, life services		
Permission to use NFC	Recharge of Chongqing traffic card, hardware wallet, Guangzhou traffic card	Obtain permission of NFC, interact with NFC devices.	Can not link to NFC devices.
Create desktop shortcut	Create a small app shortcut on the desktop	Create a small app shortcut on the desktop	Can not create a small app shortcut on the desktop
Install another app in the app	App upgrade	Install the app upgrade pack	Can not install upgrade pack

IV. Your Personal Information Obtained By Us From Third Parties

In the process of our bank providing you with the products and/or services you need, we may inquire, print, use, verify and save your relevant information through the **basic database of financial credit information of the PBOC, public security and judicial organs, tax authorities, market supervision and management organs, financial supervision departments, provident fund management organs, social insurance management organs, student status and education information management organs, relevant industry associations and industry self-discipline organizations, qualified credit reporting service agencies and other institutions with legal qualifications to provide information inquiry services**, including your personal basic information, **credit report, payment of public utilities, tax payment, loan, guarantee, account information, information of enterprises operated, transaction information, and asset information.**

When you log in to WeChat Official Account and ABC Micro Service applet, we will collect your profile picture, nickname, OpenID, and UnionID following Tencent's authorization strategy for verifying your identity and binding your WeChat ID with your mobile banking account; thereby you will enjoy the WeChat Official Account services provided by us. The Personal Information generated and provided by you within the WeChat Official Account and ABC Micro Service applet will be collected

and used by us in accordance with this Policy. WeChat, as the developer, has undertaken not to collect, retain, use, or authorize others to use the such Personal Information for any purpose without permission.

In order to provide you with better products and services, some of the electronic banking services you use may be provided directly by third-party service providers in their environments, and we will not collect or share any Personal Information about you at this time. **Third parties are not bound by this Privacy Policy, and we recommend that you check the platform of the third-party service providers and learn how they collect, use, and share your Personal Information in accordance with the privacy policies disclosed by them.**

V. How We Use Your Personal Information

1. We will use your Personal Information when providing you with and improving our financial products or services, so as to identify and verify your identity, and review, manage, handle, execute or effect the transactions requested or authorized by you.
2. We will use your Personal Information for performing our compliance duties, including without limitation regulatory compliance, tax compliance and compliance with other statutory regulatory requirements, and reporting to relevant authorities in accordance with the domestic and foreign laws and regulations or regulatory requirements (including but not limited to reporting on money laundering, terrorism financing, bribery, corruption, tax evasion, and fraud).
3. You authorize us to continuously collect and use your Personal Information during our provision of financial services to you. Once you cancel our services, we will cease to collect your Personal Information, but continue to use your Personal Information previously collected for business materials filing, audit, assistance with regulators in the investigation, compliance with regulations on anti-money laundering and sanction, and other purposes according to laws, regulations and regulatory requirements.
4. In order to enhance your product or service experience or to prevent risks, we will gather, analyze, and process data concerning service usage, which will not contain any data that may identify you.

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5. In order to keep you informed of your use of our financial products or services or to provide you with further information about our services, we may send you service status notifications and commercial messages about our products or services.
 6. We will use your Personal Information for other purposes with your consent and as permitted by laws.

VI. Exceptions To Our Collection And Use Of Your Personal Information With Consent

In accordance with relevant laws and administrative regulations, we may collect and use your personal information without your consent, if:

- 1. Necessary for the conclusion or performance of a contract to which you are a party;**
- 2. Our performance of obligations under laws, regulations, and regulatory requirements is involved;**
- 3. The processing is necessary to respond to public health emergencies or protect natural persons' life, health and property safety under emergency circumstances**
- 4. Your personal information that has been published by you or other information that has been legally processed within a reasonable scope in accordance with law, such as lawful news reports or governmental information disclosure, except that you expressly refuse;**
- 5. Under any other circumstance as provide by any law or regulation.**

We will obtain your consent if we collect or process your information that has been made public, and that significantly affect your rights and interests. If your Personal Information is collected or used under any circumstances other than those mentioned above, we will fully explain to you the purpose, content, and scope of such collection and use and obtain your prior consent or authorization.

Please understand that the functions and services we provide to you are constantly updated and evolving; if your Personal Information is collected for a certain function or service not mentioned above, we will separately explain to

you the content, scope, and purpose of such collection through a webpage alert, interaction process, website announcements or otherwise, and obtain your consent.

B. How we use Cookie and similar technologies

I. Cookie

In order to ensure the normal operation of our services, we will store small data files named Cookie on your computers or mobile devices, which usually contains identifiers, site names, and certain numbers and characters. Cookies enable the website to verify the information you input (e.g., verification code sent to cellphone), to avoid sending information repeatedly to you (e.g., verification code), and to analyze the number of visitors and the general usage of the website. You may manage or delete Cookies based on your preference. You may remove all the Cookies stored on your computer, and most web browsers have the function of blocking Cookies. However, if you choose to do so, you need to modify your settings each time you visit our websites. The “Help” section in the toolbar of most web browsers will introduce how to prevent your web browsers from accepting new Cookies, how to have your browser notify you when you receive a new Cookie, or how to disable Cookies altogether. In addition, you may deactivate or delete the similar data used by browser add-ons (e.g., Flash Cookie) by modifying the settings of browser add-ons or by visiting the provider's webpage. **However, under certain circumstances, such acts may affect your secured visit to our websites and the use of our services.**

II. Web Beacons And Pixel Tags

In addition to Cookies, we will adopt web beacons, pixel tags, and other similar technologies to our websites. For example, our emails to you may contain the URL linking to our website contents. If you click such URL, we will track your click to better understand your preferences for products or services so as to improve our customer services. A web beacon is generally a transparent graphic image that is embedded into a website or an email. The pixel tags in an email will enable us to learn whether the email is read. You may unsubscribe at any time if you prefer not to be tracked in this way by turning off Cookies.

III. Do Not Track

A number of web browsers have the function of Do Not Track, which can send the Do Not Track request to websites. Currently, major organizations developing Internet standards have not yet established relevant policies to specify how websites shall respond to such requests. However, if you enable Do Not Track on your browser, all our websites will respect your choice.

C. How we store and protect your Personal Information

I. Our Storage of Your Personal Information

1. The Personal Information we collect and generate within the People's Republic of China will be stored within the People's Republic of China. **However, your Personal Information may need to be transferred outside the People's Republic of China for the purpose of processing cross-border business, in which case we will comply with the relevant laws notify you of the overseas recipient's title or name, contact information, processing purposes, processing methods, categories of personal information, the methods of and procedures for individuals' exercise of the rights provided by law over the overseas recipient, and other matters, and obtain your separate consent, in order to protect your Personal Information. For example, we will require overseas institutions to keep your Personal Information confidential by means of execution of agreements, verification, or otherwise before such cross-border data transfer.**
2. We will limit the maximum retention periods of your Personal Information and relevant logs to the extent required by laws and regulations and as necessary for the purpose of this Policy only. Upon the expiration of such retention periods, we will delete or anonymize your Personal Information. For example, as for **mobile phone number**, we need to retain your **mobile phone number** during your use of our mobile banking platform services so as to ensure your normal use thereof, and we will delete the information after you cancel your mobile bank account.

II. Security Measures We Adopt to Protect Your Personal Information

We have adopted security measures in compliance with the industry standards to protect the Personal Information provided by you from unauthorized access, copying,

public disclosure, use, modification, transmission, damage, or loss. For example, we will use encryption techniques to ensure the confidentiality of the data and utilize trusted protection mechanism to protect the data from malicious attacks, deploy access control mechanism to strictly restrict access to the data, systematically monitor access to and processing of the data, and ensure the Personal Information is accessible only to authorized personnel, and we will hold training sessions on security and privacy protection to enhance our employees' awareness of the importance of Personal Information protection, and require relevant personnel to execute confidentiality agreements, etc.

If the electronic bank business we provide ceases in part or as a whole, our relevant products or services will inform you thereof in the form of announcements or otherwise, and we will stop the collection of your Personal Information by relevant products or services to protect your Personal Information, or we will delete or anonymize your Personal Information we hold. In the case of interruption of our electronic bank business, in whole or in part, due to technical failure, network attack, natural disaster and accident, human factor, or otherwise, we will take the emergency response and recovery measures to restore our services as soon as practicable. If we go bankrupt and there are no receiver, we will delete all your Personal Information we hold.

Currently, we have completed the evaluation and filing of national classified protection of cybersecurity, and our data center has met the requirements of and obtained the ISO27001 certification in terms of information security.

We will use our best endeavors to ensure the security of the Personal Information provided by you. **You are advised to properly keep your account login name and other identity elements and use a complex password, to help us to ensure the security of your account. We will identify you with the login name and other identity elements of you when you use our services. You may suffer from losses and adverse legal consequences in the case of leakage of such information. If you become aware that the account login name and/or other identity elements might be or have been leaked, please contact us immediately so that we may take corresponding measures in a timely manner to avoid or mitigate the relevant losses.**

In the case of any Personal Information security incident, we will take effective

remedial measures as required by laws and regulations to prevent its escalation. We will notify you of such incidents through email, correspondence, telephone, and/or push notification in a timely manner. If it is difficult to notify you, we will publish announcements in a reasonable and effective manner. In addition, we will proactively report to the regulatory authorities, as required, how such Personal Information security incident is handled.

D. How we provide your Personal Information to third parties

I. Sharing

We will not share your Personal Information with other companies, organizations, or individuals, except under the following circumstances:

1. Sharing with Separate Consent or Authorization:

We will share your Personal Information with other parties with your separate consent and within the scope of your authorization.

If the business needs to provide your personal information to the third parties, we will inform you of the recipient's name and contact information, the purposes and means of processing and the categories of personal information to be processed before we share, and obtain your separate consent, unless otherwise specified by laws or regulations. If we share your Personal Information with other parties due to our other business needs in addition to the scenarios disclosed in this Policy, i.e., we will expressly notify you of such sharing in accordance with relevant laws and regulations and ask for your separate authorization or consent.

2. Sharing as Required by Laws:

We may share your Personal Information with other parties in accordance with laws, regulations, regulatory rules, or as mandated by competent governmental authorities.

3. Sharing with Authorized Partners:

For the purpose of this Policy or as necessary for providing you with services, we will share some of your Personal Information with other authorized partners, such as the payee, beneficiary, broker, correspondent bank, securities exchange or securities company acting on your behalf, or persons making payments to you, or other financial institutions, industry associations, bank card associations, credit rating agencies,

credit investigation agencies or information service providers, or third-party asset management company providing asset management services to you. As we will also cooperate with governmental authorities and platforms, we will, for example, share some of your Personal Information with social security, customs, tax, and other relevant authorities. We share your Personal Information only for legitimate, reasonable, necessary purposes, and only share Personal Information necessary to provide the service. In addition, we will sign a stringent confidentiality agreement with our partners, requiring them to process your Personal Information strictly in accordance with our instructions, this Policy, and any other related confidentiality and security measures. We will insist that our partners have no right to use the shared Personal Information for any other purpose. **If you refuse to allow us to share with our partners your Personal Information collected that is necessary for the provision of the services, you may not be able to use such services.**

(1) Issuers of the financial products which we sell as an agent:

Such institutions are issuers of the financial products (e.g., funds, insurance, and trust) which we sell as an agent. In order to enable you to purchase the above financial products, we may share your **personal identity information, personal financial information (if required by the issuer), personal account information and financial product transaction information** with the issuers of such financial products which we sell as an agent to the extent as required by such issuers.

(2) Advertising and analysis services partners:

In respect of advertising partners, we may provide them with information relating to its advertising coverage and effectiveness rather than your Personal Information, or we will anonymize such Personal Information so that it will not identify you. To better analyze the usage of our products and services by our clients, we may provide data analysis service providers with the quantity, regional distribution, activeness and other data of our clients, provided that we will only provide such partners with statistic information which will not identify our clients (e.g., [a 25-year old male in Beijing who prefers to purchase fund investment products]).

(3) Suppliers, service providers, and other partners of technology, consultancy, logistics, and other services:

We may share your Personal Information with third parties that provide support and services to us, including those providing us with infrastructure technology, data processing, credit review and approval, and customer services, etc. For example, when you apply for exchanging your credits for commodities on the online shopping mall, we may share your name, **phone number and address** with relevant service providers in order to provide you with services, such as delivery by logistics provider, purchase order inquiry, after-sales service and customer support; we may share your name, **email address** or **phone number** with communication service providers as they will send you notifications via email or SMS; we may share your **location data** with map service providers as they require such location data to provide you with map services; to further facilitate your use of services, we will establish a membership information archive with the co-branded card partners and share the **membership information** with them; we may share your name, **phone number** and **personal credit status** with post-loan service institutions and legal service institutions as we will conduct post-loan management together with them.

(4) Partners providing exclusive private banking services:

In order to provide our private banking clients with the function of “Exclusive Services” on the mobile banking platform, we will share your name, **mobile phone number**, and **ID certificate number** with the corresponding service providers so as to provide you with functions including service reservation and inquiry.

4. Sharing with Our Operation Organs and Subsidiaries:

Your Personal Information may be shared within our operation organs and subsidiaries. **Such data sharing shall be subject to the purposes specified herein, and the scope thereof will depend on the specific business conditions.** This may include sharing your **personal identity information** and **account information** within our operation organs and subsidiaries for the needs of submitting statistical information to regulatory authorities as required, and for the purpose of risk management by the group as well as anti-money laundering and anti-fraud purposes. **Once the purpose of processing your Personal Information is changed, we will**

ask for your authorization or obtain your authorization and consent again.

5. Sharing for Protection of the Interests of Us and Our Clients or the Social Public:

To the extent required or permitted by law, we will provide third parties with your Personal Information when it is necessary for protecting the interests, property, or safety of us and our clients or the social public from damages.

6. Cooperation with Third-Party Software Development Kit (SDK) Service Providers:

SDK is a compilation of development tools used by software engineers to create applications for the specific software package, software framework, hardware platform, operating system, etc. For the purpose of providing you with better services, some SDKs are embedded into our mobile banking platform and they will collect your Personal Information in the following scenarios in which you use the mobile banking platform:

Type of SDK	Name of Plug-in	Function and Scenario Description	Information of SDK Provider	Type of Personal Information	Required Access to Your Device
Circumstances in which your Personal Information will be directly collected by SDK					
Map SDK	Baidu Maps and Amap	Providing positioning and map functions	Beijing Baidu Netcom Science and Technology Co., Ltd., Contact Information: mapservice@baidu.com ; Privacy Policy: http://map.baidu.com/zt/client/privacy/index.html AutoNavi; Contact Information: Privacy.Amap@service.autonavi.com ; Privacy Policy: https://cache.am	Longitude and latitude, International Mobile Equipment Identity Code (IMEI), MAC address	Access to your location

			ap.com/h5/h5/publish/238/index.html		
Data analysis SDK	Component for our internal data collection	Providing functions of data collection and analysis from the client-side of our system (user click analytics, mobile phone model, etc.)	Us	User click analytics, mobile phone model, operating system model, IMSI 、Android ID	Access to your location
Mobile phone number transparent transmission SDK	Mobile phone number transparent transmission authentication component	Providing mobile phone number authentication service	Aspire Technologies (Shenzhen) Ltd.China United Network Communication Co., Ltd Contact Information: 010-66258731 Privacy Policy : https://ms.zzx9.cn/html/oauth/protocol2.html . ShiJiLong Information Network limited liability company Contact Information : 020-87572121 Privacy Policy : https://e.189.cn/sdk/agreement/detail.do China Mobile Communications Group Co., Ltd Contact Information :	Mobile phone number, mobile phone operator authentication information, IMSI 、Android ID	

			400-10086-20 Pravacy Policy : https://wap.cmpassport.com/resources/html/contract.html		
Chongqing Changtong card recharge SDK	Traffic card recharge module	Providing Chongqing Changtong cardholders with online self-service of recharging public transport cards through the NFC function of mobile phones or offline charging through Bluetooth machines.	Chongqing Mobile Finance Co., Ltd. Contact Information : 400-668-0366 Pravacy Policy: http://down.cqmf.com/abc/register/agreement	Latitude and longitude,	Access to camera, phone and location
Account Manager SDK	Our account manager component	Customer service and marketing communications	Us	Mobile phone number, user's gender	N/A
Interaction center SDK	Component of interaction center	To realize push of some transaction information, preferential information and activity information	Huawei offline information : provided by Huawei Technologies Co. Pravacy Policy: https://developer.huawei.com/consumer/cn/doc/development/HMScore-Guides/privacy-statement-0000001050042021 Millet offline informatin :	Mobile phone number, mobile phone model, IMSI, Android ID, IMEI	Configuration change

			provided by Xiaomi Co., Ltd Pravacy Policy: https://dev.mi.com/console/doc/detail?pId=1822		
Electronic Social Security Card SDK	Electronic Social Security Card Components	Electronic social security card application, status inquiry, payment settlement, social security information inquiry, etc.	Information Center of Ministry of Human Resources and Social Security Contact Information : dzsbk@e-sscard.com	Facial image information, ID card information, mobile phone number, ID card number, social security card number, Banks card number	Access to camera
Baidu AI SDK	Baidu speech recognition , face recognition , ID card OCR, bank card OCR	Provide voice recognition, facial recognition, ID card recognition and Banks card number recognition function	Beijing Baidu Netcom Science and Technology Co., Ltd. (https://www.baidu.com/duty/yinsiquan-policy.html) Contact Information : 01059928888 Pravity Policy : https://www.baidu.com/duty/yinsiquan-policy.html	Customer number, ID card information, Banks card number, voice recognition information, face information	Access to the recording function and camera
Online customer service SDK	Component for online customer service	Provide online customer related service	Us	Mobile phone number, location information, transaction ID, customer gender, sessionID	Access to the recording function and camera
Device	Ali Device Indentifict	Accurate locating and	Alicloud	International Mobile	Access to

Identification SDK	Identification SDK	problem analysis	Contact Information:400-80-13260 Privacy Policy: http://terms.aliyun.com/legal-agreement/terms/suit_bu1_alicloud/suit_bu1_alicloud201902141711_54837.html	Equipment Identity Code (IMEI), MAC location, equipment manufacturers, Android ID,type of CPU	phone
Millet Open Platform information push SDK	Component for information push	Provide functions of Millet offline information	Millet Technology Co., Ltd Contact Information : 400-100-5678 Privacy Policy: https://dev.mi.com/console/doc/detail?pId=1822	Mobile phone mode, Android ID, International Mobile Equipment Identity Code (IMEI),	
Fingerprint Verification SDK (only Android)	Component for FIDO Fingerprint Verification	Verify fingerprint Information	National Certified Technology Co., Ltd Contact Information : 010-56726171	Fingerprint Information	Access to Fingerprint
E-port	Component for E-port recognition	Provide information verification service for account change transaction based on Huawei mobile phone that contains specific secure chip and independent	Beijing Watchdata Co., Ltd Contact Information : 400-818-6655 Privacy Policy: https://www.watchdata.com.cn/privacy-policy/	Mainly, device information, includes: type of chip, serial number, model of mobile phone device, version of emui, manufacturer of device	N/A

		system			
Ride Code SDK	Relevant Component for ride code	Provide ride code service from China Unionpay	China Unionpay Contact Information : 021-68401888	N/A	Access to Internet, access of altering configuration
Speech recognition SDK	Relevant component Lingxi speech recognition	Provide asr service	Iflytec Co., Ltd Privacy Policy: https://www.xfyun.cn/doc/policy/privacy.html Registered address/office address in common use : No.666 West Wangjiang Road, High Technology District, Hefei cell number : 0551-65331511	phonetic data	Access to record
Identification Cloud decode SDK	Relevant component for identification cloud decode	Read identification card information base on NFC	Tendyron Co., Ltd Contact Information : 1082068888	Information of Identification Card	Access to NFC
Cloud walk facial recognition SDK	Relevant component of facial recognition	Provide functions of facial recognition	Cloudwalk Technology Group Co., Ltd Contact Information : 400-151-5992	Customer ID, Information of Identification Card, Name of Customer, Information of Facial Image	Access to Camera
Other Circumstances where SDK collects Personal Information (e.g. we share Personal Information with SDK service providers)					
Identity verification	Our facial recognition component	Transfer and reserve opening	Us	Facial image information	Access to camera

ation SDK		accounts by face recognition			
Identity verification SDK	Baidu's SDK	Providing voice, face-recognition, OCR and other value-added services	Beijing Baidu Netcom Science and Technology Co., Ltd. (https://www.baidu.com/duty/yinsiquan-policy.html)	Facial image, account number and ID certificate information	Access to camera and microphone
WeChat log-in for sharing SDK	Component for our UMAP sharing	Sharing receipt inquiry results with WeChat	Us	WeChat avatar and nickname information	
Static scan SDK	Component for our UMAP scanning	Functions of receipt verification and QR code scanning	Us	N/A	Access to camera
Canton All-in Card	CantonAll-in Card SDK	Activate and charge Canton All-in Card electronic card, charge the real card of CantonAll-in Card	Shenzhen weifuchong Technology Co., Ltd Ltdbd@vfuchong.com phone number: 4000888955 Privacy Police: https://www.vfuchong.com/h5/h5.html	Mobile phone number, registered information of customer	NFC
Nantian OCR	Nantian Identification Card, Bank card SDK	Provide ID card recognition and information extraction	Yunnan Nantian electronic information industry Co., Ltd Contact Information: luowei@nantian.com.cn	N/A	Access to camera, function of read and write
Hardware	Hardware wallet	Provide interaction	Tendryon Co.,	location	Access to location,

walletS DK	SDK	between hardware wallet and client	Ltd Contact Information : 1082068888		bluetooth and NFC
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We will only share your Personal Information for lawful, proper, necessary, and specific purposes. We will conclude confidentiality agreements with stringent terms with the companies, organizations, and individuals with whom we share Personal Information to require them to treat your Personal Information in accordance with our instructions, this Policy, and other relevant confidentiality and security measures. We will require our partners not to use the shared Personal Information for any other purpose. If we find our partners' processing behavior has violated the provisions of the laws and regulations or agreement with us, we will immediately require the partners stop the relevant behavior, and will take or require our partners take effective remedial actions (change the password, revoke the permission, cut off the network and etc) in order to control or eliminate the security risks; and if necessary, we will terminate the business cooperation relationship with the partners, and require them delete the Personal Information that obtained from us immediately. If you refuse to agree that we share with our partners in their provision of services your Personal Information, which is collected by us and necessary for the provision of such services, you may be unable to use such services.

II. Transfer

We **will not** transfer your Personal Information to any company, organization, or individual, except that:

- 1. we obtain your separate consent. If the business needs to transfer your personal information, we will inform you of the recipient's name and contact information, the purposes and means of processing and the categories of personal information to be processed before we transfer, and obtain your separate consent, unless otherwise specified by laws or regulations.**
- 2. it is required by laws, regulations, or mandatory administrative or judicial requirements; and**

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3. **in the event of a merger, acquisition, asset transfer or similar transaction involving the transfer of personal information, we will inform you the recipient's name and contact information, and require the new company or organization in possession of your Personal Information to continue to be bound by this Policy, otherwise we will require the company or organization to obtain your express consent again.**

If we violate the provisions of the laws and regulations or the agreement with you by sharing or transferring your Personal Information to the partners, and when you require to delete the relevant information, we will immediately stop the sharing or transferring behavior and notify the third party to delete your Personal Information in time.

III. Public Disclosure

We will disclose your Personal Information to the public only if:

1. we have notified you of the purpose of disclosure of your Personal Information and the type of Personal Information to be disclosed, and obtained your separate prior consent or authorization;
2. we are required to disclose your Personal Information to the public by laws and regulations, legal proceedings, litigation, or mandatory requirements of competent governmental authorities.

If we violate the provisions of the laws and regulations or the agreement with you by publicly disclosing your Personal Information, when you require us to stop the publicly disclosing behavior, we will stop the behavior at once and will issue an notice requiring the recipients to delete the relevant information.

IV. Exceptions To Authorized Consent

In accordance with relevant laws and administrative regulations, we may share, transfer, or disclose to the public Personal Information without your prior authorization and consent if:

1. **Necessary for the conclusion or performance of a contract to which you are a party;**

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2. **Our performance of obligations under laws, regulations, and regulatory requirements is involved;**
 3. **The processing is necessary to respond to public health emergencies or protect natural persons' life, health and property safety under emergency circumstances**
 4. **Your personal information taht has been published by you or other information that has been legally processed within a reasonable scope in ccordance with law, such as lawful news reporsts or governmental information disclosure, except that you expressly refuse;**
 5. **Under any toher circumstance as provide by any law or regulation.**

If we share, trasfer or public your disclosed personal information and may have a significant impact on your rights and interests, we will obtained your consent in accordance with the provisions of laws.

E. How You Access and Manage Your Personal Information

In accordance with the relevant laws, regulations, and regulatory rules of China, we guarantee your exercise of rights in connection with your Personal Information, and will reply or respond to your request for the exercise of following rights within fifteen (15) business days:

I. Access to and Get a Copy of Your Personal Information

Except as otherwise provided for in laws or regulations, you have the right to access your Personal Information at or through our sub-branches, online banking, mobile banking, and telephone banking platforms and other channels. On our online banking platform, you may access to your Personal Information and inquire about your gender, **marital status**, nationality, occupation, **email address**, employer, and **registered mobile phone number for your mobile banking account** through "Me - My Profile". At our offline sub-branches, you may access your Personal Information at the counters or STMs, and may inquire about your mobile phone number, landline phone number, occupation, mailing address, and individual taxpayer identity through "Bank Card Business - Information Modification" at STMs. On our mobile banking platform, you may access, inquire about and copy all of or part of the your Personal

Information, including your name, gender, nationality, **type and validity period of ID certificate, email address, contact information**, postal code, and occupation information through “Me-Security Center-Personal Information Maintenance”. If you request the transfer of personal information to a designated personal information processor, which meets the requirements of national cyberspace department for transferring personal information, we will provide means for the transfer.

II. Correction And Update Of Your Personal Information

If you find any error in your Personal Information processed by us, you have the right to request us to make corrections. Similarly, you may also update certain parts of your Personal Information through electronic channels. Before you modify your Personal Information, we will verify your identity. Modification may be made through the following channels:

On our online banking platform, you may modify the information of your gender, **marital status**, ethnicity, occupation, **email address**, and employer name through “Me - My Profile”.

On our online banking and mobile banking platforms, you may modify the information of your home address, home postal code, **home phone number**, employer name, employer address, employer postal code, telephone number of the employer, and **mobile phone number** through “Credit Card - Settings - My Profile”.

On our mobile banking platform, you may modify the information of your gender, **email address, landline phone number**, mailing address, postal code, and occupation through “Me- Customer Profile”.

On our WeChat Official Account platform and WeChat applet, you may modify the binding relation between your WeChat ID and your mobile banking account through “My Account - Switch to another account”.

You may modify your information in the Precious Metal Mall and the Poverty Relief Mall by logging in to such malls. Please note that since your information in the Precious Metal Mall and the Poverty Relief Mall is not connected with the mobile banking platform, modification of certain piece(s) of your Personal Information through the mobile banking platform does not necessarily mean that your corresponding information in the Precious Metal Mall and Poverty Relief Mall is modified accordingly.

On STMs, you may modify the information of validity period of your ID certificate, date of birth, issuing authority, nationality, ethnicity, gender, **mobile phone number**, **landline phone number**, occupation, mailing address, and personal tax status through “Bank Card Business - Information Modification”.

You may also request modifications of your Personal Information at our sub-branches, through our customer service hotline (95599) and otherwise. **Please note that the modification of your mobile phone number on personal mobile banking or online banking platforms does not necessarily mean the modification of the corresponding information you provided to us when applying for a credit card.**

III. Deletion Of Your Personal Information

You may request us to delete your Personal Information at our sub-branches or through our online banking and mobile banking platforms if:

1. our processing of Personal Information is in violation of laws and regulations;
 2. our processing of Personal Information is in breach of our agreement with you;
 3. you no longer use our products or services or you choose to cancel your account;
- or
4. we no longer provide you with products or services.

You may request deletion of your Personal Information at our sub-branches, through our customer service hotline (95599) and otherwise. On our online banking platform, you may delete the information of your gender, **marital status**, ethnicity, occupation, **email address**, and employer name through “Me - My Profile”. On our mobile banking platform, you may delete the information of your gender, **email address**, landline phone number, mailing address, postal code, and occupation through “Me - Customer Profile”. You may delete your information in the Precious Metal Mall and the Poverty Relief Mall by logging in to such malls.

IV. Change Of The Scope Of Your Authorization

On the mobile banking platform, we will prompt you on client initialization to grant relevant authorization, and you may decide whether to grant the same at your sole discretion. You will also be informed of the methods to withdraw your

authorization for us to collect and use your Personal Information. When you withdraw your authorization, we will not process your relevant Personal Information, except as otherwise provided by laws or administrative regulations. Meanwhile, the withdrawal of authorization will not affect the validity of the processing activities conducted based on consent before it is withdrawn.

You may grant or withdraw your authorization by turning on or turning off the access to location service, contact list and making calls, etc. depending on the specific brand and model of your mobile phone.

When you use our WeChat Official Account platform and applet, we will be granted permission to collect your **geographical location information** by virtue of the Tencent strategy. You may modify such permission by modifying the system settings of location services for WeChat and, with respect to our applet, by modifying the setting of location services for the applet.

On the mobile banking platform, if you choose to disable the permissions of directional information push, you may slide switch on the right and reject the personalized information push through “first page-information-setting-discount information”.

In order to provide more accurate and convenient service, we may make a comprehensive judgement base on your personal identifiable information, operational information, transaction information, and recommend the products and related contents that you may be interested in. Meanwhile, in order to protect your right of rejection in receiving information, when you need to turn off the fuction of “personalized recommendation”, you may slide the right switch through “Me-Setting-Personalized Recommendation” on the mobile banking platform.

V. Cancel Your Account

If you intend to cancel Class II or Class III electronic account, you may choose to cancel the account through your mobile banking platform, online banking platform or go to the sub-branches. You may cancel Class II and Class III electronic accounts on your mobile banking platform through “ABC Account-Electronic Account

Details-More-Cancellation of Account ” . You may cancel your account on online banking platform through “ Account-ABC Account-Electronic Account-Account Management-Cancellation of Electronic Account ” .

VI. Cancel Your Online Banking Channel

If you have not bound your account or ID number to your mobile banking platform, you may cancel the mobile banking platform through “ Me-Settings-Cancellation and Exit ” , input mobile phone number and SMS verification code, log off the platform after verification. If you have already bound your account or ID number with mobile banking platform, you may go to the sub-branches. You may cancel the online banking platform at the sub-branches.

Please note that the cancellation of online banking channel is irreversible. Once you cancel your online banking platform, your mobile banking platform will be canceled simultaneously, upon which we will delete your contracting information contained in the client-side of the mobile banking platform and online banking platform , unless otherwise specified by laws, regulations or regulators in respect of retention periods of Personal Information.

Please note that the users who registered through online channels cannot cancel their online banking platform and mobile banking platform simply by closing the online banking platform webpage, uninstalling or stopping using the mobile banking platform client-side, or deleting the Wechat applet or the Wechat Official Account, and all information about your online banking platform and mobile banking platform will not be deleted.

VII. Response To Your Requests Above

For the purpose of security, you may be required to submit a written request, and we may verify your identity before processing your request. Please understand that we may reject the requests that are unreasonably repetitive, or that require excessive technical means, or that may pose risks to others’ legal rights and interests, or that are impractical.

Notwithstanding the foregoing, in accordance with laws, regulations, or

regulatory requirements, we will not respond to your requests if:

1. our performance of obligations under laws, regulations and regulatory requirements is involved;
2. national security or national defense security is directly involved;
3. public security, public health or major public interests are directly involved;
4. criminal investigation, prosecution, trial or enforcement is directly involved;
5. we have sufficient evidence to prove that you have subjective malice or abuse of rights;
6. it is for the purpose of protecting your or other individual's life, property, and other major lawful rights and interests, where it is difficult to obtain your or such individual's prior consent;
7. our responses to your requests will cause material damage to the legal rights and interests of you or other individuals and organizations; or
8. trade secrets are involved.

Please note that if we decide not to respond to your requests, we will notify you of the reasons therefor and provide you with the channel for filing a complaint.

F. How we process Personal Information of minors

We expect that minors use our services under the guidance of their parents or guardians. We will maintain the confidentiality and security of minors' Personal Information in accordance with the relevant state laws and regulations.

If you are a minor, you are advised to ask your parents or guardians to read this Policy, and use our services and/or provide us with your Personal Information with the consent of your parents or guardians. If you are a minor under the age of 14, your Personal Information all belong to the sensitive personal information. We will obtain express consent from your parents or other guardians before we process your Personal Information. We will use your Personal Information collected by us with the consent of your parents or guardians only to the extent permitted by laws, or expressly agreed by your parents or guardians. If your guardians disagree with your use of our services or provision of Personal Information to us in accordance with this Policy, you are required to cease immediately your use of our services and notify us promptly so that we can take

appropriate actions.

If you are a parent or guardian of a minor, you may contact us through the contact details in Section H below if you have any questions about the processing of the Personal Information of the minor under your guardianship.

G. How we update this Policy

In line with the changes in laws and regulations in China and the needs of our service operation, we will amend this Policy and the related rules from time to time. The documents as amended will supersede all prior documents and take effect immediately after their publication through or at our portal website, mobile banking, and online banking platforms, sub-branches, or other channels. Please pay attention from time to time to the changes of relevant contents in relevant announcements, notices, agreements, and rules.

For material changes, we will provide additional notifications in a more prominent manner (including through notifications pushed by APP and sent by email/SMS).

The "material changes" referred to herein include but are not limited to:

- 1. material changes in our service modes, such as the purpose of processing Personal Information, the type of Personal Information we process and the way in which we use Personal Information;**
- 2. changes of the types of main subjects to which the sharing, transfer or public disclosure of Personal Information is made;**
- 3. material changes of your rights relating to your participation in Personal Information processing or the way in which such rights may be exercised;**
- 4. changes in our department responsible for the security of Personal Information processing or of its contact information or complaint channel;**
and
- 5. high risks as indicated in a Personal Information security impact assessment report.**

You acknowledge and agree that if you disagree with the updated documents, you should immediately cease the use of corresponding services and cancel your account, and we will cease to collect your Personal Information, and that you will

be deemed to have accepted such updated documents if you continue to use the services. You are advised to promptly inform us of any change in your contact details in order for you to receive our notice in time.

H. How to contact us

If you have any questions, comments, or suggestions with respect to this Policy, please contact us via:

Email: 95599@abchina.com; or

Customer service hotline: 95599

WeChat Official Account (Debit Card): WeChat Bank of Agricultural Bank of China

WeChat Official Account (Credit Card): Agricultural Bank Credit Card

Normally, we will reply to your questions, comments, or suggestions within fifteen (15) business days upon receipt.

Our Full Name: Agricultural Bank of China Limited

Registered Address: No. 69 Jian Guo Men Nei Street, Dongcheng District, Beijing

If you are dissatisfied with our reply, especially if you think our processing of Personal Information damages your lawful rights and interests, you also have the right to file a complaint to the organizations protecting consumers' rights and interests or to other competent authorities.

The Privacy Policy includes both Chinese and English versions. In the event of any conflict between the two versions, the Chinese version shall prevail.