消费者金融保护

Consumer Financial Protection

本行坚持以人民为中心的价值取向，将消费者权益保护（以下简称“消保”）工作融入公司治理、企业文化建设和经营发展战略，以“大消保”理念深入推进“全行管消保，全行为消保工作负责”格局建设。

The Bank adheres to a people-centered value orientation, and integrates consumer interests protection (hereinafter referred to as "consumer protection") into corporate governance, corporate culture construction and business development strategies. Guided by the concept of "comprehensive consumer protection". we are advancing the construction of the pattern of "the bank-wide management of consumers’ interests protection, and the bank-wide responsibility for consumers’ interests protection".

积极践行消保文化，持续完善消保审查、信息披露、适当性管理、可回溯管理、合作机构管理等工作机制，创新产品服务，优化服务流程，将消保理念和管理要求融入产品全周期和服务全流程，始终公平、公正和诚信对待消费者。

We actively practice a culture of consumer protection, continuously refining the consumer protection review mechanism, information disclosure, suitability management, traceability management, and cooperation institution management. By innovating products and services and optimizing service processes, we integrate consumer protection principles and management requirements throughout the entire product lifecycle and service delivery process, consistently treating consumers with fairness, impartiality, and integrity.

治理架构

Governance Structure

本行构建责任明晰的消保工作监督管理体系，在董事会、高级管理层均设立消费者权益保护专门委员会，负责指导监督、统筹规划消保管理相关工作。

The Bank has established a clearly-defined supervision and management system for consumer protection. Specialized committees for consumer interests protection have been set up under both the Board of Directors and the senior management, responsible for guiding, overseeing, and coordinating related consumer protection management work.

董事会是消保工作的最高决策机构，负责对消保工作进行总体规划及指导，维护金融消费者和其他利益相关方合法权益，审议批准消保工作重要事项。董事会风险管理与消费者权益保护委员会，根据本行总体发展战略规划，审议消保工作战略、政策和目标，向董事会提交消保工作报告及年度报告，研究消保重大问题和重要政策，指导和督促消保工作管理制度体系的建立和完善、高级管理层等履行消保职责。

The Board of Directors serves as the ultimate decision-making body for consumer protection. It is responsible for the overall planning and guidance of consumer protection, safeguarding the legitimate rights and interests of financial consumers and other stakeholders, and reviewing and approving major consumer protection matters. The Risk Management and Consumers’ Interests Protection Committee under the Board of Directors, in accordance with the Bank's overall development strategy, reviews the strategy, policies, and objectives of consumer protection, submits consumer protection work reports and annual reports to the Board of Directors, addresses major consumer protection issues and policies, and guides and supervises the establishment and improvement of the consumer protection management system, as well as the fulfillment of consumer protection responsibilities by senior management and others.

高级管理层下设消费者权益保护工作委员会，牵头负责全行消保工作，落实执行消保相关法律、法规和监管规定，制定、审查消保各项基本制度规定，建立健全完善的消保制度体系；指导建立目标清晰、架构合理、保障充分、执行有效的消保管理体系，健全消保工作决策执行机制和考核评价机制，确保消保工作资源投入，推动消保工作有序开展；落实董事会关于消保工作的相关决议，制定、审查、统筹消保工作计划、方案和任务，定期向董事会及董事会风险管理与消费者权益保护委员会报告消保工作开展情况；强化投诉数据的分析应用，在业务经营、内部控制与风险管理中充分考虑消费者投诉反映的问题和需求；培育公平诚信的消保文化和理念，树立员工消保意识。总行消费者权益保护办公室是全行消保工作牵头管理部门，负责组织、协调、督促、指导总行其他部门及下级行开展消保工作。

The Consumer Interests Protection Committee is established under the senior management, leading the Bank's overall consumer protection work. It implements relevant consumer protection laws, regulations, and supervisory requirements, formulates and reviews basic consumer protection rules and regulations, and establishes a sound consumer protection policy system. The committee guides the establishment of a consumer protection management system with clear objectives, a rational structure, adequate support, and effective implementation. It improves the decision-making, execution, and performance evaluation mechanisms for consumer protection, ensures the allocation of necessary resources, and promotes the orderly progress of consumer protection work. The committee implements relevant resolutions of the Board of Directors regarding consumer protection, develops, reviews, and coordinates work plans, programs, and tasks, and regularly reports on the progress of consumer protection work to the Board of Directors and its Risk Management and Consumers' Interests Protection Committee. It strengthens the analysis and application of complaint data, fully considers issues and demands reflected in consumer complaints within business operations, internal control, and risk management. The committee fosters a culture and philosophy of fairness and integrity in consumer protection, raising awareness among employees. The Head Office's Consumer Interests Protection Office is the leading management department for the Bank's consumer protection work, responsible for organizing, coordinating, supervising, and guiding other departments at the Head Office and subordinate branches in conducting consumer protection work.

高管层下设科技与产品创新委员会，是全行信息科技建设及产品创新工作重大事项的审议机构，负责审议、协调和决策全行信息科技和产品创新相关的重大事项。科技与产品创新委员会办公室设在总行科技与产品管理局。

Under the senior management, the Technology and Product Innovation Committee is established as the deliberative body for significant matters concerning the Bank's IT construction and product innovation. It is responsible for deliberating on, coordinating and making decisions regarding major matters related to the information technology and product innovation of the Bank. The Office of the Technology and

Product Innovation Committee is set up within the Head Office's Technology and Product Management Bureau.

战略规划

Strategy Plan

本行将消保工作纳入全行“十四五”发展规划，并继续将消保工作列为“十五五”规划重点之一,在消保机制建设、投诉管理、金融知识普及、员工培训、系统搭建等领域持续发力，进一步强化消保在全行经营发展战略中的重要地位。

The Bank had incorporated consumer protection into its "14th Five-Year" development plan and has listed it as a key focus in the "15th Five-Year" plan. We are making sustained efforts in areas such as the building of the consumer protection mechanism, complaint management, financial literacy promotion, employee training, and system development, further reinforcing the strategic importance of consumer protection within the Bank's overall business development strategy.

严格落实《中国农业银行培育和践行中国特色金融文化工作方案（2024—2026 年）》，持续完善“接诉即办”服务机制，持续开展形式多样的金融知识普及活动，不断提升消费者的获得感、幸福感和安全感，营造和谐健康的金融消费环境。

We strictly implement the *Agricultural Bank of China Work Plan for Cultivating and Practicing Financial Culture with Chinese Characteristics (2024-2026)*, continuously improve the service mechanism of "Handling Complaints Immediately", and carry out diverse financial literacy activities on an ongoing basis. These efforts aim to enhance consumers' sense of fulfillment, happiness, and security, and foster a harmonious and healthy financial consumption environment.

消保制度体系

Consumer Protection Policy System

本行持续构建完善消保制度体系,以消保总括性制度《中国农业银行消费者权益保护工作管理办法》为统领，以《消费者权益保护工作委员会工作规则》、《消费者权益保护审查管理办法》、《消费者权益保护信息披露工作指引》、《客户信息保护管理办法》、《个人客户信息保护实施细则》、《服务合作机构管理办法》、《客户投诉管理办法》、《金融知识教育宣传工作管理办法》等消保直接相关制度为配套，涵盖议事决策、消保审查、信息披露、适当性管理、可回溯管理、信息保护、合作机构管理、投诉管理、多元纠纷化解、教育宣传、考核评价、内部审计、责任追究等工作机制，从产品全生命周期和服务全流程，全面保护消费者各项权利。

The Bank continuously develops and improves its consumer protection policy system. This system is led by the overarching regulation, the *Agricultural Bank of China Management Measures for Consumer Interests Protection Work*, and supported by 91 directly related policies, including the *Working Rules of the Consumer Interests Protection Committee*, the *Management Measures for Consumers' Interests Protection Reviews*, the *Guidelines for Consumers' Interests Protection Information Disclosure*, the *Management Measures for Customer Information Protection*, the *Implementation Rules for the Protection of Personal Customer Information*, the *Management Measures for Service Cooperation Institutions*, the *Measures for the Management of Client Complaints*, and the *Management Measures for Financial*

Knowledge Education and Publicity. These policies encompass 13 types of working mechanisms, including decision-making, consumer protection reviews, information disclosure, suitability management, traceability management, information protection, cooperation institution management, complaint management, diversified dispute resolution, education and publicity, performance assessment, internal audit, and accountability. They ensure comprehensive protection for consumers' interests throughout the entire product lifecycle and service delivery process.

2025 年，本行全面对接代理销售、适当性管理、营销宣传等方面的监管消保新规，修订《公募证券投资基金代理销售业务管理办法》、《理财产品代理销售业务管理办法》、《代理保险业务管理办法》、《代理销售业务风险管理办法》、《代理销售保险资管产品业务管理办法》、《零售营销宣传行为管理办法》、《私募类个人金融产品代理销售业务管理办法》等。

In 2025, the Bank fully aligned its policies with new regulatory requirements concerning agency sales, suitability management, and marketing and promotion. We revised a series of regulations including the Management Measures for Agency Sales of Publicly Offered Securities Investment Funds, the Management Measures for Agency Sales of Wealth Management Products, the Management Measures for Agency Insurance Business, the Management Measures for Agency Sales Risk Management, the Management Measures for Agency Sales of Insurance Asset Management Products, the Administrative Measures for Retail Marketing and Promotion Activities, and the Management Measures for Agency Sales of Private Placement Personal Financial Products.

消保教育培训

Employee Training on Consumer Financial Protection

培训对象

Training Participants

本行严格要求全行各级机构所有与客户相关的人员每年必须参加消保专题培训，消保培训已全面覆盖中高级管理人员、消费者权益保护岗位人员、基层业务人员和新入职人员等。

The Bank strictly requires all customer-facing employees at all levels across the Bank to participate in special consumer protection training sessions every year. The training comprehensively covers middle and senior management, consumer protection staff, frontline operation personnel, and new recruits.

培训方式与内容

Training Methods and Content

本行制定《金融知识教育宣传工作管理办法》和《消费者权益保护培训工作后评价方案》,明确全行范围内消保培训工作的职责分工、培训内容、培训形式、组织实施、评价管理等。制定年度员工消保培训计划，通过“线上+线下”的方式，面向全体员工，开展分级、分层消保培训。培训内容包含消保政策、本行消保工作体制机制、个人信息保护、金融知识教育宣传和投诉处理、金融素养和道德销售等，着重加强《金融机构产品适当性管理办法》、《商业银行代理销售业务管理办法》培训力度，提升全员消保合规意识和服务水平。针对中高级管理人员、消费者权益保护岗位人员、基层业务人员和新入职人员等，有区别地开展管理性

培训、提升性培训、实用性培训、基础性培训。同时，就投诉多发、热点问题等，结合业务、服务流程开展针对性培训，提高培训质效。报告期内，面向全行所有员工开展消保培训，培训覆盖率达 100%。

The Bank formulated the *Management Measures for Financial Education and Publicity* and the *Post-Training Evaluation Plan for Consumer Protection Work*, specifying the division of responsibilities, training content, training formats, organization, implementation, and evaluation management for consumer protection training across the Bank. We develop annual employee consumer protection training plans and conduct tiered and stratified training for all employees through a combination of "online and offline" methods. The training covers consumer protection policies, the Bank's consumer protection mechanisms and systems, personal information protection, financial knowledge education and publicity, complaint handling, financial literacy, and ethical sales practices. Special emphasis is placed on strengthening training regarding the *Administrative Measures for Product Suitability of Financial Institutions* and the *Administrative Measures for Agency Sales Business of Commercial Banks*, aiming to enhance the overall consumer protection compliance awareness and service capabilities of all employees. Tailored training programs are provided for different groups: management-focused training for middle and senior management, enhancement training for consumer protection staff, practical training for frontline operation personnel, and foundational training for new recruits. Furthermore, targeted training is conducted in response to frequently occurring complaints and hot issues based on business and service processes to improve training quality and effectiveness. During the reporting period, we conducted consumer protection training sessions for all employees across the Bank, and a training coverage rate of 100%.

消保专题培训

Consumer Protection Specialized Training

总行层面开展消保与反洗钱合规管理培训班、消保与应急处突专题培训班、消费者权益保护（含个人信息保护）线上专题培训和投诉处理能力提升线上专题培训，组织总行部室、一级分行消保部门负责人及业务骨干参加。在“农银 e 学”平台设立线上消保课程供全行员工在线学习。各分行均开设消保专题培训班，解读消保理念、工作重点，提升消保工作水平。

At the Head Office level, we conducted training programs including the consumer protection and anti-money laundering compliance management training course, the consumer protection and emergency response special training course, the online training on consumer interests protection (including personal information protection), and the online training on complaint handling skills enhancement. Participants included heads of departments at the Head Office, heads of consumer protection departments at tier-1 branches, and key business personnel. We established online consumer protection courses on the “ABC E-Learning” platform for all bank employees to study online. Each branch also organized special consumer protection training to interpret the concepts and key priorities of consumer protection work, thereby improving the consumer protection practices.

针对性培训

Targeted Training

针对中高级管理人员，解读《金融机构产品适当性管理办法》；开设养老金融领军人才、零售业务市场营销领军人才、“大财富 强零售”省会城市行行长零售专题培训班等，讲授《强化消保与合规管理，推动业务高质量发展讲课》等消保课程。面向一级分行消保部门负责人、个金部分管反洗钱合规业务负责人，开展消保与反洗钱合规管理培训班，提升分行消保、风险合规专业能力。宁夏分行组织经营行分管行长，集中学习《金融机构适当性管理办法》和《商业银行代理销售业务管理办法》，提升管理人员合规意识。

For middle and senior management, we provided interpretations of the *Administrative Measures for Product Suitability of Financial Institutions*; organized special training programs, including those for leading talents in pension finance, leading talents in retail business marketing, and retail-focused training sessions for branch presidents in provincial capital cities under the theme of “Big Wealth and Strong Retail”; and delivered consumer protection courses such as "Strengthening Consumer Protection and Compliance Management to Drive High-Quality Business Development". For heads of consumer protection departments at tier-1 branches and those in charge of anti-money laundering compliance within the personal finance divisions, we conducted training sessions on consumer protection and anti-money laundering compliance management to enhance their professional capabilities in consumer protection, risk management, and compliance. Ningxia Branch organized a centralized training session for deputy branch managers from operating branches, focusing on the *Administrative Measures for Product Suitability of Financial Institutions* and the *Administrative Measures for Agency Sales Business of Commercial Banks*, thereby strengthening compliance awareness among management personnel.

针对消保岗位人员，组织开展消保与应急处突培训班、消费者权益保护（含个人信息保护）线上专题和投诉处理能力提升线上专题等培训；解读《金融机构产品适当性管理办法》，讲解典型案例。福建分行邀请行内外资深专家，结合案例剖析、现场演练，为消保岗位员工解读消保工作重点，增强员工消保工作水平。湖北分行举办多期“消保大讲堂”，以“理论宣导+案例呈现”方式，为消保岗位人员讲解消保全流程管理、投诉管理、个信保护、消保审查、适当性管理等内容。

For consumer protection staff, we provided training programs including the consumer protection and emergency response training course, the special online training on consumer interests protection (including personal information protection), and the online training for enhancing complaint handling skills. The *Measures for the Suitability Management of Financial Institution Products* were interpreted with typical case studies explained. Fujian Branch invited senior internal and external experts to interpret key focuses of consumer protection work for its consumer protection staff through case analysis and on-site drills, enhancing their professional capabilities in this area. Hubei Branch conducted multiple sessions of the "Consumer Protection Lecture Hall". using a "theoretical guidance + case presentation" approach to explain full-process consumer protection management, complaint management, personal information protection, consumer protection reviews, and suitability management to its consumer protection personnel.

针对基层业务人员，组织个人信息保护“滴灌式”培训，开设“月月谈”空中课堂，发布“每周一案”；充分利用晨夕会，解读网点宣教、客户信息保护、客户沟通技巧、舆情应对等内容；举办专题培训班，讲解相关业务消保要点。北京分行

面向基层员工开展个人金融信息保护培训，强调客户信息保护要点。云南分行面向网点主任开展网点服务能力提升培训班，培训课程涉及消保规章制度、投诉处理技巧等。

For frontline operations personnel, we organized micro training sessions on protection of personal information, “Monthly Insights” online learning courses, and published editions of “Case of the Week” publication. Morning and evening briefings were fully utilized to interpret content such as outlet publicity and education, customer information protection, customer communication skills, and public opinion response. Special training sessions were held to explain key consumer protection points of relevant businesses. Beijing Branch conducted personal financial information protection training for its frontline employees, emphasizing key points of customer information protection. Yunnan Branch organized a service capability enhancement training program for outlet managers, covering topics such as consumer protection rules and regulations, and complaint handling skills.

针对新入职员工，在总行新员工入职培训中专门设置“农业银行零售业务（含养老金融和消费者权益保护）”课程，讲解消保工作内容和机制等。修编《新员工入职培训手册》消费者权益保护内容，印发全行新员工学习。要求新员工上岗前，要进行消保教育和培训。北京、天津等分行面向新入职员工，重点讲解消保法、个信保护、消保审查、投诉案例处理应对等基础知识，提升新入职员工消保工作重视程度和投诉处理能力。

For new recruits, a dedicated course on "Agricultural Bank of China Retail Business (including Pension Finance and Consumer Interests Protection)" was included in the Head Office's new employee orientation, explaining the content and mechanisms of consumer protection work. The consumer protection content in the *New Employee Orientation Manual* was revised and distributed for study by all new employees across the Bank. New employees are required to complete consumer protection education and training before starting their positions. Branches such as Beijing and Tianjin focused on explaining fundamental knowledge including consumer protection laws, personal information protection, consumer protection reviews, and complaint case handling to new recruits, enhancing their awareness of the importance of consumer protection work and complaint handling capabilities.

针对投诉多发领域、风险较高业务，开展专门培训。举办消保与应急处突专题培训班和投诉处理能力提升线上专题培训，覆盖一、二级分行投诉应急处突人员，分支行投诉处理人员及网点负责人。就房贷提前还款、逾期协商还款、办贷不合规、拒贷等高发投诉，组织中高级管理人员、消保岗位人员，召开消保季度通报及培训会。就网点现场服务投诉较多情况，组织高级管理人员、网点服务能力提升、内勤行长履职等培训。甘肃分行为投诉多发支行主管行长讲解监管制度、投诉管理、客服联动等重点领域和关键环节，针对性提升消保履职能力。

For areas with frequent complaints and high-risk businesses, we conducted targeted training. A specialized training session on consumer protection and emergency response, along with an online training program to enhance complaint handling skills, were organized, for complaint emergency response personnel at tier-1 and tier-2 branches, complaint handling staff at branches and sub-branches, and outlet managers. In response to frequent complaints regarding mortgage prepayments, overdue repayment negotiations, non-compliant loan processing, and loan rejections, quarterly briefings and training sessions on consumer protection were held for mid-to-senior managers and consumer protection staff. Concerning the high number of on-site service complaints at outlets, three training sessions were organized for senior managers, focusing on outlet service capability enhancement and the performance of duties by internal operations managers. Gansu Branch provided training for responsible managers of sub-branches with frequent complaints, covering key areas and critical links such as regulatory systems, complaint management, and customer service coordination, aiming to specifically enhance their consumer protection performance capabilities.

以考促学

Exams to Promote Learning

将消保内容列为员工岗位资格认证考试的必学知识点，纳入全行员工岗位资格认证考试公共题库，实现消保知识体系与岗位胜任力要求的有机融合。在“3·15”金融消费者权益保护教育宣传活动期间，总行组织针对37家一级分行消保部门分管领导和一、二级分行本部专职消保人员的消保应知应会测试，测试内容包括消保法律法规、监管规定、行内相关制度等。湖南分行举办2025年消保专业技能大赛，通过线上知识测试、现场审查笔试、场景模拟宣讲等方式，比拼员工消保专业技能。甘肃分行举办“学消保 懂消保 用消保”知识竞赛，覆盖二级分行和支行班子成员、消保委成员部门负责人、消保经办及网点员工等。青海分行举办“农情消保 竞启新程”金融消保知识竞赛，覆盖消保基础知识、个人信息保护、金融纠纷模拟化解等环节，多方面检验选手消保知识和技能的掌握。

Consumer protection content was included as essential knowledge in the employee job qualification certification exam and incorporated into the public question bank for the bank-wide employee job qualification certification exam, achieving organic integration between the consumer protection knowledge system and job competency requirements. During the "3·15" Financial Consumer Interests Protection Education and Publicity Campaign period, the Head Office organized an essential knowledge and competency test on consumer protection for the leaders in charge of consumer protection departments at 37 tier-1 branches and full-time consumer protection personnel at the tier-1 and tier-2 branch headquarters. The test content covered consumer protection laws and regulations, regulatory requirements, and relevant internal policies. Hunan Branch held the 2025 Consumer Protection Professional Skills Competition, testing employees' professional consumer protection skills through online knowledge tests, on-site review written exams, and scenario simulation presentations. Gansu Branch organized a "Learn Consumer Protection, Understand Consumer Protection, Apply Consumer Protection" knowledge contest, covering participants including leadership teams of tier-2 branches and sub-branches, heads of departments represented in the Consumer Protection Committee, and consumer protection handling staff and outlet employees. Qinghai Branch held the "ABC Sentiment for Consumer Protection, Competing for a New Journey" financial consumer protection knowledge competition, which included segments on foundational consumer protection knowledge, personal information protection, and simulated resolution of financial disputes, comprehensively testing participants' mastery of consumer protection knowledge and skills.

业务条线培训：制定消保与个贷业务深度融合的培训计划，依托“农银 e 学”平台线上课程、“智·个贷”专题培训班等方式，系统开展监管政策、产品规范等

专题培训，切实提升个贷员工专业素养与客户服务能力。

Business line training: We formulated a training plan for the deep integration of consumer protection and personal credit business. Leveraging online courses on the "ABC E-Learning" platform and specialized training classes such as the "Intelligent Personal Loan" workshop, we conducted systematic training on regulatory policies and product specifications, effectively enhancing the professional competence and customer service capabilities of personal credit staff.

金融知识普及

Financial Education

建立常态化教育宣传机制，制定《金融知识教育宣传工作管理办法》和《2025年公众金融知识普及、消保工作宣传和员工消保培训计划》，部署总分行金融知识宣传工作，明确全行宣教活动的指导思想、工作目标、计划安排和工作要求。内容涵盖活动宣传目标、受众群体、宣传内容、宣传形式等。将消保宣传与“五篇大文章”相结合，与群众生产生活场景、银行服务流程相结合，与为民办实事、推广便民惠民举措相结合，与自身优势相结合，与培育中国特色金融文化相结合。深入社区、乡村、商圈、企业、学校等，通过设立咨询站点、举办专题讲座、开展互动体验活动等形式，将金融知识精准送达消费者。2025 年，组织开展消保宣传日活动。每月开展网点消保主题宣传，推动形成“客户在哪里，消保宣传就跟进到哪里”的良好局面。

The Bank established a regular education and publicity mechanism, and formulated the *Management Measures for Financial Education and Publicity* and the *2025 Public Financial Education, Consumer Protection Publicity, and Employee*

Consumer Protection Training Program. These documents provide a framework for financial knowledge publicity tasks of the Head Office and branches, and clarify the Bank’s guiding principles, objectives, arrangements, and requirements for financial publicity and education activities, including publicity objectives, target audiences, publicity content, and forms of promotion. We combine consumer protection publicity with the “Five Target Areas”, with people’s production and living scenarios and banking service processes, with doing practical things for the people and promoting measures to facilitate and benefit the people, with the Bank's advantages and with cultivating financial culture with Chinese characteristics. We conduct extensive outreach in communities, rural areas, business districts, enterprises, and schools, and deliver financial knowledge to specific consumers through means such as consultation sites, special lectures, and interactive experiencing activities. In 2025, we organize consumer protection publicity day campaigns. We carry out monthly publicity events on the theme of consumer protection at outlets, and foster a favorable environment featuring “Wherever the Customers are, Consumer Protection Publicity Reaches”.

重点人群金融知识普及

Financial Education for Key Demographics

- **老年人群体。**聚焦养老产业、智慧场景、适老服务等重点领域，围绕长辈客群金融需求，通过走进养老院、社区、服务机构、老年大学，普及金融知识。设计大字版宣传折页、手册，方便长辈客群阅读。升级手机银行养老社区，推出“农情颐养宝”专区，为老年人提供专属金融服务。上海分行走进上海老年大学、养老院，陕西分行走进安康老干部活动中

心与安康老年大学育才社区教学点，向老人讲解典型养老骗局，介绍本行手机银行服务和银发客群专属权益。

- **The elderly.** Focusing on key areas such as elderly care industry, smart scenarios, and age-friendly services, we popularized financial knowledge by visiting nursing homes, communities, service institutions, and universities for the elderly, to meet the financial needs of senior customers. We designed large-font version of promotional brochures and handbooks to facilitate reading for senior customers. We upgraded the "Pension Community" feature on our mobile banking app and launched the "ABC Considerate Elderly Care Treasure" zone to offer exclusive financial services for the elderly. Shanghai Branch visited the Shanghai University for The Senior and local nursing homes, and Shaanxi Branch visited the Ankang Veteran Cadres Activity Center and the Yucai Community Teaching Site of Ankang Senior University, to explain typical elderly care frauds and introduce the Bank's mobile banking services and exclusive benefits tailored for silver-haired customers.

- **青少年群体。**联合政府部门、学校、社区等，组织丰富多样的活动，实现金融知识在青少年群体中的有效渗透与内化，助力青少年树立正确金融观念，增强防骗意识和自我保护能力。内蒙古分行走进中小学，创新"案例分享+互动问答+情景模拟"形式，提醒青少年理性消费、珍爱信用记录、增强个人信息保护意识。重庆分行走进校园，以"三堂课+红色赋能"模式为师生定制金融安全成长计划。新疆兵团分行举办"小小银行家"金融启蒙体验活动，邀请青少年参观营业网点智能服务区和柜面窗口。

- **The youth.** We collaborated with government departments, schools, communities, etc., to organize a variety of activities to effectively instill financial knowledge in young people, help them establish correct financial concepts, and enhance their awareness of fraud prevention and capability to protect themselves. Inner Mongolia Branch adopted an innovative approach combining "Case Sharing + Interactive Q&A + Scenario Simulation" in primary and secondary schools to remind the youth to consume responsibly, value their credit records, and strengthen their awareness of personal information protection. Chongqing Branch visited campuses and implemented a "Three Lessons + Red Resource Empowerment" model to customize financial safety growth programs for teachers and students. Xinjiang Corps Branch hosted a "Little Bankers" financial enlightenment experiencing event, and invited the youth to explore the smart service areas and counter windows of the outlets.

- **新市民群体。**持续建设"农情暖域·工会驿站"，为户外劳动者提供休息、饮水、充电等公益服务。河北分行将"身边金融课堂"送入顺丰速运快递点，在包裹分类、快递收发环节同步开展常见理财工具、个人征信保护、合理使用金融产品等内容讲解。甘肃分行聚焦环卫工人、外卖员、快递员、农民工等新市民群体，开展"农情送爽，暖'新'同行"专题服务活动，讲解个人信息保护、存款保险、信贷政策、防范电信诈骗等内容。宁夏分行联合当地人社局，共同为新市民群体提供异地开户、普惠贷款等政策解读，帮助其更好融入城市生活。

- **New citizens.** We continued to build "ABC Considerate Warm Space Trade

Union Post Stations” to provide public welfare services such as rest place, drinking water and charging for outdoor workers. Hebei Branch delivered the “Financial Classroom Around You” at SF Express service points, and explained common wealth management tools, personal credit protection, and proper use of financial products in the process of couriers’ parcel sorting and delivery. Gansu Branch focused on new citizens such as sanitation workers, takeout delivery personnel, couriers, and migrant workers to carry out service activities in the theme of “ABC Cooling Care and Warmth Delivery for New Citizens” by explaining personal information protection, deposit insurance, credit policies, and prevention from telecom fraud. Ningxia Branch collaborated with the Ningxia Department of Human Resources and Social Security to interpret policies for opening accounts in different locations and inclusive finance loans for new citizens and help them adapt to urban life.

- **农民及少数民族群体**。聚焦乡村居民生活场景，深入脱贫县，普及金融基本知识和热点知识，开展“金融宣讲乡村行”活动。建设推广三农金融讲堂，为农户开展反诈防骗、养老金融、合规办贷等金融知识宣讲，设立三农金融讲堂。云南分行组建“金融教育宣传队”“马帮宣传队”深入牧区，为牧民提供“一对一”藏语咨询服务，藏语讲解非法集资陷阱、个人征信等知识。四川、西藏、青海等分行通过“流动银行+知识讲堂”，深入“三区三州”，为群众提供金融支持，多语言普及人民币真伪识别、反诈防非技能。

- **Farmers and ethnic minority groups.** Focusing on the living scenarios of rural residents, we popularized basic and hot financial knowledge in counties lifted out of poverty, and carried out "Financial Publicity Rural Tour" events. We established and promoted county area banking lecture halls, and conducted financial publicity for farmers on fraud prevention, pension finance, and compliant loan procedures. Yunnan Branch established a "Financial Education and Publicity Team" and a "Horse Caravan Publicity Team", to provide pastoralists in pastoral areas with "one-on-one" consultation services in Tibetan dialect and explain in Tibetan on topics such as illegal fund-raising traps and personal credit. Branches including Sichuan, Tibet, and Qinghai adopted a "Mobile Banking + Knowledge Lecture Halls" model to provide financial support and popularize RMB counterfeit detection, anti-fraud and anti-illegal skills in multiple languages for the public in the "Three Regions and Three Prefectures".

- **残障人士群体。**关注残障人士金融需求，不断优化服务设施和流程，培养员工手语和盲文交流能力，为特殊人群提供便捷服务和丰富产品。在手机银行"农情消保"3D数字化展厅中，设置"障有所助"专区，普及热点和风险知识，提高残障人士风险防范意识。广东分行联合当地残联，为残障人士普及反诈防非知识，介绍"农情暖域"品牌、"绿色通道"、上门服务等暖心服务。青岛分行为听障群体量身打造金融安全与反诈知识普及课堂，通过"手语翻译+视觉呈现"双模式，传递基础金融知识、拆解诈骗套路。

- **The disabled.** We pay attention to the financial needs of the disabled, continuously optimize service facilities and processes, cultivate employees' sign language and Braille communication skills, and provide convenient services and extensive products for special groups of people. In the 3D digital exhibition hall titled “ABC Considerate Consumer Protection” on the mobile banking app, we set up a zone titled “Support for the Disabled” to popularize hot spots and risk knowledge, and raise the disabled’ risk prevention awareness. Guangdong Branch collaborated with the Guangzhou Disabled Persons’ Federation to popularize anti-fraud and anti-illegal knowledge, introduce heartwarming services as “ABC Considerate Warm Space” brand, “Green Channel”, and “On-site Services”. Qingdao Branch tailored a financial safety and anti-fraud education classroom for hearing-impaired customer, and delivered foundational financial knowledge and broke down fraud tactics through “Sign Language Interpretation + Visual Presentation”.

金融教育合作

Cooperation on Financial Education

本行秉持“金融为民”理念，持续加强与各类机构的深度合作，积极构建多层次、广覆盖的金融知识普及网络。**一是与地方金融监督管理局、银行业协会等机构合作。**北京等多家分行承办、协办当地集中教育宣传活动启动仪式。**二是与高校、老年大学、中小学等教育机构合作。**天津分行与天津中医药大学建立常态化沟通机制，定期开展金融知识讲座、模拟反诈演练活动，通过校园公众号、线上直播，持续推送防诈小贴士，将金融宣教嵌入学生日常学习生活。山西分行依托当地老年大学，设立“养老金融示范基地”，采用“金融+教育+康养”融合发展模式，将金融服务嵌入老年群体的学习和生活场景。安徽、河南、湖北、大连、宁波等

分行携手当地中小学，共推青少年金融素养教育。**三是加强与企业、社区等单位合作**。山东分行与新华书店集团深度合作，深化“金融+文化”创新实践，依托双方优势，打造常态化、沉浸式教育宣传阵地，将金融知识送到消费者身边。厦门分行依托覆盖全部行政区域的消保驿站，联合社区、派出所等机构开展网格化宣传。

Upholding the principle of “Finance for the People”, the Bank continues to enhance in-depth cooperation with various institutions to build a multi-tiered and widely covered financial literacy promotion network. **First, collaborating with institutions such as local financial regulatory bureaus and banking associations.** Branches including Beijing Branch hosted or co-hosted the launch ceremonies of local centralized financial education and publicity events. **Second, collaborating with educational institutions such as universities, universities for the elderly, and primary and secondary schools.** Tianjin Branch established a mechanism for regular communication with Tianjin University of Traditional Chinese Medicine to regularly conduct financial knowledge lectures and anti-fraud simulation drills, and embed financial publicity and education into students’ daily study and life by continuously sharing anti-fraud tips through campus WeChat official account and live streaming. Shanxi Branch leveraged local universities for the elderly to establish a “Pension Finance Demonstration Base”, adopted a development model integrating “Finance + Education + Health Care”, and embedded financial services into the learning and living scenarios of the elderly. Branches including Anhui, Henan, Hubei, Dalian, and Ningbo joined hands with local primary and secondary schools to promote financial education for young people. **Third, strengthening cooperation with institutions**

such as enterprises and communities. Shandong Branch deepened cooperation with the Xinhua Bookstore Group and promoted "Finance + Culture" innovations. Leveraging the strengths of both parties, the branch created a normalized and immersive platform for financial education and publicity, and delivered financial knowledge to consumers. Xiamen Branch conducted grid-based publicity in collaboration with communities and local police stations through its consumer protection service stations covering all administrative districts.

公平营销宣传

Fair Advertising and Marketing

政策制度

Policies

严格遵守《中华人民共和国广告法》、《互联网广告管理办法》等法律法规，落实国家金融监督管理总局《关于进一步规范金融产品广告代言活动的通知》，制定并公布《中国农业银行零售营销宣传政策要点》[1]、《中国农业银行品牌管理办法》、《中国农业银行广告工作指引（试行）》等制度办法，相关制度适用于本行境内各级机构、境外分行、境外代表处的广告管理、知识产权保护和风险防范。明确营销宣传行为为本行通过各种宣传工具或方式，对个人客户开展各类

[1] 敬请参阅本公司官方网站"农行 ESG-政策要点"栏目发布的《中国农业银行零售营销宣传政策要点》：P020250626658580726466.pdf

Please refer to the *Key Points of Retail Marketing and Promotion Policy of Agricultural Bank of China* issued in "ABC ESG - Policy Highlights" section of the official website of the Agricultural Bank of China: P020250626658580726466.pdf

产品或服务营销、宣传、推广的行为。明确要求本行广告内容客观真实、公平公正，不得虚假、欺骗宣传，避免夸大事实和误导消费者，不得侵犯他人权益。金融产品或者服务基本信息应当准确、清楚表示，显著提示风险。

The Bank strictly complies with laws and regulations such as the *Advertising Law of the People's Republic of China* and the *Management Measures for Internet Advertisements*, and implements the *Notice on Further Regulating Advertising and Endorsement Activities for Financial Product* issued by the National Financial Regulatory Administration (NFRA). We formulated and published policies and measures such as the *Key Points of Retail Marketing and Promotion Policy of Agricultural Bank of China*[1], and the *Agricultural Bank of China's Brand Management Measures*, the *Agricultural Bank of China's Advertising Guidelines (Trial)*. These policies and measures apply to advertisement management, intellectual property protection, and risk prevention across domestic institutions at all levels, overseas branches, and overseas representative offices of the Bank. They specify that advertising and marketing behaviors include our activities to market, advertise, and promote products or services to individual customers through promotional tools or means. These policies specify that advertising content must be objective, truthful, fair and just, without including false or deceptive publicity content, exaggerating facts and misleading consumers, or infringing on others' rights and interests. In addition, basic information on financial products or services should be presented accurately and clearly with prominent risk warnings.

为全面贯彻国家金融监管总局《商业银行代理销售业务管理办法》、《金融机构产品适当性管理办法》及《关于进一步加强金融机构营销行为管理的通知》

等最新监管要求，报告期内，本行修订《中国农业银行零售营销宣传行为管理办法》。本次修订新增《个人信息保护法》等上位法依据，并纳入2025年最新监管规定，坚持“依法合规、客户至上、全流程管控、问题导向”原则，全面规范本行境内各级机构零售营销宣传行为，切实保护金融消费者合法权益，促进业务健康长效发展。

To fully implement the latest regulatory requirements in the *Administrative Measures for the Agency Distribution Businesses of Commercial Banks*, the *Administrative Measures for the Suitability of Financial Institution Products* and the *Notice on Further Strengthening the Management of Financial Institutions' Marketing Activities*, during the reporting period, we revised the *Measures for the Administration of the Behavior of Retail Marketing and Promotion of Agricultural Bank of China*. This revision added higher-level laws as reference, including the *Personal Information Protection Law,* and incorporated the latest regulatory requirements effective in 2025. Upholding the principles of “Lawful and Compliant Operation, Customer-centric Services, Full-process Control, and Problem-oriented Governance”, the revision comprehensively standardizes retail advertising and marketing behaviors across domestic institutions to effectively protect the legitimate rights and interests of financial consumers and promote healthy and long-term business development.

公平营销监督

Oversight of Fair Marketing

本行制定《消费者权益保护内部审计指引（试行）》，明确开展消保专项审

计工作，建立常态化、规范化的内部审计机制，涵盖审计周期、频率、重点内容及审计对象范围等要素。本行按年度开展消保专项审计，审计范围涵盖公平营销政策实施情况，向董事会及其风险管理与消费者权益保护委员会报告审计结果。本行已实现以五年为周期，对全部一级分行及总行相关部门完成消保审计全覆盖，持续提升消费者权益保护工作的规范性与有效性。

We formulated the *Guidelines for Internal Audit of Consumers' Interests Protection (Trial)*, specifying the requirements for special audits on consumer protection, establishing a normalized and standardized internal audit mechanism, and covering elements such as audit cycle, frequency, focus areas, and scope of audit. We conduct annual special audits on consumer protection for the implementation of fair marketing policy, and report audit findings to the Board of Directors and its Risk Management and Consumers' Interests Protection Committee. We have covered all tier-1 branches and relevant departments of the Head Office in audits on consumer protection on a five-year cycle, to constantly enhance the standardization and effectiveness of consumer protection work.

实践举措

Practices

强化适当性管理：将“了解客户—匹配产品—充分提示—自主决策”全流程嵌入营销管理，新增针对 65 岁以上客户购买高风险产品的“五要素”特别注意事项。

Strengthening suitability management: We embedded the full process of "Knowing Your Customer – Matching Products – Adequate Disclosure – Independent Decision-making" into marketing management, and added "Five Elements" considerations for customers aged 65 and above to purchase high-risk products.

细化营销场景管控：整合原电话、短信、互联网等分散条款，统一“外呼、电子信息、互联网、第三方合作”四大场景专项规范，新增“一键关闭”、“禁呼标签”、“公平定价”等强制性操作要求。

Refining control over marketing scenarios: We consolidated fragmented provisions for telephone, SMS, and Internet marketing into consistent specialized regulations for four major scenarios including “Outbound Calls, Electronic Messaging, Internet, and Third-party Cooperation”, and added requirements for mandatory operation such as “One-click Opt-out”, “No Call Tag” and “Fair Pricing”.

规范信用卡营销操作：发卡营销方面，通过在营销人员移动终端首页设置信用卡发卡营销操作提示，明确“必须了解客户工作、收入等情况后推介符合客户需求的产品，必须告知客户信用卡产品功能、服务及收费等规定及查询渠道，对特殊人群（老年人、学生、残疾人等）要进行重点提示，必须明示投诉电话，主动请客户关注及理解领用合约及章程”等行为规范，通过系统弹窗实时提示营销人员禁止行为，强化操作合规；分期营销方面，在外呼业务系统页面嵌入分期话术提示功能，确保营销人员落实适当性原则，充分告知客户业务属性及相关权益。

Conducting standardized credit card marketing: In terms of card issuance marketing, we deployed operational prompts on credit card issuance marketing on the homepage of marketing personnel’s mobile terminals, clarifying codes of conduct such as “we must understand the customers’ employment and income to recommend products tailored to their needs; disclose the rules on functions, services, and fees related to the credit card products, and relevant inquiry channels to the customers, especially special groups of customers including the elderly, students, and the disabled; and disclose the complaint hotline, encourage customers to review and understand the card usage agreements and rules", and reminded marketing personnel of prohibited behaviors in real time through system pop-ups to strengthen compliance. In terms of installment marketing, we embedded the functions of script prompts into the page of outbound call system to ensure that marketing personnel implement the suitability principle and fully notify the customers about the nature of the business and related rights.

严控广告宣传发布审查。广告发布前，总行及分支机构需对广告内容、设计元素、视觉规范及画面呈现等进行审查；涉及个人客户基本权益的内容，按要求完成消保专项审查，确保广告内容合规、公平、真实、健康。

Strictly controlling the release of advertisements: The Head Office and branches reviewed the content, design elements, visual specifications, and visual presentations of advertisements before release; and completed the required review on consumer protection for content involving basic rights of individual customers to ensure compliance, fairness, truthfulness, and healthiness of the content.

强化农户贷款营销行为合规管理。持续完善农户贷款营销行为监测体系，通过"日常排查+智能监测+技术赋能"三维机制，防范不规范营销行为，保障客户合法权益，确保营销活动的公平与合规。

Enhancing compliance management of farmer loan marketing: We continued to improve the monitoring system of marketing behaviors related to farmer loans, established a three-dimensional mechanism featuring "Daily Screening +

Intelligent Monitoring + Technology Empowerment" to prevent from non-compliant marketing behaviors, safeguard the customer's legitimate rights, and ensure fair and compliant marketing.

加强日常排查

Strengthening daily screening

对 100 万元以下农户贷款首贷客户实现集中外呼全覆盖，重点监督是否存在借贷搭售、违规收费、挪用客户资金等不规范营销行为。

We achieved full coverage of centralized outbound calls for first-time farmer loan customers with loan amounts below RMB 1 million, and focused on monitoring non-compliant marketing practices such as tie-in sales, illegal fees, and misappropriation of customers' funds.

开展实时监测

Conducting real-time monitoring

上线"不法中介助贷"、"农户贷款资金购买理财产品"、"农户贷款资金购买基金"、"客户经理与客户资金往来"等线索模型，实时生成违规销售线索并开展核查纠改。

We launched lead-based models including "Unlawful Intermediaries Facilitating Loans", "Use of Farmer Loans to Purchase Wealth Management Products", "Use of Farmer Loans to Purchase Funds", and "Fund Transactions between Customer Managers and Customers" to generate real-time leads indicating potential violations and conduct verification and correction.

做好风险揭示

Enhancing risk disclosure

在农户贷款系统中增设"五严禁"、"防中介"弹窗提示功能，明确禁止客户经理"吃拿卡要"、索取回扣、收受礼金及与不法中介勾结等行为。下发管理提示，引导农户客户经理严格执行廉洁自律各项要求，切实维护客户权益。

We added pop-up alerts of "Five Prohibitions" and "Vigilance Against Intermediary" to the farmer loan system, and clearly prohibited customer managers from engaging in misconduct such as "accepting gifts, hospitality, or demands for favors", soliciting rebates, accepting gifts of money, and colluding with unlawful intermediaries. We also distributed management notifications to guide farmer loan customer managers to strictly adhere to requirements for integrity and self-discipline, and safeguard customers' rights and interests effectively.

专项培训

Special Training

通过线上、线下等多种方式，组织本行各级机构安排内训师、产品经理或外部培训机构讲师等对营销人员营销宣传行为开展合规培训，确保销售人员每年的培训时长符合监管要求。

Through a combination of online and offline methods, we organized institutions at all levels to arrange internal trainers, product managers, or external trainers to carry out compliance training on advertising and marketing behaviors of marketing personnel, to ensure that the annual training hours of sales personnel meet regulatory requirements.

品牌管理与合规意识强化培训。通过线上线下相结合培训方式，为品牌管理条线员工提供系统化专业培训。2025 年，针对总行、一级分行、二级分行和支行宣传条线人员开展品牌管理专题培训，重点提升品牌传播合规意识与专业履职能力。

Brand management and compliance awareness enhancement training: Through a combination of online and offline training, we provided systematic and professional training to employees across the brand management line. In 2025, we carried out special training on brand management for personnel across the publicity line at the Head Office, tier-1 branches, tier-2 branches, and sub-branches, with a focus on enhancing brand communication compliance awareness and professional capabilities of performance.

信用卡营销操作规范实践培训。全年持续开展营销人员消保意识宣导与营销规范专项培训，将消保考试结果纳入分期外呼营销人员上岗必备条件。

Credit card marketing norms and practice training: Throughout the year, we continuously promoted consumer protection awareness and conducted special training on marketing standards for marketing personnel, and made the results of the consumer protection examination a requirement for personnel engaged in installment product promotion.

农户客群公平营销能力专项提升。开展农户客户经理示范培训项目，聚焦农户客群消保要点讲解、综合营销思路解读等课程，深化员工对公平营销理念的理解与应用。

Enhancing fair marketing of farmer loan customers: We carried out demonstration and raining programs for farmer loan customer managers, and focused on courses such as consumer protection for farmer loan customers and strategies for integrated marketing, to deepen employees' understanding and practical application of fair marketing principles.

产品服务审查

Product and Service Review

本行高度重视产品服务全流程审查，覆盖产品设计、制度制定、定价管理、协议拟定、营销宣传等全生命周期环节，重点聚焦适当性管理、产品服务信息披露、个人信息保护等核心领域，及时识别、提示并消除风险隐患，从源头筑牢消费者权益保护防线。

The Bank attaches great importance to the review of products and services throughout their entire lifecycle, which covers stages such as product design, policy formulation, pricing management, agreement drafting, and marketing and publicity. We give special attention to suitability management, product and service information disclosure, personal information protection, and other core areas. We identify, flag and eliminate risks and hidden dangers in a timely manner to establish a robust defense for consumers' rights and interests at the source.

本行制定《中国农业银行产品创新管理办法》，明确本行境内各级机构及境外分（子）行产品创新管理工作职责，完善产品创新管理机制，提高本行产品竞争力。本行科技与产品创新委员会下设零售产品创新专业委员会，负责审议、协调和决策零售板块业务领域产品创新相关重大事项。

We formulated the Management Measures for Product Innovation at Agricultural Bank of China, which clearly define the responsibilities of domestic institutions at all levels and overseas branches (subsidiary banks) in product innovation management. This improves the product innovation management mechanism and enhances the Bank’s product competitiveness. Under the Bank’s Technology and Product Innovation Committee, there is a Special Committee of Retail Product Innovation, which is responsible for deliberating on, coordinating and making decisions regarding major matters related to product innovation in the retail business segment.

管理架构

Management Structure

- 董事会及专门委员会

- **Board of Directors and Specialized Committees**

本行董事会及董事会风险管理与消费者权益保护委员会切实履行产品服务审查监督、评价、管理职责，定期召开会议，听取产品服务消保审查相关消保工作开展情况汇报，审议、批准产品服务消保审查相关工作重要事项。

The Board of Directors and Risk Management and Consumers' Interests Protection Committee under the Board of Directors faithfully fulfilled their responsibilities on product and service review, supervision, commentary and management, and regularly convened meetings to be briefed on consumer protection work related to product and service consumer protection reviews, and to deliberate and approve major matters concerning the reviews.

- 高管层

- **Senior Management**

本行管理层统筹制定产品服务审查相关消保工作计划、方案和任务，强化资源保障，推动产品服务审查工作系统化、规范化、常态化开展。

The Bank’s Senior Management took an integrated approach to formulating consumer protection work plans, initiatives, and tasks related to product and service reviews. By strengthening the guarantee of resources, they promoted the systematic, standardized, and routine implementation of product and service review processes.

工作机制

Working Mechanism

本行不断完善产品服务审查机制建设，形成“全环节覆盖+强约束保障”的审查体系。

The Bank continued to strengthen the construction of its product and service review mechanisms, establishing a review system characterized by “full-process coverage combined with enforceable strong safeguards”.

➢ 在全环节覆盖方面，构建“基础性制度+专项制度+部门细化规则”的三级制度体系。

➢ In terms of full-process coverage, the Bank established a three-tier institutional system consisting of the foundational regulation, the specialized regulation, and department-level detailed rules.

- 基础制度

- **Basic policy**

以《消费者权益保护工作管理办法》为基础制度，确立消保审查机制的顶层设计，明确审查范围覆盖产品和服务的设计开发、制度制定、定价管理、协议制定、营销宣传等全生命周期，规定新出和现有产品和服务出现涉及消费者利益的重大条款变更时必须开展审查，为审查工作奠定原则性基础。

Based on the *Management Measures for Consumers' Interests Protection Work*, as the foundational policy, the Bank established the top-level design of the consumer protection review mechanism. It clearly defines that the review scope covers the entire lifecycle of products and services, including design and development, policy formulation, pricing management, agreement drafting, and marketing and publicity. The policy also stipulates that a consumer protection review must be conducted whenever significant amendments to terms and conditions related to consumer interests occur in newly introduced or existing products and services. This provides a principled foundation for the review work.

- 专项制度

- **Specialized policy**

制定《消费者权益保护审查工作管理办法》，细化审查主体、审查范围、标审查要点、审查流程等核心操作性内容，形成全行统一的产品服务审查执行标准。

The Bank established the *Management Measures for Consumer Protection Review Work* as the specialized policy. This document specifies core operational elements such as responsible units, review scope, key review areas, and review procedures, thereby establishing a unified implementation standard for product and service reviews across the Bank.

- **部门细则**
- **Department-level detailed rules**

具备独立消保审查权限的总行业务部门在遵循基础制度与专项制度的前提下，结合业务特性及实际需求，制定或修订更具针对性的实施细则，强化制度执行的灵活性与适应性。

Head Office business units that were granted independent authority for consumer protection reviews were required to formulate or revise more targeted implementation rules tailored to the specific characteristics and practical needs of each business line, in compliance with the foundational and specialized regulations. These rules enhanced the flexibility and adaptability of the policy implementation.

➢ 本行对外发布信息渠道均要求将产品服务审查前置，加强约束保障。

➢ All external information release channels of the Bank require early-stage product and service reviews.

- **产品上线环节**
- **Product launch**

在产品管理系统中开发产品服务审查功能模块，将审查设为全行新产品与服务上线的必要环节，对面向个人客户的产品与服务实行分类分级管理，持续监测送审及落实情况，确保“应送尽送、应审尽审”。

The Bank developed and integrated a product and service review module into its product management system, making the review a mandatory step before any new or updated offering is launched. A classified and graded management approach was applied to products and services targeting retail banking customers, with continuous monitoring whether related items were submitted for review and properly implemented to ensure that all required items were submitted and were thoroughly reviewed.

- 营销发布环节

- **Marketing material release**

将消保审查全面纳入营销材料发布及信用卡相关业务流程。无论是通过手机银行 APP、短信等渠道发布信息，还是在公众号发布营销内容，均需在相应平台上传“消保审核文件”或通过线上审批流程完成消保审查后才可发布。

Consumer protection review was fully integrated into the processes for marketing material release and credit card-related business activities. Whether through mobile banking apps, SMS or other channels to release information, or publishing marketing content on official accounts, it is required to upload “consumer protection review documents” on the corresponding platform, or to complete the consumer protection review through the online approval process before release.

工作举措

Initiatives

2025 年，制定涵盖代销理财、公募基金、私募资管产品、保险、实物贵金属、个人信息保护、存款、掌银营销、个人贷款、信用卡等业务的专项审查要点，发布《个人信息保护审查指引》，实现对重点业务领域的全面覆盖。修订《信用卡中心消费者权益保护审查实施细则》、《远程银行中心消费者权益保护审查工作实施细则》，制定《私人银行部消费者权益保护工作规定》、《2025 年私人

银行部消费者权益保护工作要点》及《关于进一步做好消保审查有关事项的通知》，持续完善消保审查制度体系，提升审查工作的规范性与专业水平。

In 2025, the Bank developed specialized review guidelines covering key business areas, including wealth management products the Bank sells as an agent, public funds, private equity asset management products, insurance, physical precious metals, personal information protection, deposits, mobile banking marketing, personal loans, and credit cards. The *Personal Information Protection Review Guidelines* were also issued, achieving comprehensive coverage across key business areas. The Bank revised the *Implementation Rules for Consumers' Interests Protection Review at the Credit Card Center* and the *Implementation Rules for Consumers' Interests Protection Review Work at the Remote Banking Center*. We also issued the *Consumers' Interests Protection Regulations for the Private Banking Department*, the *2025 Consumers' Interests Protection Work Priorities for the Private Banking Department*, and the *Notice on Further Strengthening Consumers' Interests Protection Review Practices*. These efforts were made to continuously improve the consumer protection review system, enhancing the standardization and professionalism of the review process.

开发 AI"消保审查"工具，实现多类业务一键快速审查，智能辅助生成审查意见，显著提升审查效率与精准度。

An AI-powered "Consumer Protection Review" tool was developed to enable instant review across multiple business lines, and to intelligently assist in generating review comments, significantly improving both the efficiency and accuracy of the review process.

贷款方案变更

Loan Modification Options

本行在与客户签订贷款合同及合同生效期间高度重视消费者权益保护，通过动态评估客户的财务水平与履约能力，为其提供合理适宜的贷款合同要素变更选项，在充分理解客户需求并积极协助解决实际问题的基础上，通过合理调整授信额度、还款安排等方式，支持客户享受更便捷、高效的贷款服务。

The Bank places great emphasis on the protection of consumer interests during the loan contract signing process and throughout the contract period. By dynamically assessing customers’ financial status and performance capacity, the Bank offers appropriate and reasonable options for adjusting elements of loan contracts. Based on a thorough understanding of customer needs and active support in resolving practical issues, the Bank facilitates improved access to convenient and efficient loan services through reasonable adjustments to credit limits, repayment arrangements, and other relevant factors.

管理机制

Management Mechanism

本行制定《个人信贷业务贷后管理操作规程》、《个人信贷业务尽职调查指引》等制度办法，明确客户贷款合同变更的适用条件、变更内容、申请渠道等。总行相关部门负责建立健全贷款变更管理体系，制定和完善相关政策制度。分行负责具体执行和日常运营。审计局定期开展消保审计，涵盖对贷款变更实施的审查。

The Bank established policies such as the *Post-loan Management Operating Procedures for Personal Credit Business* and the *Guidelines for Due Diligence in Personal Credit Business*, which clarify the applicable conditions, content, and application channels for loan contract modification. The Head Office departments are responsible for establishing and improving the loan modification management system, as well as formulating and refining relevant policies. Branches are responsible for implementation and daily operations. The Audit Office regularly conducts consumer protection audits, including reviews of the implementation of loan modification.

适用条件

Applicable Conditions

在合同生效期内，充分考虑极端灾害、重大变故等客观因素，及借款人财务状况变化等主观因素对客户还款能力的影响。对符合相关制度要求的客户，在其与本行协商一致并提出申请后，可基于其实际财务影响进行客观评估，提供适宜的纾困政策支持或贷款要素变更服务。

Throughout the contract period, the Bank fully takes into account the impact of objective factors, such as extreme disasters and major unforeseen events, and subjective factors such as changes in borrowers' financial status on loan repayment capacity. For customers who meet the relevant policy requirements, upon a mutual agreement with the Bank and submission of relevant applications, an objective assessment will be conducted based on the actual impact on their financial condition. We may provide appropriate relief policy support or loan modification services.

贷款变更要素

Loan Modification Elements

本行将综合评估客户身份真实性、征信表现、收入稳定性及担保情况等因素，结合其实际还款能力，在确保客户保持良好还款意愿且具备持续还款能力的前提下，提供包括调整还款计划、延长贷款期限、变更还款方式、调整授信额度等在内的差异化支持方案。具体贷款变更要素包括：

The Bank conducts a comprehensive assessment of various factors, including the customer's identity authenticity, credit performance, income stability, and collateral status, and formulates differentiated support plans, such as adjustment of repayment plan, extension of loan term, change of repayment method and adjustment of credit line in combination based on the customer's actual repayment capacity. These plans are provided under the premise that the customer maintains a strong willingness to repay and has the ability to sustain repayments. Specific loan modification elements include:

- 满足提前还款需求，提供剩余期限缩短、月供不变或剩余期限不变、月供减少等方式；
- Shortening the remaining loan term with the monthly payment unchanged, or maintaining the original term with a reduced monthly installment, to meet customer demand for early repayment;
- 满足客户纾困需求，提供变更分期还款额、变更还款方式、变更到期期限等服务，提供纾困支持；
- Providing services, including adjustments to installment amounts, changes in repayment methods, and modifications to maturity, to meet the needs of

customers in distress;

- 针对信用良好符合条件的客户，可提供提升授信额度、延长贷款期限等服务；
- For creditworthy customers who meet eligibility criteria, offering increased credit limits or extended loan terms;
- 针对信用表现下降或还款能力下降的客户，采取停止或调低信用额度等措施。
- For customers with deteriorating credit performance or reduced repayment capacity, taking measures such as reducing or revoking credit limits.

权益获悉及申请渠道

Notification and Application Channels for Customer Rights

对于涉及贷款条款变更选项的贷款产品或服务，本行在相关合同中明确列示变更条款，充分告知客户所享有的相关权益。客户还可通过本行营业网点、官方网站、微信公众号、手机银行等渠道，便捷获悉相关事宜。

For loan products or services that include options for loan clause modification, the Bank explicitly outlines relevant modification clauses in loan contracts, fully informing customers of their associated rights and interests. Such information are readily available to customers via multiple channels, including the Bank’s physical branches, official website, WeChat official account, and mobile banking app.

客户可通过线下营业网点、手机银行等多种渠道申请办理贷款变更业务，根据自身偏好自主选择服务方式。**在服务机制方面**，建立快速响应机制，支持人工

客服与智能语音问答双通道服务，高效响应客户变更需求，提供专业、及时的咨询解答。**在业务流程方面**，对符合条件的客户，系统支持“线上自动审批”与“线下人工审核”相结合的办理模式。客户可选择通过手机银行自助提交申请，由系统自动完成审批；也可选择线下渠道办理，经客户经理调查、机构负责人审核后，由审核人进行复审，确保流程规范、风控严谨。

Customers can apply for loan modifications via multiple channels, including outlets and the mobile banking platform, and are free to choose the method that best suits their preferences. **In service mechanism,** the Bank established a rapid response mechanism that supports a dual-channel service model combining human customer service with intelligent voice Q&A. This enables efficient handling of customer requests for loan modifications and ensures timely, professional consultation and resolution. **In business process,** for eligible customers, the system offers an integrated service model that combines online automated approval with offline manual review. Customers may choose to submit their applications independently via the mobile banking app, where the system will automatically complete the approval process. Alternatively, customers may opt for the offline channel, where the application will be initially investigated by the customer manager, followed by review by the institution head, and second review by the reviewer, ensuring a standardized process and rigorous risk control.

债务催收管理

Debt Collection Management

消费者权益保护委员会监督审议债务催收政策执行情况。本行持续完善债务

催收相关政策制度，制定债务催收执行计划，组织培训及监督检查，检查催收流程中消费者合法权益保护情况。

The Consumer Interests Protection Committee oversees and reviews the implementation of debt collection policies. The Bank continued to refine rules and policies related to debt collection, formulated execution plans, and organized training, supervision and inspections. We conducted inspections to examine the protection of consumers' legitimate rights and interests throughout the collection process.

债务催收政策

Debt Collection Policies

本行严格遵守国家法律法规及《商业银行信用卡业务监督管理办法》、《中国银行业协会信用卡催收工作指引（试行）》等监管文件要求，制定并公开披露《中国农业银行债务催收政策要点》[1]，实施《中国农业银行个人逾期贷款催收管理操作规程》、《中国农业银行金穗信用卡贷后风险管理操作规程》、《中国农业银行金穗信用卡委托催收业务管理办法》、《中国农业银行农户贷款属地催收操作要点》和《中国农业银行农户贷款贷后管理规定》等专项管理规范，明确催收方式、催收要求、管理与考核要求等债务催收工作机制，明确催收环节中履行消费者权益保护职责，要求定期开展债务催收培训，严格执行催收程序。

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[1]敬请参阅本公司官方网站“农行 ESG-政策要点”栏目发布的《中国农业银行债务催收政策要点》：P020250626658894014244.pdf

Please refer to the *Key Policies on Debt Collection of Agricultural Bank of China* issued in “ABC ESG - Policy Highlights” section of the official website of the Agricultural Bank of China:P020250626658894014244.pdf

We strictly comply with national laws and regulations, as well as regulatory documents such as the *Measures for the Supervision and Management of Credit Card Business of Commercial Banks* and the *China Banking Association's Guidelines on Credit Card Collection (Trial)*. The Bank formulated and publicly disclosed the *Key Policies on Debt Collection of Agricultural Bank of China*[2], and implemented a series of specialized management regulations, including *Agricultural Bank of China's Operating Procedures for Personal Loan Overdue Collection Management*, *Agricultural Bank of China's Operating Procedures for Kins Quasi-Credit Card Post-loan Risk Management*, *Administrative Measures for Entrusted Debt Collection Business of Kins Quasi-Credit Card of Agricultural Bank of China*, *Key Operational Guidelines for Local Debt Collection of Farmers' Loans of Agricultural Bank of Chin*a and *Post-Loan Management Regulations for Farmers' Loans of Agricultural Bank of China.* These regulations clearly define the mechanisms for debt collection, including collection methods, operational requirements, management and performance evaluation criteria; specify the responsibilities related to consumer rights protection throughout the debt collection process; and put forward requirements for regular training on debt collection practices and strict enforcement of debt collection procedures.

- **适用范围**

- **Applicable scope**

本行债务催收政策适用于本行及附属机构全体员工，涵盖经营贷款、住房贷款、小微企业贷款、农户贷款、信用卡等各类业务和产品。

The Bank's debt collection policies apply to all employees across the Bank and its branches, covering many types of products and services, including operation loans, housing loans, loans to small and micro enterprises, farmer loans, and credit cards.

- 职责划分

- **Responsibility allocation**

总行主要负责统筹催收业务管理的整体规划，健全相关政策制度体系，推进催收系统建设与优化，组织开展培训及监督检查。分行负责具体落实债务催收工作的实施。

The Head Office is primarily responsible for the coordination of overall planning of debt collection management, the improvement of relevant policy system, the advancement of collection system construction and optimization, as well as the organization of training, supervision and inspections Branches are responsible for the implementation of debt collection.

债务催收作业

Debt Collection Procedures

- 催收方式

- **Collection methods**

本行催收方式分为人工催收和非人工催收。人工催收方式包括电话、上门催收、人工语音和司法催收等。非人工催收方式包括智能语音、自动语音电话、短信、信函催收等。根据实际情况开展委外催收。

The Bank's collection methods are divided into manual and non-manual approaches. Manual approaches include phone calls, door-to-door visits, manual voice messages and judicial collection, while non-manual ones encompass intelligent voice messages, automated voice calls, SMS, letter reminders, etc. Outsourced collection is implemented based on actual circumstances.

- 催收阶段

- **Collection phases**

本行采用集中催收和属地催收相结合的自主催收模式。集中催收阶段由总行采用“智能+人工”相结合的方式，根据客户具体情况，对即将到期、到期及早期逾期客户开展差异化还款提醒。属地催收阶段由分行开展实施，对于通过集中催收仍未偿还的逾期贷款，通过电话、上门和司法催收等方式持续推进催收工作。

The Bank adopted a self-collection model combining centralized and localized collection. In centralized collection phase, the Head Office employs a “Smart + Manual” approach to provide differentiated repayment reminders for customers with upcoming due dates, matured debts, and overdue debts. In the localized collection phase, branches are responsible for implementation. For overdue loans that remain unpaid after centralized collection, they continue follow-up collection through multiple channels, including phone calls, door-to-door visits, and judicial collection, ensuring sustained collection.

加强特殊情况处理，如遇自然灾害（如：地震、洪水等）、公共卫生事件及社会安全事件等突发事件，将根据对各类突发事件风险等级的划分情况，及时调整催收策略，采取差异化的应对举措。

The Bank strengthened its response to unusual circumstances. In the event of emergencies such as natural disasters (e.g., earthquakes, floods), public health incidents, or social security events, we would promptly adjust our collection strategies based on the assessed risk levels of each type of incident, and implement differentiated response measures.

- 消费者权益保护举措

- **Consumer interests protection measures**

本行要求所有催收人员严格遵循法律法规及监管要求，遵守本行催收工作标准化操作规程，切实落实消费者权益保护相关规定。在催收过程中，催收人员主动表明身份及催收意图，遵守基本职业礼仪，严禁以下行为：

The Bank requires all collectors to strictly comply with applicable laws, regulations, and supervisory requirements, and to adhere to the standardized operating procedures for debt collection, ensuring that consumer rights protection provisions are effectively implemented. During collection activities, collectors proactively disclose their identity and purpose of collection, and observed basic professional etiquette. The following behaviors are strictly prohibited:

- 向联系人或与债权无关的第三方透露借款人贷款信息，联系人仅限协助获取借款人及担保人有效联系方式；

- Disclosing borrower’s lending information to contacts or third parties unrelated to the debt. Contacts are permitted to assist only in obtaining valid contact details for the borrower or guarantor;

- 冒用行政机关、司法机关名义进行催收；

- Impersonating administrative or judicial authorities for collection;
- 采取暴力、恐吓、威胁、欺诈等不当手段对待借款人或担保人；
- Using violent, intimidating, threatening, or fraudulent methods toward borrowers or guarantors;
- 以违反法律法规、违背社会公序良俗或损害社会公共利益的方式开展催收。
- Conducting collection activities in ways that violate laws, breach public order and good customs, or harm public interests.

本行根据市场环境与客户需求变化，动态调整智能语音催收与人工催收的配比，实施“有温度”的差异化催收策略。持续加强委托催收管理，通过制定明确规范、强化全流程监督与机构考核，确保严格落实消费者权益与个人信息保护要求。

The Bank dynamically adjusts the ratio between intelligent voice collection and human collection based on evolving market conditions and customer needs, implementing a “respectful” and differentiated collection strategy. The Bank continues to strengthen entrusted collection management. Through clear guidelines, enhanced whole-process supervision, and performance assessments, we ensured full compliance with consumer rights and personal data protection rules.

催收人员培训

Training for Collection Relevant Employees

本行持续提升催收员工的消保意识与专业能力，建立系统化、常态化的培训与发展机制，覆盖全行催收及相关岗位人员。每年组织开展催收专项培训，所有

人员须在上岗前通过合规考核，并按规定接受定期复训，确保集中催收人员培训覆盖率达 100%。培训以法律法规、监管要求及本行内部管理制度为核心框架，内容涵盖债务催收相关政策法规、标准化操作流程与话术、合规沟通技巧、客户心理识别、个人信息保护及投诉应对等关键领域。采用线上线下相结合的培训方式，包括集中面授、远程教学、案例研讨和情景模拟等。

The Bank continuously enhances the consumer protection awareness and professional capabilities of collectors by establishing a systematic and ongoing training and development mechanism, covering all personnel involved in collection and related roles across the Bank. The Bank conducts annual specialized training sessions on debt collection. All personnel must pass a compliance assessment before onboarding and undergo regular refresher training as required, ensuring a 100% training coverage rate for centralized collection staff. The training is built on a core framework of laws, regulations, supervisory requirements, and the Bank’s internal management systems. It covers key areas including relevant policies and regulations on debt collection, standardized operating procedures and scripts, compliance communication techniques, customer psychology recognition, personal information protection, and complaint handling and escalation procedures. The training adopts a blended approach combining online and offline methods, including in-person lectures, remote teaching, case studies, and role-playing simulations, among others.

2025 年，开展农户贷款催收工作专项培训，深入解读《农户贷款贷后管理规定》制度背景，系统讲解操作要点，确保政策要求落实到位。组织开展线上、线下催收专题培训，重点围绕催收外呼合规要点，通过案例分析、制度解读、规范要求及应对措施，提升催收外呼作业的规范性，从源头降低投诉可能性，有效

防范外呼风险。制定信用卡催收话术脚本，规范催收话术的使用；针对催收过程中可能引发的投诉问题，分场景新增投诉溯源预防话术，对客户可能发生的投诉问题前置做好解释及处理，减少投诉的发生。创新采取专题微课形式丰富培训模式，支持员工充分利用碎片时间不断巩固相关业务政策、制度、流程的掌握，切实强化合规催收意识。

In 2025, we conducted a specialized training session on farmer loan collection practices, providing an in-depth interpretation of the background and rationale behind the *Post-Loan Management Regulations on Farmer Loans*, and systematically explaining key operational requirements to ensure full implementation of policy mandates. We also organized both online and offline specialized training sessions focused on compliance in outbound collection calls. Through case studies, policy interpretation, standard requirements, and response strategies, the training enhanced the standardization of practice in outbound collection calls, reduced the risk of complaints at the source, and effectively mitigated potential risks associated with outbound communications. The Bank developed standardized script templates for credit card collection, establishing clear guidelines for the use of scripts. To proactively address potential customer complaints, new scripts for complaint traceability and prevention were introduced for different scenarios, preparing explanations and responses in advance and reducing the likelihood of complaints. Innovation in training delivery was achieved through the introduction of targeted micro-lessons, allowing employees to reinforce their understanding of relevant policies, systems, and procedures during short, flexible time windows. This approach strengthened compliance awareness in collections.

强化催收审查监督。本行每年开展信贷业务审计、消费者权益保护审计，定期开展科技外包审计，审计范围涵盖普惠零售贷款逾期催收、信用卡委外催收等债务催收相关工作，审计关注到期贷款催收管理的规范性、实地催收的有效性，及催收机构在催收过程中消保规定落实情况和数据安全风险管控情况，审计结果及时向本行党委会、董事会及其风险管理与消费者权益保护委员会报告。

Enhance review and supervision of debt collection practices. The Bank conducts annual audits of credit operations and consumer interests protection, and regularly performs audits of technology outsourcing. These audits cover debt collection-related activities such as overdue inclusive and retail loan collections and credit card collections outsourced to third parties. The audits focus on the compliance of collection management for overdue loans, the effectiveness of on-site collections, the implementation of consumer protection regulations by collection agencies, and the management of data security risks. Audit results are promptly reported to the Party Committee, the Board of Directors and its Risk Management and Consumers' Interests Protection Committee of the Bank.

强化委托催收管理。持续完善制度体系建设，明确工作要求与操作规范，强化对外包机构的监督管理，确保其严格遵守消费者权益保护、个人信息保护等要求。设立严格的催收合作机构准入与退出机制，严格筛选合作伙伴，确保其具备合法合规的运营资质并符合行业规范要求。定期组织召开信用卡委托催收业务工作会议，开展合规宣导与经验总结。通过官方网站及时披露并动态更新催收合作机构名单，增强透明度与公众监督。

Strengthen the management of entrusted collection. The Bank continued to strengthen its institutional system, clearly defining operational requirements and standard procedures, and enhancing supervision over outsourcing service providers to ensure strict compliance with consumer rights protection, personal information protection, and other relevant requirements. A rigorous entry and exit mechanism was established for collection service partners, with strict screening to ensure that all partners hold valid legal and operational qualifications and meet industry standards. The Bank held regular meetings on credit card entrusted collection business to conduct compliance promotion and guidance and experience summary. The Bank publicly disclosed and dynamically updated the list of approved collection partners via its official website, enhancing transparency and enabling public oversight.

催收系统建设优化。持续加强催收系统建设，实现催收全流程的系统化管控。通过“云桌面”、“专线”等技术手段，不断完善委托催收相关功能，保障委托催收系统的信息安全与合规性，提升业务处理效率。全面使用本行系统开展委托催收业务，严禁线下发起委托催收操作。

Collection system construction and optimization. The Bank continued to strengthen its collection system to achieve full-process digital control over debt collection activities. Through technical solutions such as cloud desktops and dedicated lines, the functionality related to entrusted collection was continuously enhanced, ensuring information security, regulatory compliance, and improved operational efficiency in entrusted collection system. All entrusted collection activities were carried out through the Bank’s internal system, with no offline initiation permitted.

客户投诉管理

Customer Complaint Management

本行董事会及专门委员会、高级管理层持续加强对投诉管理工作的监督审查，推动建立高效顺畅的投诉管理体系。坚持畅通投诉渠道、优化处理流程，不断提升诉源治理能力和处理效率，严格开展投诉工作监督审查，切实保障投诉管理工作有序、有效开展。

The Board of Directors and Specialized Committees and Senior Management of the Bank continue to strengthen supervision and review of complaint management, and promote the establishment of an efficient and smooth complaint management system. The Bank continues to maintain smooth complaint channels and optimize the complaint handling process to constantly enhance the ability of governance at source and handling efficiency. The Bank strictly supervises and reviews complaint management to safeguard orderly and effective implementation of complaint management.

投诉管理架构

Complaint Management Structure

- **董事会及专门委员会**
- **Board of Directors and Specialized Committees**

本行董事会负责监督审查客户投诉管理工作情况，下设风险管理与消费者权益保护委员会，履行客户投诉管理监督职责，定期召开消保工作会议，听取高管层及消保部门投诉管理工作报告，研究年度消保工作（包含投诉工作）相关审计

报告、监管机构对消费者权益保护工作的评估情况、内部考核结果等，监督高管层及相关部门及时落实整改发现的各项问题，加强对投诉管理工作的指导监督。

The Bank’s Board of Directors is responsible for supervising and reviewing customer complaint management. The Board of Directors has a Risk Management and Consumers’ Interests Protection Committee responsible for supervising customer complaint management, regularly holds consumer protection meetings, listens to complaint management work reports submitted by the Senior Management and the consumer protection department, examines annual consumer protection (including complaint management) audit reports, regulators’ evaluations of consumer protection, and internal evaluation. The Committee also urges the Senior Management and relevant departments to promptly address and rectify identified issues, and strengthens guidance and supervision on complaint management.

2025 年，董事会持续加强对消保工作的战略指导，研究审议消保工作报告及工作要点、风险管理报告、年度监管投诉通报、可持续发展报告、董事会年度工作报告，充分发挥对全行消保工作的监督和评价作用。董事会风险管理与消费者权益保护委员会有效履职，向董事会提交包含投诉工作在内的消保工作报告及年度报告，研究消保重大问题和重要政策，并监督高管层和消保部门工作的全面性、及时性、有效性，形成从战略决策到执行监督的闭环管理机制。

In 2025, the Board of Directors continued to enhance its strategic guidance on consumer protection work by reviewing and deliberating consumer protection work reports and work points, risk management reports, notifications of annual regulatory complaints, sustainability reports, and annual work reports of the Board of Directors, effectively fulfilling its supervisory and evaluation responsibilities regarding the

Bank's consumer protection initiatives. The Risk Management and Consumers' Interests Protection Committee under the Board of Directors fulfilled its responsibilities effectively by submitting consumer protection work (including complaint management) reports and annual reports to the Board of Directors, examining major consumer protection issues and material policies, and supervising the comprehensiveness, timeliness, and effectiveness on the work of the Senior Management and the consumer protection department, thus fostering a closed-loop management mechanism from strategic decision-making to implementation and supervision.

- 管理层

- **Management Level**

本行高级管理层牵头负责全行消保工作，确保消保战略目标和政策得到有效执行，下设消保工作委员会，作为全行消保工作的议事机构，负责统一规划、统筹部署全行消保工作，研究、审议消保工作中的重大问题，协调各成员部门开展工作。

The Senior Management leads the Bank's overall consumer protection efforts to ensure the effective execution of consumer protection strategic objectives and policies. As the deliberative body for the Bank's consumer protection work, the Consumer Interests Protection Committee is established under the Senior Management to be responsible to uniformly plan and deploy the consumer protection work of the Bank, study and deliberate major consumer protection issues, and collaborate with member departments.

2025 年，消保工作委员会在加强投诉管理监督方面积极履职，在业务经营、内部控制与风险管理中充分考虑消费者投诉反映的问题和需求，持续加强对相关工作的规划、指导，监督各部门不断增强工作主动性，确保监督职能和管理政策得到有效执行，并定期向董事会及专门委员会汇报消保工作开展情况。

In 2025, the Consumer Interests Protection Committee actively performed its duties in strengthening supervision of complaint management. The Committee gave full consideration to issues and needs embodied by consumer complaints in the Bank's business operations, internal control, and risk management. It continued to strengthen the planning and guidance on related work, and supervised departments to constantly boost the initiative to ensure effective execution of the supervision functions and management policies. In addition, the Committee regularly reported the progress of consumer protection work to the Board of Directors and its specialized committees.

- 执行层

- **Executive Level**

本行在总行及一级分行层面设立消保部门及专职岗位，各层级、各业务条线均配备专门负责客户投诉处理的消保人员。总行消费者权益保护部为全行客户投诉管理与监督的牵头部门，负责制定全行消保工作规划并组织实施，制定和更新相关管理制度，组织开展监督检查与内部考核，承担消保工作委员会办公室及突发事件应急处置领导小组办公室的日常工作。本行消保工作委员会各成员部门建立“三级联系人”机制，明确分管消保工作的负责人、承担消保牵头职能的具体处室及联系人，负责与总行消费者权益保护部的日常沟通协调，承担指导、监督本

条线消保工作的职责。各一级分行设立独立的消保科室或工作单元，履行本机构客户投诉管理与监督职责，处理辖内客户投诉事项，畅通投诉处理渠道，便利客户与本行直接沟通、解决问题，定期开展投诉数据统计分析，推动溯源整改，持续优化客户服务体验。

The Bank has established consumer protection departments and dedicated positions at the Head Office and tier-1 branch levels, and designated consumer protection personnel to handle customer complaints across all levels and business lines. The Head Office’s Consumer Interests Protection Department serves as the leading department responsible for managing and supervising customer complaints across the Bank. The department is responsible for formulating and organizing the implementation of the bank-wide consumer protection plan, developing and updating relevant management policies, organizing supervision, inspection, and internal evaluation, and undertaking the routine tasks of the Office of the Consumer Interests Protection Committee and the Emergency Response Leadership Group Office. The member departments of the Bank’s Consumer Interests Protection Committee adopt a “Three-Level Contact Points” mechanism and designate heads in charge of consumer protection, specific divisions and contact points leading the consumer protection work, who are responsible for daily communication and collaboration with the Head Office’s Consumer Interests Protection Department, and guiding and supervising consumer protection work within their respective lines. Each tier-1 branch has an independent consumer protection section or working unit to conduct management and supervision of customer complaints within the branch, handle customer complaints within its jurisdiction, develop smooth complaint handling channels, facilitate direct communication between customers and the Bank to resolve issues efficiently, regularly conduct statistical analysis of complaint data, drive traceability and rectification, and continuously improve the customer service experience.

投诉工作机制

Complaint Management Mechanism

- 加强体系建设

- **Enhancing policy framework**

本行持续加强客户投诉管理体系的建设，制定《客户投诉管理办法》、《投诉处理工作指引》、《投诉溯源整改工作管理办法》、《金融消费纠纷小额和解管理办法》，明确投诉登记要求、处理流程、核查监督机制、统计分析、档案管理及信息披露等要求，构建起内部沟通顺畅、信息共享、协同高效、监督有力的投诉处理工作机制。制定《重大投诉应急预案》，明确预防措施与应急响应机制，提升突发事件的应对能力。围绕投诉处理流程中的重点与难点问题，编制《投诉处理“十要十不要”》操作指南，进一步规范处理流程，提升投诉处理的质量与效率。

The Bank continued to strengthen the construction of the customer complaint management system. By formulating the *Management Measures for Handling Customer Complaints*, the *Guidelines on Handling Complaints*, the *Management Measures of Root-Cause Rectification for Complaints*, and the *Management Measures for Small-Claim Settlement of Financial Consumer Disputes*, the Bank clarified the requirements for complaint registration, handling processes, verification and supervision mechanism, statistical analysis, archive management, and information disclosure, and put in place a complaint handling mechanism characterized by smooth internal communication, information sharing, coordinated and efficient operation, and strong supervision. The Bank also specified preventive measures and emergency response mechanisms in the *Emergency Response Plan for Major Complaints* to improve the capabilities to respond to unexpected events. In response to key challenges and difficulties in the complaint handling processes, the Bank developed the operational guidance titled *Ten Do's and Don'ts for Complaint Handling*, to further standardize the handling processes and improve the quality and efficiency of complaint handling.

- **推动责任落实**

- **Enabling responsibility implementation**

本行深入践行消保工作的政治性和人民性，压实各级机构和各业务条线在消保工作中的主体责任，全面推进“党委管消保”引领“全行管消保”的工作格局。将“党委管消保”相关指标纳入一级分行绩效考核体系，并将投诉压降目标纳入分行领导党建考核内容，将各级机构投诉处理的质效纳入考核范畴，各业务条线均按要求配备专业投诉处理人员，切实回应客户诉求，有效化解矛盾纠纷。通过尽职监督检查、数据质量检查等方式，对分行投诉管理工作开展持续监督，确保客户诉求得到及时、有效处理。

The Bank performs customer protection work embedded with political significance and people-centered philosophy, reinforces the primary responsibilities of institutions at all levels and business lines in consumer protection, and fully advances the pattern of “the Party Committee's management of consumers' interests protection" leading "the bank-wide management of consumers' interests protection". We incorporated indicators related to "the Party Committee's management of consumers' interests protection" into the performance evaluation system of tier-1 branches, and include complaint reduction targets in the Party building assessment for branch leadership, and included the quality and efficiency of complaint handling of institutions at all levels in the evaluation framework. Each business line assigned professional complaint handling personnel as required to effectively respond to customer complaints and resolve disputes. Through due diligence supervision and inspection, data quality check, and other means, the Bank continuously supervised complaint management of branches to ensure that customer complaints are addressed promptly and effectively.

完善监控预警

Improvement of Monitoring and Early Warning

本行持续完善消保风险信息的监测、共享与联合研判机制，将风险防控深度融入全行经营管理与业务发展各环节。按日监测投诉数量变化趋势，开发投诉实时预警等功能，强化对各级机构投诉处理工作的监督管理，提升风险识别与处置的时效性，防范矛盾升级。

The Bank continued to improve the mechanisms for monitoring, sharing, and jointly analyzing consumer protection risk information, and integrated risk prevention and control into all aspects of the Bank's operation, management, and business development. The Bank monitored daily changes in complaint volumes, developed functions such as real-time warning of complaints, and strengthened supervision and management of complaint handling of institutions at all levels, to enhance the timeliness of risk identification and resolution, and prevent the escalation of disputes.

创新科技赋能

Innovative Technology Empowerment

本行建立覆盖全渠道投诉的信息化处理系统,实现投诉受理与处理信息的实时更新，形成过程留痕、闭环管理的全流程投诉处理机制。优化完善投诉基本情况、业务投诉分布、渠道投诉统计及处理质效评估等多维度报表功能，切实提升投诉监督管理的效率与精细化水平。上线“投诉智能分类助手”，运用人工智能技术实现投诉内容智能分类，为投诉监测、分析与风险预警提供有力支持。

The Bank established an IT-based handling system covering complaints from all channels, enabling real-time updates of complaint acceptance and handling, and forming a full-process complaint handling mechanism with traceable records and closed-loop management. We optimized the multi-dimensional reporting functions including basic information of complaints, business complaint distribution, channel-based complaint statistics, and assessment of handling quality and efficiency, to significantly improve the efficiency and refinement of complaint monitoring and management. We also launched the “Intelligent Complaint Classification Assistant” to use AI for intelligent categorization of complaint content, providing strong support for complaint monitoring, analysis, and risk early warning.

重视溯源整改

Emphasis on Root-Cause Rectification

本行高度重视客户反馈意见与建议,及时开展研究分析并举一反三实现源头

化诉，报告期内制定《投诉溯源整改工作管理办法》，主动对投诉开展初步溯源分析，研判投诉产生的原因、问题类型等。要求业务部门收到消保、渠道部门的工作提示或下级行移送的问题线索后，深入分析，精准定位投诉所涉及的政策、制度、流程、系统、服务等方面问题，有针对性地制定整改计划并推动落实。

The Bank places great importance on customer feedback and suggestions. We conduct timely analysis to draw insights and resolve complaints at source. During the reporting period, we formulated the *Management Measures for Traceability and Rectification of Complaints*, and proactively conducted preliminary traceability analysis of complaints in terms of the reasons and types. The Bank requires the business departments to make in-depth analysis and accurately identify the underlying issues related to policies, rules, processes, systems, and services, after receiving work prompts from the consumer protection or channel departments, or upon receiving complaint-related clues from subordinate branches, and develops and implements targeted rectification plans.

投诉处理流程

Complaint Handling Processes

- 投诉受理渠道
- **Complaint acceptance channels**

营业网点 Outlets	在中国农业银行网点现场向工作人员反映问题，或致电营业网点反映问题，或通过网点意见簿留言。 Customers can report issues in person, by phone, or through suggestion books at the outlets of the Agricultural Bank of China.

客服电话 Customer Service Hotline	拨打客服电话 95599 或拨打信用卡客服电话 4006695599。 Call the customer service hotline at 95599 or the credit card customer service hotline at 4006695599.
掌上银行 Mobile Banking	登录中国农业银行掌上银行 APP，点击“客服”功能。 Log in to the Agricultural Bank of China Mobile Banking APP and click “Customer Service”.
官方网站 Official Website	登录中国农业银行官方网站（http：//www.abchina.com.cn）点击“在线客服”功能。 Visit the official website of the Agricultural Bank of China (http://www.abchina.com.cn) and click “Online Customer Service”.
微信公众号 WeChat Official Account	关注并进入“中国农业银行云客服”微信公众号，点击“我的客服”功能。 Follow and enter the “Agricultural Bank of China Cloud Customer Service” WeChat Official Account, and click “My Customer Service”.
电子邮箱 Email	发送电子邮件至 95599@abchina.com.cn。 Send an email to 95599@abchina.com.cn.
总行通讯地址 The Head	北京市东城区建国门内大街 69 号（邮编：100005）。 No. 69 Jianguomennei Street, Dongcheng District, Beijing (Postal

Office’s Mailing Address	Code: 100005).

- 投诉处置流程

- **Procedures of complaint processing**

环节一投诉渠道 Procedure 1 Complaint Channels	消费者通过中国农业银行公布的投诉渠道提出投诉。 Consumers submit complaints through the complaint channels published by the Agricultural Bank of China.
环节二投诉受理 Procedure 2 Complaint Acceptance	本行收到投诉后，将及时转交相关单位处理。 Upon receiving a complaint, the Bank promptly forwards it to the relevant unit for handling.
环节三结果反馈 Procedure 3 Result Feedback	投诉处理单位调查核实投诉事项，在收到投诉之日起 15 日内做出处理决定并告知投诉人，情况复杂的可延长至 30 日，最长处理期限不超过 60 日。 The complaint handling unit investigates and verifies the complaint, makes a handling decision within 15 days from the date of receipt, and notifies the complainant. In complex cases, this period may be

	extended to 30 days, with a maximum handling period not exceeding 60 days.
环节四投诉核查 Procedure 4 Complaint Verification	投诉处理单位告知投诉人处理决定的同时，会说明对消费投诉内容的核实情况、作出决定的有关依据和理由，以及投诉人可以采取的申请核查、调解、仲裁、诉讼等救济途径。 When notifying the complainant of the handling decision, the complaint handling unit explains the verification of the complaint content, the relevant basis and reasons for the decision, as well as the remedial channels available to the complainant, including application for review, mediation, arbitration, and litigation.

投诉升级处理机制

Escalation mechanism for complaint handling

对一级分行以下机构难以解决的突出投诉问题，投诉受理部门将投诉事件联动至一级分行或总行相关业务部门直接处理。由一级分行直接处理的投诉事件，确需总行协调解决的，可提请总行对口业务主管部门指导解决。

For prominent complaints that cannot be resolved at branches below the level of tier-1 branches, the complaint handling department shall escalate the case to the relevant business department at the tier-1 branch or Head Office for direct resolution. If a complaint handled by a tier-1 branch requires coordination at the Head Office level, the responsible business department at the Head Office may be requested to provide guidance and support for resolution.

- 信用卡投诉处理举措

- **Measures for handling complaints in credit card business**

本行信用卡中心坚持在统一的纠纷化解框架下，有效融合投诉处理与多元化解纷机制，持续提升纠纷化解的专业化、协同化水平。具体举措包括：

The Credit Card Center of the Bank adopts a consistent dispute resolution framework to effectively integrate complaint handling with diversified dispute resolution mechanisms, and continuously improves the level of professional and coordinated dispute resolution. The detailed measures are as follows.

强化集中处理机制。充分发挥集中运营模式的优势，组建超过百人的专职团队，90%以上的客户问题由总行实现集约化、快速处置，显著提升处理效率。

Strengthening the centralized handling mechanism. The Credit Card Center fully leveraged the advantages of centralized operational model, and established a dedicated team of over 100 professionals. More than 90% of customer issues were handled promptly and intensively at the Head Office level, which significantly improved the handling efficiency.

优化流程衔接机制。接收到客户诉求后，实行分类分流处理，95%的轻微问题由一线客服在线快速解决；事实清晰的投诉，力争当场或短期内化解；情况复杂的投诉，快速对接专业解纷机构，整合资源、升级管控，严防矛盾升级。

Optimizing the process linkage mechanism. After receiving customer complaints, the Credit Card Center implemented categorized and tiered handling. 95% of minor issues were resolved quickly online by frontline customer service personnel. The complaints with clear facts were resolved immediately or within a short period.

For complex complaints, the Center rapidly engaged professional dispute resolution agencies, integrated resources, and enhanced management and control to prevent escalation of disputes.

搭建智能解纷平台。开发涵盖投诉处理、调解申请、线上公证、小额赔付等功能的数字化平台，实现投诉全流程在线跟踪、实时协商、电子证据留存，提升解纷效率与合规水平。

Building an intelligent dispute resolution platform. The Credit Card Center developed a digital platform that integrated complaint handling, mediation application, online notarization, and small-claim compensation, enabling full-process online tracking, real-time negotiation, and electronic evidence retention of complaints, significantly enhancing dispute resolution efficiency and compliance level.

加强人才协同建设。注重培养兼具业务知识与调解能力的复合型人才。针对重大复杂投诉问题，跨条线组建专项解纷小组，从客户、法律、市场等多维度深入分析，寻求最优解决方案。

Enhancing collaborated development of talents. The Credit Card Center focused on cultivating cross-functional talents equipped with both expertise and mediation capabilities. For major and complex complaints, the Center established cross-functional dispute resolution teams to conduct in-depth analysis from customer, legal, and market perspectives to pursue the most optimal solutions.

投诉管理监督机制

Complaint management supervision mechanism

- 投诉处理督查

- **Supervision of complaint handling**

本行建立投诉处理监督核查机制，各级分支机构负责辖内各级机构投诉监督核查，设立投诉专职监督核查岗位与投诉监督核查专业人员，负责对客户投诉处理工作开展监督核查。投诉人对投诉处理结果有异议的，可以自收到处理决定之日起 30 日内向投诉处理机构的上一级机构申请核查。上级机构业务主管部门对投诉处理过程、处理时限和处理结果进行核查，并自收到核查申请之日起 30 日内作出核查决定并告知投诉人。

The Bank has established a supervision and verification mechanism for complaint handling. Branches at all levels are responsible for supervising and verifying complaint resolution within their respective jurisdictions. Dedicated supervision and verification roles and personnel have been assigned to oversee the handling of customer complaints. If a complainant disagrees with the outcome of a complaint resolution, he/she may apply for a review with the higher-level institution of the handling entity within 30 days of receiving the decision. The relevant business department of the higher-level institution will review the complaint handling process, handling timeline, and the result, and shall issue a review decision within 30 days of receiving the application, and inform the complainant accordingly.

各一级分行负责对各处理机构登记的处理决定、核实情况、做出决定的有关依据和理由、投诉事件救济途径告知情况等进行审核，对辖内机构事件处理结果登记不合规、未按要求回复客户的投诉，及时驳回处理机构重新处理。

Each tier-1 branch is responsible for reviewing the handling decisions, verification results, underlying rationale, and notification of redress channels recorded by the handling units. For cases where the handling unit fails to register the outcome in compliance with requirements or does not respond to the customer as required, the tier-1 branch will promptly reject the case and request reprocessing.

总行远程银行中心对全渠道投诉采用“全量抽样+重点回访”形式开展满意度外呼回访，完整准确记录客户回访评价意见，推动做好客户投诉二次处理，不断提高投诉处理满意度。

The Head Office Remote Banking Center conducts outbound satisfaction surveys on complaints received through all channels using a “full sampling plus key follow-up” approach. Customer feedback is recorded in full and accurately, supporting secondary handling of complaints and continuously improving customer satisfaction with complaint resolution.

- **投诉管理审计**

- **Audit of complaint management**

本行制定《消费者权益保护内部审计指引（试行）》，明确开展消保专项审计工作，建立常态化、规范化的内部审计机制，涵盖审计周期、频率、重点内容及审计对象范围等要素。本行按年度开展消保专项审计，审计范围主要包括投诉管理及声誉风险管控情况，向董事会及其风险管理与消费者权益保护委员会报告审计结果。本行已实现以五年为周期，对全部一级分行及总行相关部门完成消保审计全覆盖，持续提升消费者权益保护工作的规范性与有效性。

We formulated the *Guidelines for Internal Audit of Consumers’ Interests Protection (Trial)*, specifying the requirements for special audits on consumer protection, establishing a normalized and standardized internal audit mechanism, and covering elements such as audit cycle, frequency, focus areas, and scope of audit. We conduct annual special audits on consumer protection for complaint management and reputational risk control, and report audit findings to the Board of Directors and its Risk Management and Consumers' Interests Protection Committee. We have covered all tier-1 branches and relevant departments of the Head Office in audits on consumer protection on a five-year cycle, to constantly enhance the standardization and effectiveness of consumer protection work.

2025 年，组织开展重点围绕监管投诉压降成效、转办及客服投诉处理情况、投诉溯源整改有效性、投诉管理系统功能支持、投诉数据质量及档案管理完备性等方面的专项消保审计。审计局将全部发现问题分别移交整改责任单位及总行相关主管部门，监督各被审计单位制定整改计划，明确整改时限，推动问题整改落实，实现审计发现问题闭环管理。

In 2025, we organized special audits on consumer protection focusing on the effectiveness of complaint reduction under supervision, the handling of transferred complaints and customer service complaints, the effectiveness of complaint traceability and rectification, the support of complaint management system functionality, the quality of complaint data, and the completeness of archive management. The Audit Office handed over all the issues identified to the responsible units for rectification and relevant Head Office departments, supervised each audited entity in making rectification plans, and set clear rectification timeline to promote the implementation of rectification, and enable closed-loop management of audit findings.

本行秉持以客户为中心的经营理念，不断优化客户投诉处理流程，畅通沟通

渠道，高效响应并妥善解决客户诉求，增强客户服务体验，力争做到全行监管投诉数量低位运行。

We adhere to a customer-centric philosophy, continue to optimize the customer complaint handling processes and develop smooth communication channels to efficiently respond to and properly resolve customer complaints, enhance customer service experience, and strive to maintain low number of complaints under supervision across the Bank.