

Agreement of China Bohai Bank on Personal Bank Account Services

Party A: Client

Party B: China Bohai Bank Co., Ltd. and its branches

To ensure the legal and standardized use of personal bank account, Party A and Party B shall sign this Agreement according to relevant laws, regulations and regulatory provisions on the equal and voluntary basis to jointly abide by.

1. Basic provisions

1.1 Party A voluntarily applies for opening a personal bank account in Party B and promises to abide by the national laws, regulations and policies on finance.

1.2 Party A shall open a personal bank account in person.

For entrusted account opening services that comply with regulations, Party A shall ensure that the agency relationship and account opening behavior of the entrusted agent are true, effective and comply with relevant laws, regulations and regulatory systems.

1.3 Party B shall protect personal information and personal bank account information of Party A according to laws. Except as otherwise provided by national laws and regulations, Party B is entitled to refuse the query from any entity or person.

1.4 For the deposit in the personal bank account of Party A, the interest shall be calculated and paid in accordance with the relevant regulations stipulated by the People's Bank of China on the deposit interest rates and interest calculation methods for the same currency, period and grade.

1.5 Party A is entitled to inquire its personal bank account and transaction records. The personal bank account information and business vouchers recorded and retained by Party B are the evidence of both parties in performing this Agreement.

1.6 The personal bank account referred in this Agreement is divided in the personal bank settlement account, personal savings account and personal foreign exchange account.

The account opening information, review requirements, usage functions, transaction limits and account opening quantity limits for different types of personal bank accounts vary. The specific regulations of the People's Bank of China and the State Administration of Foreign Exchange and business rules published by Party B shall prevail. Party A may apply to Party B for the type of personal bank account based on its actual needs, and the specific account type, usage functions and transaction limits opened by Party A shall be subject to the actual opening.

2. Opening of personal bank account

2.1 Account opening information

2.1.1 In opening the personal bank account, Party A shall apply for account opening to

Party B, provide the original legal and valid identification documents, registered mobile phone number with real name and other personal identity information (including but not limited to nationality, occupation, place of residence or workplace address, contact information, ethnicity and tax resident identity information, etc.) as per requirements of the regulatory department and accept review of Party B.

2.1.2 Party A guarantees that the account opening certificates and information provided to Party B are legal, true, effective, complete and accurate, complying with *Regulations on Real Name System for Personal Deposit Accounts*. **Party A shall bear the legal liabilities caused by forgery and fraud in account-opening certificates and information.**

2.1.3 Party A undertakes not to open the personal bank accounts in the identity of others and bears corresponding legal liabilities.

2.2 Account opening review

2.2.1 Party B shall review the legitimacy, authenticity, validity and completeness of account opening information and identity information of Party A in accordance with relevant laws and regulations. For agency service that complies with regulations, Party B shall review the authenticity, legitimacy and validity of identity of the agent, above information and the agency relationship. The agent shall inform Party A of relevant account opening instruction, terms & conditions, service functions, liability clauses and charging standards, etc. If Party A entrusts the agent to handle relevant service, the documents signed or actions carried out by the agent on behalf of Party A within the scope of Party A's authorization shall have effect on Party A and Party A shall bear the corresponding consequences. If Party A apply by impersonating others or have doubts about the identity information and refuse to provide supporting documents to assist Party B in verification, Party B may reject the account-opening application of Party A.

2.2.2 Party A agrees Party B to collect and submit the non-resident tax related information on their personal bank accounts when the laws permit. In accordance with due diligence management system on tax-related information of the non-resident financial account, the applicant may truthfully declare the tax resident status of the account holder or actual controller. Party B is entitled to review the rationality of the account-opening information (including but not limited to information collected through anti-money laundering Client identification program) and declaration of tax resident status, and whether the filled-in information is obviously inconsistent with other information. In case of any

doubt, Party B may require Party A to provide valid declaration documents or interpretation. If Party A fails to provide the valid declaration documents or reasonable explanation, Party B can refuse to open the personal bank account for Party A. **If Party A declares the information change, it shall inform Party B within thirty days from the date of change. Otherwise, Party A shall bear all consequences automatically. When Party B considers the change of declaration information, resulting in inaccurate or unreliable original declared document, it may request Party A to provide the valid declaration documents. If Party A fails to provide the declaration documents within ninety days from the request date, Party B is entitled to take the personal bank account as the non-resident account for management.**

2.3 Account credentials and password management

2.3.1 When the account is opened, Party A shall set the password and **it shall have certain complexity.**

2.3.2 Party A may choose the debit card or bankbook as the account voucher of personal bank account (physical media). If Party A applies to take the debit card as the account voucher, it shall comply with relevant regulations of regulatory authority and Party B on debit card management.

2.3.3 **Any transaction conducted using the corresponding password of personal bank account or the SMS dynamic verification code received based on the mobile phone number reserved by Party A shall be deemed as Party A's own behaviors. Party A shall keep the physical media, password, valid ID card and business voucher properly, and the losses incurred from Party A's improper storage shall be borne by Party A.**

3. Account use

3.1 When Party A goes through the deposit service using the personal bank account, it shall check accounts with Party B on time in accordance with *Anti Money Laundering Law of the People's Republic of China, Payment and Settlement Measures, Administrative Rules for RMB Bank Settlement Accounts, Interim Regulations on Cash Management* and other laws and regulations, regulatory provisions and rules of Party B.

3.2 Party A shall keep the account voucher (bank card and bankbook, etc.), password and phone number and other personal information properly. If Party A loses the account certificate, forgets or finds that the password is disclosed or stolen, it shall submit the loss reporting application to Party B immediately, which shall take effect immediately after the loss reporting procedure is completed. The fund loss and relevant liabilities before or after the loss takes effect shall be borne by Party A, except for any

error of Party B prescribed by laws and regulations.

3.3 To ensure the fund safety of the personal bank account, Party A shall visit Party B's service outlet in person or make the self-service processing after necessary identity authentication through other channels approved by Party B when Party A goes through relevant services (including but not limited to password management, credential management and various signing businesses, etc.) in Party B through its personal bank account and the agency is not allowed, except as otherwise provided by national laws, regulations and relevant regulatory rules.

3.4 Party A shall not rent, lend, sell or purchase the accounts from others, shall not use personal bank accounts for tax evasion, debt evasion, cash withdrawal, money laundering or other illegal and criminal activities. Party A fully understands and clearly knows about related legal responsibilities and punishment measures of renting, lending, selling, buying the account or opening the account in the name of others, and promises to set up and use my personal account in accordance with the laws and regulations. If above circumstances are suspected or believed to exist, the account opening is prohibited. If the account has been opened, its use shall be stopped and it is subject to relevant regulatory regulations.

If the personal bank account and relevant personal information are disclosed due to fraudulent phone calls and text messages or false websites, relevant losses shall be borne by Party A.

3.5 Restrictions on account for abnormal activities

3.5.1 In accordance with national laws and regulations on finance, if Party B finds that Party A or its personal bank account transactions are abnormal, or the restrictive measures are taken due to the reasons, including but not limited to suspected money laundering, terrorist financing, sanctions resolutions issued by the United Nations Security Council and recognized by the Chinese government, terrorist lists issued or required to be executed by the Chinese government and others required by Chinese laws, regulations and the People's Bank of China, Party B is entitled to take corresponding restricted measures, including but not limited to stop account opening, change, cancellation and use; suspend the financial transaction; refuse to transfer or convert financial assets; limit the mode, scale and frequency of account transaction;

refuse to provide financial service; terminate the business relationship and cancel relevant accounts; freeze the account assets according to law and have rights to take other restrictive measures in accordance with laws, regulations and regulatory policies.

3.5.2 To protect the safety of personal bank account of Party A, Party B is entitled to dispose of long-term immovable accounts, zero balance accounts or other accounts required by regulatory authorities in accordance with laws, regulations and regulatory requirements, or temporarily disable the functions of relevant account. If there is no transfer for a long time or the balance is lower than the fixed limit for the personal banking account of Party A, Party B is entitled to close relevant functions of personal bank account. If Party A uses the personal bank account again, it shall visit Party B's service outlet using the valid identity document or other modes provided by Party B to go through the account activation procedure. After Party B reviews it without errors, the account could be activated again.

3.5.3 For needs of risk control, according to regulations of the regulatory agency, Party B may suspend the payment operation of the personal banking account or close some services of the personal banking account temporarily according to the actual situation, including but not limited to measures taken by Party B to suspend non-counter business functions, restrict payment limits, restrict or close payment functions of Party A's personal bank account. Based on the policy adjustment and risk control of the regulatory agency and actual situation of the applicant, Party B is entitled to adjust the default spending/withdrawal limit and daily maximum limit of Party A's personal bank account.

3.5.4 If Party B finds or receives a personal statement that the identity has been impersonated, and confirms that the personal bank account under the name is that under the false name or a false agency, it can discontinue the operation of the personal bank account. After obtaining the consent from the impostor, Party B can close the account and the account funds shall be disposed of in accordance with relevant regulations.

3.5.5 If personal bank account is sealed, frozen and deducted by competent authority, Party B bears no liability (except as otherwise provided by laws and regulations), Party A may raise objection or appeal to competent authority in accordance with law.

3.6 During the business relationship with Party A, Party B is entitled to identify the identity information of Party A and pay attention to transactions of Party A according to the anti-money laundering laws and regulations.

3.7 If Party A has any question, suggestions or opinions on relevant service, call Party B's Client service hotline 95541 and log in to Party B's official website (website: <http://www.cbhb.com.cn>) or go to the second party's service outlet for consultation.

4. Account inquiry

Party A shall regularly check accounts with Party B and Party B shall provide the inquiry and reconciliation services of personal bank account. Party A may apply for printing the bank statement of personal bank account at Party B's counter or other channels approved by Party B, to inquire the balance and details and other transactions of the personal bank account.

5. Account change or closure

5.1 Party A may apply for change of personal information and the type of personal bank account through service outlet of Party B or other channels provided by Party B. The account type after change shall meet relevant regulatory requirements and business rules.

5.2 Party A may apply for closure of their personal bank account through service outlet of Party B or other channels provided by Party B. Party A shall return the account voucher (if any) to Party B and check the account balance with Party B. **The account that is used to pay off the debts to Party B cannot be closed before relevant debts are settled.**

6. Client information

6.1 Party A promises that the phone number retained by Party B shall correspond to personal ID card number. For the situation where more Clients use the contact tel. to open and use the account, Party B can investigate and clean it up and contact relevant parties for confirmation. If Party A cannot justify the rationality of the same contact phone number by multiple Clients, Party B is entitled to suspend the non-counter business of the bank account and all businesses of the payment account.

6.2 If there is any change for Party A's personal information (including but not limited to the account opening information provided to Party B at the time of account opening and the information provided to Party B for business processing during the existence of the personal bank account) or the valid ID card used by Party A to handle Party B's business has expired, Party A shall visit Party B's service outlet or choose other channels recognized by Party B for change. **If Party A fails to update that in time, it agrees Party B to suspend non-counter business of relevant bank account, and the consequences arising from failure to change information (including but not limited to corresponding adverse consequences) shall be borne by Party A.**

6.3 Party A authorizes Party B to collect and process Party A's name, gender, nationality, ethnicity, occupation, ID type, ID number, ID validity period, date of birth, residence or work address, contact information, tax resident identification information, ID image and other information for the purpose of personal account service, risk monitoring and management, and performance of anti-money laundering obligations,

etc., from the date of signing this Agreement to the date of closure of Party A's personal bank account in accordance with the requirements of laws, regulations and regulatory provisions, following the principle of "minimum necessity". Other information to be collected and processed when providing services based on the bank account or purchasing products by the Client shall be in accordance with the relevant service agreement.

6.4 Party B promises to strictly abide by laws and regulations, obtain and use above information according to the principle of legality, legitimacy and necessity, as well as collect, store, query, process, transmit and use Party A's information in the scope, contents and term authorized by Party A. Party B shall not disclose, tamper and damage Party A's information, shall not sell or illegally provide Party A's information to others, shall not query or use Party A's information unrelated to the services provided or business transactions, and shall not query or use Party A's information in violation with laws, regulations or mutual Agreement. **Except for the following circumstances, Party B will not disclose the personal information of Party A to the public:**

6.4.1 Inform Party A of the purpose, type and contents of disclosing personal information, and obtain Party A's consent in advance;

6.4.2 Fulfill the obligations stipulated by laws and regulations and the competent authority of the industry;

6.4.3 Directly related to national security and national defense security;

6.4.4 Directly related to public safety, health and major public benefit;

6.4.5 Directly related to criminal investigation, prosecution, trial and execution of judgment;

6.4.6 Safeguard the significant legitimate rights and interests of Party A or other entities, such as life and property, but difficult to obtain consent from Party A;

6.4.7 Party A discloses information to the public by itself;

6.4.8. Collect personal financial information collected from the information legally disclosed to the public, such as legal news reports and government information disclosure, etc.;

6.4.9 Other circumstances prescribed by laws, regulations and competent authority.

6.5 When Party A handles the account opening/revocation, information change, large deposit and transfer remittance, product/service signing and other business that needs to verify the identity information of Clients at Party B's outlet or other channels approved by Party B, Party A authorizes Party B to collect personal information, including but not limited to one, multiple or all information among name, ID type, ID number, nationality, date of birth, ID validity period, gender, facial image and ID image, submits relevant information to the People's Bank of China, the Ministry of Public Security, the National

Citizen ID Card Number Inquiry Service Center, the Payment & Clearing Association of China and other legal institutions for verification, as well as receives the verification results of feedback.

6.6 When Party A handles the account opening/change, information change, E-channel signing/change and other business involving the addition or change of own mobile phone number, **Party A authorizes Party B to collect name, ID number and phone number, send relevant information to the communication operators, Payment & Clearing Association of China or other legal credit agencies for verification of real name authentication of mobile phone number, online status, online duration and other information**, as well as receives the verification results of feedback.

7. E-signature

Party A agrees that in the business channel with the function of E-signature, the E-authentication service institution that has obtained the national license provides the E-signature authentication service. The approved E-signature has the equal legal effect with handwritten signature.

8. Related expenses

8.1 Relevant expenses (including but not limited to bank loans, interest, cost of production, handling fees and management fees, etc.) incurred from opening of the personal bank account by Party A shall be borne by Party A and it shall be paid as per the manner specified by Party B. The specific charge contents and standards shall be subject to announcement of Party B.

8.2 If financial products or services provided by Party B involve in Party A's payment, Party A agrees Party B to collect from the personal bank settlement account. The specific charge contents and standards shall be subject to announcement of Party B.

9. Exemption from force majeure

If the personal bank account cannot be used normally due to force majeure (including but not limited to plague, war, riot, severe fire hazard, flood, typhoon, earthquake, act of government, ban, power supply, communication and other objective circumstances which Party B cannot foresee, avoid and overcome), Party B will assist Party A in solving the problems or providing necessary support based on the circumstances. Party B is exempted from the liabilities in part or in whole due to force majeure. For the wrong account caused due to the temporary online communication failure or other reasons in the transaction process, Party B has the right to handle with account as per actual transaction conditions and Party A is entitled to raise the objection.

10. Applicable law and dispute resolution

10.1 This Agreement is governed by the laws of the People's Republic of China (excluding laws of Hong Kong, Macau and Taiwan).

10.2 For any dispute related to this Agreement, either party is entitled to bring the lawsuit to the people's court with jurisdiction where Party B is located.

11. Effectiveness, revision, termination and interpretation of Agreement

11.1 This Agreement applies to the personal bank account business handled through Party B's counter or intelligent devices of Party B.

11.2 This Agreement shall come into force since opening of the personal bank account and it will be terminated automatically after the account is closed.

11.3 Party B is entitled to amend the Agreement as per the business needs and regulatory policies. Relevant adjustment or amendment shall be published through Party B's official website, outlets and other channels, and other modes of supplementary notice may be adopted as appropriate, including but not limited to SMS and phone number, etc. Relevant adjustment or amendment shall take effect as of effective date recorded in announcement. If Party A has the objections to the adjustment or amendment during announcement, it may apply for account closure; If Party A fails to raise the objection in the announcement and continues to use the service after the effective date recorded in the announcement, it shall be deemed that Party A agrees relevant amendment or adjustment, the amended Agreement shall have the legal binding to Party A.

If the laws and regulations implemented and provisions of regulatory rules after this Agreement takes effect conflict with this Agreement, relevant laws, regulations and regulatory rules shall prevail.

Party A has fully read and understood this Agreement, and Party B has interpreted the Agreement as required by Party A. If this Agreement is signed through Party B's counter, this Agreement shall be effective from the date of Party A's signature on the signature column of the front form of the Acknowledgement for Personal Services. If this Agreement is signed through the various intelligent machines and electronic channels provided by Party B, this Agreement shall be effective from the date Party A confirms through Party B's system interface (including but not limited to clicking on the button of "Read and Agree to this Agreement" at the bottom of the page of this Agreement).