

CHINA TAIPING INSURANCE

New Business and Underwriting Manual for Infinite Series Products (Distributors' copy)

- Infinite Harvest (III)

Note:

Underwriters may still request for further requirements if deemed necessary.

The information is confidential and is strictly not to be reproduced for external circulation to untended parties including policyholders or prospects.

Last updated on 30 Jun 2021.

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1. Submission Requirements

1.1 Mandatory Documents for submission

| | |
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| Individual | Application Form – all questions duly completed, signed and dated by insured, proposer and adviser. |
| | Policy illustration inclusive of Product Summary – duly signed and dated by insured, proposer and adviser. |
| | Copy of identification document (ID)/Passport including proof of entry AND valid passes if applicable (e.g. employment/dependant's pass) with validity of 6 months for insured and proposer, if different and beneficial owner. The copy must be signed, dated and stamped with "sighted original" by the adviser. The copy with the photo must be clear. |
| | *Proof of Residential Address dated within the past 3 months if ID has no address or address in application form differs from ID (such as utility bill, bank statement, correspondence from a government agency or department) with letterhead, name, address and date clearly shown *Note: Guidelines to MAS Notice 314 (Paragraph 6 Customer Due Diligence) |
| | Fact Find Form / Accredited Investor Form |

1.2 Additional Supporting Documents for Corporation/Trust ownership

| | |
|--|--|
| Limited company registered in Singapore | Business Cover Questionnaire |
| | Copy of ACRA business profile within the last 3 months by Financial Adviser Representative |
| | Certified True Copy of board resolutions authorising the entry into the insurance contract by broker operations staff, private bank staff or licensed trust company's staff. |
| | Certified True Copy of board resolution to approve the signatory list by broker operations staff, private bank staff or licensed trust company's staff. |
| | Certified True Copy of the list of persons authorised to deal with the insurance contract, their designation and authorised signatures by broker operations staff, private bank staff or licensed trust company's staff. |
| | Certified True Copy of the NRIC of authorised signatories by broker operations staff, private bank staff or licensed trust company's staff. |
| | Self-Certification Form for entity (FATCA and CRS) |
| Trust | Certified True Copy of Certificate of Incorporation of the Trustee by Bank Trustee |
| | Certified True Copy of Certificate of Incumbency by Bank Trustee |
| | Certified True Copy of the trustee's resolution to enter into the insurance contract by Bank Trustee. |
| | Certified True Copy of Identification document/Passport and copy of address proof of the trustees, and any other person(s) exercising effective control over the trust property, the settlors and the beneficiaries by Bank Trustee. |
| | Certified True Copy of the list of persons authorised to deal with the insurance contract, their designation and authorised signatures by Bank Trustee. |
| | Certified True Copy of Trust deed or 1st and last page of the Trust agreement by Bank Trustee |
| | Verification of Trust form |
| | Self-Certification Form for entity (FATCA and CRS). |

2. Financial Underwriting

2.1 Financial Underwriting for Infinite Harvest (III)

Refer to Section 2.1.2 Documentary Proof on Source of Funds and Wealth.

2.1.1 Source of Funds and Wealth

Documentary Proof on the Source of Funds and Wealth is required when the aggregated premiums reach the threshold limits or when the application warrants Enhanced Customer Due Diligence.

Citing public information sources (e.g., company websites, corporate registration websites, journals and media reports) to verify net worth of customers/financial statistics of operating companies.

2.1.2 Documentary Proof on Source of Funds and Wealth

| Threshold (Single Premium accumulated per proposer) | Financial Underwriting Guidelines / Documentary Proof to verify Source of Funds & Wealth declared (please provide at least one) |
|--|---|
| Single Premium of S\$250,000 to S\$499,999 | <ol style="list-style-type: none"> Answers to income questions on the application form; and Distributor's Memo with the following information: <ul style="list-style-type: none"> Name of Proposed Owner; Reason for purchasing the product; Source of referral Confirmation of the relationship between Distributor and the PO/Life Insured; Duration and quality of the relationship Net asset value and financial net worth (list major assets minus major liabilities) Family background (e.g., information on family tree and how family wealth was derived), investment history (e.g., types of investments, location, number and value of properties held, value of shareholdings), business activities (e.g., nature, size, profitability and history) and/or Occupation background/Professional career (e.g., length of career, position held and annual income), where applicable Publicly available sources of information and any other pertinent information on the insured and payer to support the insurance |
| Single Premium of *S\$500,000 and above (*Compliance review is required) | <ol style="list-style-type: none"> Answers to income questions on the application form; and Distributor's memo with the following information: <ul style="list-style-type: none"> Name of Proposed Owner; Reason for purchasing the product; Source of referral Confirmation of the relationship between Distributor and the PO/Life Insured; Duration and quality of the relationship Net asset value and financial net worth (list major assets minus major liabilities) Family background (e.g., information on family tree and how family wealth was derived), investment history (e.g., types of investments, location, number and value of properties held, value of shareholdings), business activities (e.g., nature, size, profitability and history) and/or Occupation background/Professional career (e.g., length of career, position held and annual income), where applicable |

| | |
|--|--|
| | <ul style="list-style-type: none"> - Publicly available sources of information and any other pertinent information on the insured and payer to support the insurance |
| | <p>3. Additional details based on source of wealth/fund declared (supplements from Distributor's Memo)</p> <ul style="list-style-type: none"> • Employment <ul style="list-style-type: none"> - Length of career - Business owners: Business activities including nature, size, profitability & history • Investment <ul style="list-style-type: none"> - Types of investments, Location, Number and value of properties held, Value of shareholdings • Savings (e.g. fixed deposit) <ul style="list-style-type: none"> - Name of institution where savings account is held - Date the account was established - Details of how the savings were acquired should be provided, using this source of wealth table as a guide • Inheritance <ul style="list-style-type: none"> - Name of deceased - Date of death - Relationship to client - Date received - Total amount - Solicitor's details • Gift/Donation <ul style="list-style-type: none"> - Date received, Total amount, Relationship to Proposer, Certified identification documents for donor, Donor's source of wealth • Sale of Property <ul style="list-style-type: none"> - Sold property address, Date of sale, Total sale amount • Sale of Company <ul style="list-style-type: none"> - Name and nature of the company, Date of sale, Total amount, Proposer's share • Divorce Settlement <ul style="list-style-type: none"> - Date received, total amount received, name of divorced partner • Company Profits <ul style="list-style-type: none"> - Reason why the company is paying the premium, Confirmation of company's shareholders and directors, Name and address of the company, Nature of the company • Asset (share) exchange <ul style="list-style-type: none"> - Describe the origin and means of wealth generation used to acquire the assets • Employer paying premium <ul style="list-style-type: none"> - Evidence of authorization that employer is paying the premium, Country of incorporation, Incorporation number • Retirement Income <ul style="list-style-type: none"> - Retirement date, Details of previous profession/occupation, Name and address of last (final) employer, Details of pension income source • Dividend Payment <ul style="list-style-type: none"> - Date of receipt of dividend, Total amount received, Name of company paying dividend, Length of time the shares have been held in the company • Lottery/Betting/Casino Win |

| | |
|--|--|
| | <ul style="list-style-type: none"> - Details of win, Date of win, Total amount, Details of which organization • Other monies <ul style="list-style-type: none"> - Nature of source, Amount, Date received, From whom received 4. Submit additional supporting documents to verify source of wealth/fund declared of the payer (please provide at least one): <ul style="list-style-type: none"> • Employment <ul style="list-style-type: none"> - Copy of income tax return/written evidence of tax paid on income from a tax authority; - Letter from HR department of employer/salary slip/employment contract confirming salary and compensation; - Copy of bank statements within the past 12 months showing 3 months of salary payments from named employer - Copy of public audited financial statement showing remuneration (e.g. director's fee) or drawing • Investment <ul style="list-style-type: none"> - Copy of investment and/or bank statement(s) within the past 12 months showing the relevant portfolio values • Savings <ul style="list-style-type: none"> - Savings statement clearly showing name of customer and amount of funds - Additional information may be requested in relation to the origin of the savings held and if there are other observed anomalies. • Inheritance or Gift <ul style="list-style-type: none"> - Signed letter from a licensed solicitor or estate trustees on letter-headed paper clearly indicating the amount of inheritance, accompanied by updated proof of solicitor's regulated status; or - Grant of probate (with copy of the Will) clearly showing the amount of inheritance. If the Will's absolute amount is not clearly shown, other documentary evidence may be required to support this; or - Documentary evidence of the donor's source of wealth as detailed in this table and letter from donor explaining the reason for the gift • Rental Income <ul style="list-style-type: none"> - Copy of a tenancy agreement showing proposed owner as the landlord; or - copy of bank statement(s) showing regular rental payment entries within the past 12 months • Business Income/Company Profits <ul style="list-style-type: none"> - Copy of company/business record showing the share/business ownership or Shareholders Register (detailing that the Proposer owns the company) <u>and</u> a copy of audited financial statements showing business related earnings or letter issued by independent Certified Public Accountant confirming the income from business earnings • Sale of Property/Company <ul style="list-style-type: none"> - Copy of a completed sales contract confirming property sale/or a property valuation less mortgage if not sold; or - Copies of media coverage (if applicable) as supporting evidence and one of the following: <ul style="list-style-type: none"> a) Letter detailing company sale signed by a licensed solicitor or regulated accountant on letter-headed paper and accompanied by updated proof of accountant's or solicitor's regulated status b) Copy of contract of sale, plus bank statement showing proceeds received • Divorce Settlement <ul style="list-style-type: none"> - Copy of court order clearly indicating the amount of settlement; or |
|--|--|

| | |
|--|--|
| | <ul style="list-style-type: none"> - Letter detailing divorce settlement as well as clearly indicating the amount of settlement and signed by a licensed solicitor on letter-headed paper accompanied by updated proof of solicitor's regulated status • Asset (share) Exchange <ul style="list-style-type: none"> - Evidence of the original source of wealth used to acquire the assets • Employer paying premium <ul style="list-style-type: none"> - Employer letter clearly indicating amount to be paid, that customer is an employee and not a shareholder, and an explanation as to why the employer is paying premium; and - Certificate of Incorporation or equivalent for non-incorporated entities; and - Copy of latest audited company accounts or documentary evidence of the nature of business activity and turnover, e.g. a letter from a regulated accountant accompanied by updated proof of accountant's regulated status • Retirement Income <ul style="list-style-type: none"> - Pension statement clearly showing name of provider, name of customer, amount and frequency of income; or - Letter from a regulated accountant clearly showing name of customer, date(s) and amount of retirement income received accompanied by updated proof of accountant's regulated status; or Letter from annuity provider clearly showing name of provider, name of customer, amount and frequency of annuity or equivalent; or - Bank account statement clearly showing name of pension provider, name of customer and receipt of pension income (for the last 3 months) • Dividend Payment <ul style="list-style-type: none"> - Dividend contract note or equivalent, clearly showing the dividend details, customer's name and entitlement; or - Bank statement clearly showing name of customer, receipt of funds and name of company paying dividend; or - If dividend is payable from client's own company, one of the following: <ul style="list-style-type: none"> a) Letter clearly showing and explaining dividend details signed by a regulated accountant on letter-headed paper accompanied by updated proof of accountant's regulated status b) Set of company accounts clearly showing the dividend details and customer's name and entitlement or equivalent • Lottery/Betting/Casino Win <ul style="list-style-type: none"> - Letter from relevant organisation (lottery headquarters/betting shop/casino); or - Bank statement showing funds deposited by company name; or - Copies of media coverage (if applicable) as supporting evidence • Other monies <ul style="list-style-type: none"> - Appropriate supporting documentation; or - Signed letter detailing funds from a regulated accountant |
|--|--|

Note: The underwriters reserve the rights to call for further evidence if deem necessary.

| Financial Underwriting Guidelines / Documentary Proof to verify Source of Funds & Wealth declared for ECDD (please provide at least one) |
|---|
| Employment: <ul style="list-style-type: none"> • Copy of income tax return/written evidence of tax paid on income from a tax authority; • Letter from HR department of employer/salary slip/employment contract confirming salary and compensation; • Copy of bank statements within the past 12 months showing 3 months of salary payments from named employer; • Copy of public audited financial statement showing remuneration (e.g. director's fee) or drawing. |
| Investment: Copy of investment and/or bank statement(s) within the past 12 months showing the relevant portfolio values. |
| Savings: savings statement clearly showing name of customer and amount of funds Additional information may be requested in relation to the origin of the savings held and if there are other observed anomalies. |
| Inheritance or Gift: <ul style="list-style-type: none"> • Signed letter from a licensed solicitor or estate trustees on letter-headed paper clearly indicating the amount of inheritance, accompanied by updated proof of solicitor's regulated status; or • Grant of probate (with copy of the Will) clearly showing the amount of inheritance. If the Will's absolute amount is not clearly shown, other documentary evidence may be required to support this; or • Documentary evidence of the donor's source of wealth as detailed in this table and letter from donor explaining the reason for the gift |
| Others (e.g. rental income, business income, property sales): <ul style="list-style-type: none"> • Rental Income: Copy of tenancy agreement showing proposed owner as the landlord; or copy of bank statement(s) showing regular rental payment entries within the past 12 months. • Business Income/Company Profits: Copy of Company/business record showing the share/business ownership or Shareholders Register (detailing that the Proposer owns the company) <u>and</u> a copy of audited financial statements showing business related earnings or letter issued by independent Certified Public Accountant confirming the income from business earnings. • Sale of Property/Company <ul style="list-style-type: none"> - Copy of a completed sales contract confirming property sale/or a property valuation less mortgage if not sold; or - Copies of media coverage (if applicable) as supporting evidence and one of the following: <ul style="list-style-type: none"> c) Letter detailing company sale signed by a licensed solicitor or regulated accountant on letter-headed paper and accompanied by updated proof of accountant's or solicitor's regulated status d) Copy of contract of sale, plus bank statement showing proceeds received |

Note: The underwriters reserve the rights to call for further evidence if deem necessary

2.1.3 Source of Funds and Wealth for Non-income Earners

Consideration of coverage on non-income earners (e.g. housewife, retiree and student):

Distributor's memo giving details on the financial standing including

- i. the estimated net worth of the non-income earner, source of funds and wealth to pay for the policy,
- ii. his/her working spouse's/parent's occupation, his/her earned and unearned income, his/her estimated net worth, and his/her amount of in-force insurance cover.

2.2 Multiple applications are allowed subject to underwriting.

3. Trust Application

Please refer to Submission Requirements on Corporate/Trust ownership in Section 1.2 for the compulsory and supporting documents required for Trust Application.

4. Foreigner's Underwriting Guidelines

4.1 Definition of Residency

Residency is defined as the country of which the life proposed is permanent resident in Singapore or other countries and has spent more than 183 days in the 12 months prior to the application (at the same time, we will also take into consideration the country in which the life proposed intends to spend more than 183 days over the next 12 months).

4.2 Residence and Travel Questionnaire

Please complete a Residence and Travel Questionnaire if the Proposer and Life Assured:

- are NOT a Singaporean / Singapore Permanent Resident / Resident of Singapore holding a valid Employment Pass, S Pass and Student Pass
- have been residing in Singapore for less than 183 days in the 12 months prior to the application
- travelled or plan to travel outside current country of residence
- travel or live away from residence city location

4.3 Valid Passes

- ✓ Residing in Singapore with valid ***Employment Pass** (Entre Pass, PEP, P1, P2 and Q1 only) and ***Dependant's Pass**
- ✓ ***Student Pass** Holder studying full time in government/international schools/local universities with minimal validity of 6 months from proposal signed date
- ✓ ***S Pass** holders are usually allowed
- ✓ Spouse, children (both residing in Singapore) of Singaporean/Singapore PR with **Long Term Visit Pass**

Note:

1. Submit documentary **proof of residential address** if address not stated in ID or differs from ID
2. ***Exception:** Those from restricted/sanction countries & high risk countries with inadequate AML/CFT measures

4.4 Japanese Nationals / Residents

| Residency | Guidelines |
|---|-----------------------|
| (1) Japanese residing in Japan | Strictly not allowed. |
| (2) Singaporeans, Singapore PRs or Non-Japanese residing in Japan and/or has residential/mailling address in Japan. | Strictly not allowed. |

| | |
|---|---|
| <p>(3) Japanese residing in Singapore and on Employment Pass / S Pass / Dependent Pass / Long Term Visit Pass / Student Pass or Japanese <u>residing outside Japan and with valid passes</u> (e.g. Employment Pass, Student Pass, etc).</p> | <p>Allow to purchase subject to:</p> <p>a) Evidence of having relinquished Juminhyo or documented residency in another jurisdiction confirming the residential address is outside of Japan, e.g. past work pass together with a current valid pass that show residency outside Japan for more than 2 years, past 3 years statement with salary crediting information from business operating outside Japan, <u>and</u> demonstrate that they have given up their Japanese residency</p> <p>Or</p> <p>b) Declaration confirming that the Applicant is living in a jurisdiction other than Japan for more than 2 years.</p> <p>Customer to include the following details in the Amendment to Application Form:</p> <ol style="list-style-type: none"> 1. Nationality 2. Current home address 3. I hereby certify that the above is true and accurate information of myself. In addition, I hereby represent and warrant that I have no address (jusho) or residence (kyosho) other than my current home address stated above, and I have neither address (jusho) nor residence (kyosho) in Japan for more than 2 years. I do not own any property, vessels or aircrafts in Japan. |
|---|---|

4.5 China (PRC), India, Philippines, South Korea, UAE Nationals / Residents

If the Life Insured or Proposer is a PRC, India, Philippines, South Korea or UAE national or resident, please refer to China Taiping Insurance (Singapore).

4.6 Passerby

Refer to the Appendix 1 for the foreign residency classification and approved list of countries and cities.

5. Avocation, Occupation and Industry

Enhanced Customer Due Diligence may be required for some occupations and nature of business/industry.

6. Administrative Requirements Before and After the Policy is incepted

6.1 Infinite Harvest (III)

6.1.1 Entry Age

| Product | Age Next Birthday | Life Insured (Juvenile) | Life Insured (Adult) |
|------------------------|-------------------|--------------------------|----------------------|
| Infinite Harvest (III) | Minimum | 1 (at least 30 days old) | 19 |
| | Maximum | 18 | 60 |

6.1.2 Minimum and Maximum Premium for Infinite Harvest (III)

| Premiums | Life Insured (Juvenile) | Life Insured (Adult) |
|------------------------|--|--|
| Minimum Single Premium | Minimum: S\$150,000 | Minimum: S\$150,000 |
| Maximum Single Premium | Maximum: S\$10,000,000 per life insured (across all Infinite Harvest series) | Maximum: S\$10,000,000 per life insured (across all Infinite Harvest series) |

6.1.3 Issuance Guidelines for Infinite Harvest (III)

- Backdating is not allowed
- Acceptable Premium Payment Method: Cheque, Cashier's Order, Funds Transfer. Cheque or Cashier's Order to be made payable to "China Taiping" or "CTPIS". For Cashier's Order, please submit a copy of Cashier's Order application form or copy of debit advice showing payer's details.
- Nationality and/or Residency: Singaporeans, Singapore Permanent Residents, approved nationalities with valid Employment Pass, S Pass, Dependent Pass, Student Pass and Visit Pass. Please refer to Appendix 1 for reference.

Please note that the list of pre-approved nationalities and/or countries of residence in Appendix 1 may vary from time to time. Depending on the country of residence, clearance from our Compliance Department is required.

6.1.4 Change in Single Premium for Infinite Harvest (III)

Before Policy Inception

A duly completed, signed amendment form and new policy illustration are required for:

- a) Increase in MCB. However this is subject to financial underwriting.
- b) Decrease in MCB subject to maintaining the minimum single premium.

After Policy Inception

- a) Increase in MCB is not allowed after policy inception
- b) A duly signed Full/Partial Surrender Form is required for any decrease in MCB. This will be treated as partial surrender, subject to maintaining the minimum single premium. Not allowed if premium financing is in-place for the policy.

6.2 Policy Assignment

Follow current policy assignment guidelines.

6.3 Free-Look

The policy may be cancelled by Policy Owner's written request to the Company within 14 days after the Policy Owner has received the policy document; in which case, the premiums paid less expenses incurred in assessing the risk (if any) under the policy will be refunded.

If the policy is sent by post, it is deemed to have been delivered in the ordinary course of the post, 7 days after the date of posting.

7. Bankruptcy

7.1 Undischarged Bankrupt

A declaration of bankruptcy has been incorporated in the application form. In addition, the Ministry of Law - Public Trustee department will notify the company through a listing of undischarged bankrupts.

7.2 Eligibility

- An undischarged bankrupt cannot own a life insurance policy. However, a third-party policy can be effect on his/her life but subject to careful consideration (e.g. reason for cover, reasonable coverage, valid insurable interest etc.).
- When an undischarged bankrupt wishes to propose a life insurance, he/she must notify the Official Assignee of the application, and also to obtain approval consent from the Official Assignee for the purchase.
- The original copy of the approval consent must be submitted to us for verification before we could reach any decision.

7.3 Maximum Coverage

Underwriting someone who is bankrupt needs extra care as we do not wish to over-insure any bankrupt life.

- Maximum sum assured allowed for Life/TPD/CI Cover must not exceed the amount approved by the Official Assignee or S\$100,000, whichever is lower.
- Underwriters should take into consideration the amount of existing insurance or any concurrent applications made during their assessment.
- For higher sum assured consideration, the following information may also be obtained on the Proposer:
 - a. How many dependents, how old are they and what are they doing currently (e.g. studying)?
 - b. His/her lifestyle (e.g. staying in condominium, assets, liabilities, any owned car, etc.)
 - c. Any other additional information that may be helpful for the assessment (to be provided by Proposer)

Appendix 1 –Approved List of Countries and Cities for Infinite Harvest III

This list is subject to change from time to time.

| Country | Cities | Country | Cities |
|--------------|---|--------------------------|------------------|
| Singapore | All | Taiwan | All |
| Malaysia | All | Thailand | Ayudhaya |
| Australia | All | | Bangkok |
| Brunei | All | | Chiang Mai |
| Canada | All | | Chiang Rai |
| Chile | All | | Hat-Yai |
| China*# | Major Cities (Refer to the list on the following page) | | Hua Hin |
| Dominica | All | | Lampang |
| Hong Kong | All | | Mae Hong Son |
| Indonesia | Bali | | Nakhon Rachasima |
| | Jakarta | | Nong Khai |
| | Makassar | | Nonthaburi |
| | Medan | | Pak Kret |
| | Pontianak | | Pattaya |
| | Semarang | | Phang-Nga |
| | Surabaya | | Phuket |
| | Yogyakarta | | Ranong |
| Jordan | All | | Sukho-Thai |
| Macau | All | | Trang |
| Mauritius | All | | U-Dornthani |
| New Zealand | All | | Ubon Rachathani |
| Oman | All | United States of America | All |
| Peru | All | | |
| Philippines# | Cebu City | | |
| | Manila City | | |
| | Mandaue City | | |
| | Markina City | | |
| | Quezon City | | |
| Qatar | All | | |
| South Korea# | All | | |

*Specific country rules apply. Please refer to CTPIS.

*** Approved Cities for China**

| No | Cities / 市 English | 中文 |
|----|------------------------|----------|
| 1 | Beijing | 北京 |
| 2 | Changchun | 长春市 |
| 3 | Changsha | 长沙市 |
| 4 | Changzhou | 常州市 |
| 5 | Chaozhou | 潮州市 |
| 6 | Chengdu | 成都市 |
| 7 | Chongqing | 重庆 |
| 8 | Dalian | 大连市 |
| 9 | Dongguan | 东莞市 |
| 10 | Foshan | 佛山市 |
| 11 | Fuzhou | 福州市 |
| 12 | Guangzhou | 广州市 |
| 13 | Guilin | 桂林市 |
| 14 | Hangzhou | 杭州市 |
| 15 | Harbin | 哈尔滨市 |
| 16 | Hefei (Anhui province) | 合肥市(安徽省) |
| 17 | Huai'an | 淮安市 |
| 18 | Huizhou | 惠州市 |
| 19 | Huzhou | 湖州市 |
| 20 | Jiangmen | 江门市 |
| 21 | Jiaxing | 嘉兴市 |
| 22 | Jinan | 济南市 |
| 23 | Jinhua | 金华市 |
| 24 | Kunming | 昆明市 |
| 25 | Lianyungang | 连云港市 |
| 26 | Lishui | 丽水市 |
| 27 | Maoming | 茂名市 |
| 28 | Nanchang | 南昌市 |
| 29 | Nanjing | 南京市 |
| 30 | Nanning | 南宁市 |
| 31 | Nantong | 南通 |
| 32 | Ningbo | 宁波 |
| 33 | Qingdao | 青岛市 |
| 34 | Qingyuan | 清远市 |
| 35 | Quanzhou | 泉州市 |
| 36 | Quzhou | 衢州市 |

| No | Cities / 市 English | 中文 |
|----|-----------------------|------|
| 37 | Shanghai | 上海 |
| 38 | Shantou | 汕头市 |
| 39 | Shaoguan | 韶关市 |
| 40 | Shaoxing | 绍兴市 |
| 41 | Shenyang | 沈阳市 |
| 42 | Shenzhen | 深圳市 |
| 43 | Shijiazhuang | 石家庄市 |
| 44 | Suqian | 宿迁市 |
| 45 | Suzhou | 宿州市 |
| 46 | Suzhou | 苏州 |
| 47 | Taiyuan | 太原市 |
| 48 | Taizhou | 台州 |
| 49 | Taizhou | 泰州 |
| 50 | Tangshan | 唐山市 |
| 51 | Tianjin | 天津 |
| 52 | Weifang City | 潍坊市 |
| 53 | Wenzhou | 温州市 |
| 54 | Wuhan | 武汉市 |
| 55 | Wuxi | 无锡市 |
| 56 | Wuzhou | 梧州市 |
| 57 | Xiamen | 厦门市 |
| 58 | Xian | 西安市 |
| 59 | Xuzhou | 徐州市 |
| 60 | Yancheng | 盐城市 |
| 61 | Yangjiang | 阳江市 |
| 62 | Yangzhou | 扬州市 |
| 63 | Yantai | 烟台 |
| 64 | Zaozhuang | 枣庄市 |
| 65 | Zengcheng | 增城市 |
| 66 | Zhanjiang | 湛江市 |
| 67 | Zhaoqing | 肇庆市 |
| 68 | Zhengzhou | 郑州市 |
| 69 | Zhenjiang | 镇江市 |
| 70 | Zhongshan | 中山市 |
| 71 | Zhoushan | 舟山市 |
| 72 | Zhuhai | 珠海市 |

* Please note that Tibet and Xinjiang are explicitly excluded from the approved list.