



Creditech2019 奖励计划

[Creditech 2019 Employee Incentive Plan]



Global Creditech PTE Limited

【18/Jan/2019】

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Creditech 2019 员工激励计划分期权激励和现金激励。【The Creditech 2019 employee incentive plan is implemented through option incentives and cash incentives.】

期权激励包含普惠期权激励和重大贡献期权激励 【Option incentive includes inclusive option incentive and significant contribution option incentive】:

- ✓ 普惠期权激励面向公司所有转正且入职超过半年的员工，以月为单位每月奖励 200 股期权，期权奖励持续时间为本计划实施日起连续发放 24 个月。每月奖励 200 股的期权，期权激励持续时间为 24 个月。【 Inclusive option incentives are offered to all employees who have become a full member and have been employed for more than half a year, rewarding 200 share options per month in monthly units. The duration of the option award is continuously issued for 24 months from the date of implementation of the plan. The option of rewarding 200 share options per month and the duration of the option incentive is 24 months.】
- ✓ 重大贡献期权激励面向在商务、产品上有突出产出和贡献的员工，激励内容为每月 200 股期权，期权持续时间为本计划实施日起连续发放 24 个月。【Significant contribution Option Motivation for Employees with Outstanding Outputs and Contributions in Business affairs and Products, The incentive content is 200 share options per month, and the duration of the option is continuously issued for 24 months from the implementation date of the plan.】
- ✓ 商务工作的评估指标包括签约客户数、日服务请求量和月收入贡献。产品研发工作的评估指标包括上线产品数、稳定运行时长和服务用户数（C 端产品的 DAU、留存率、转化率和 B 端产品的服务请求数、产品收入）。【The evaluation indicators of business work include the number of contracted customers, daily service requests and monthly revenue contribution. The evaluation indicators of product development include the number of online products, stable running time and the number of service users (DAU, Retention and Conversion Rate of C-End Products, Number of Service Requests and Product Revenue of B-End Products). 】
- ✓ 财务、人事与行政人员不参与重大贡献期权激励计划 【Financial, HR and Administrative do not participate in option incentive schemes of significant contributions】。

现金激励，分增量激励和存量激励两个部分 【Cash incentives include two parts:



incremental incentives and stock incentives】:

- ✓ 商务工作的增量激励标准为新签约客户，每个新签约客户现金奖励商务团队 3 千元（商务团队按照直接负责人和参与者，按照 1: 3 的比例进行分享新客户签约奖金）。【The incremental incentive standard for business work is the new contracted customer, the business team will receive a cash reward of 3,000 rmb for each new contracted customer. (Business teams share new customer signing bonuses at the ratio of 1:3 according to the direct person in charge and participants)】
- ✓ 商务工作的存量激励为客户持续贡献收入的提成；商务签约的客户在持续使用 Creditech 服务期间所贡献的收入中提取 15%作为商务存量奖金，供商务团队分享，奖金池划分规则为商务签约、商务关系维护及其他商务参与人员按照 2: 2: 1 的比例分享签约客户存量奖金。【The stock incentive of business work is the commission of the customer's continuous contribution income; 15% of the revenue contributed by business contracted customers during the continuous use of Creditech services is used as a business stock bonus for business teams to share. The bonus pool is divided into business contract, business relationship maintenance and other business participants to share the stock bonus of the contracted customers according to the ratio of 2:2:1】
- ✓ 产品研发工作的增量激励标准为新上线产品和服务，其中大型项目（风控引擎、贷超、信贷系统）上线奖金为 5 千元，由产品研发参与人员分享产品上线奖金；小型项目或者模块（数据采集、数据服务接口、报告回调等模块）按照每个模块 1000 元的方式进行奖励【Incremental incentives standard for products R&D work are new online products and services, among them, the bonus for on-line large-scale projects (risk control engine, loan market, Lending system) is 5,000 RMB, and the products R&D participants share the bonus; Small projects or modules (Data acquisition, data service interface, report callback and other modules) are awarded in the form of 1,000 RMB per module】
- ✓ 产品研发团队的存量激励标的为所参与开发上线及维护的产品所贡献的收入；在对应产品贡献收入中提取 15%作为产品存量奖金。产品研发部分的奖金分配由各产品负责人进行分配，原则上同一产品下的研发成员之间的产品奖金分配最高值：最低值不高于 3: 1。【The stock incentive criteria of product R&D teams

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are the revenue contributed by the products they participate in developing, launching and maintaining. Extract 15% of the product contribution revenue as a product stock bonus. The bonus allocation of product R&D part is carried out by the product owners. In principle, the ratio of maximum to minimum product bonus allotment among R&D members under the same product should not be higher than 3:1.】

- ✓ 财务、人事与行政人员的现金激励为同期现金奖金池的 5%，分配比例根据级别与绩效，按照 2: 1.5: 1 的比例进行分配。【The cash incentives of financial, HR and Administrative personnel are 5% of the cash bonus pool in the same period. The proportion of distribution is 2:1.5:1 according to grade and performance.】

此激励计划，自计划公布开始日(2019 年 1 月 18 日)执行。【This incentive plan shall be implemented from the date of the plan announcement (18/Jan/2019) 】



计划签署人： 周光举(Zhou Guangju)

签署时间： 2019/01/18

Global Creditech PTE Ltd.