

Commitment to Guidance on the Professional Conduct of Practitioners of
Banking Financial Institutions and Regulatory Requirements on Banking Institution's Employee Behavior

I acknowledge that I have received and read the Guidance on the Professional Conduct of Practitioners of Banking Financial Institutions (the "Guidance"), regulatory requirements of "Eight Don'ts" and "Four Forbidden" and Thirty Bans for Guarding against Operational Risks in Banking related to banking institution's employee behavior. I understand my obligation as an employee to comply with the principles, policies and laws outlined in the Guidance and related regulations, including any amendment by government or by Citi. I understand that current copies of the Guidance are also posted on Citi's website of which the link is:

Citi For You (<https://citiforyou.citigroup.net/en-us/Pages/Home.aspx>) ->Main Menu ->Total Rewards ->Life Events ->Joining Citi ->other new hire activities

I understand that my agreement to comply with the Guidance and regulatory requirements of "Eight Don'ts" and "Four Forbidden" and Thirty Bans for Guarding against Operational Risks in Banking neither constitutes nor should be construed to constitute either a contract of employment for a definite term or a guarantee of continued employment.

Please sign here: 金伟 Date: 2021.02.22

Please print your name: 金伟 GEID Number: 1011005968

This signed and completed Commitment must be returned to your manager within 30 days of receiving it. Failure to do so won't affect the applicability of this Guidance or any of its provisions to you.

对遵守《银行业金融机构从业人员职业操守指引》以及银监会对银行从业人员行为的要求的承诺

本人确认已收到并阅读《银行业金融机构从业人员职业操守指引》、银监会关于银行从业人员“八个不得”“四个禁止”的要求以及“防范操作风险三十禁”，并理解本人身为员工有义务遵守该指引和通知所述的原则，政策及法律，包括政府或花旗所作的任何修改。我知道花旗网站也刊登有最新版该指引，该网站链接如下：

Citi For You (<https://citiforyou.citigroup.net/zh-cn/Pages/Home.aspx>) ->主菜单 ->总奖励 ->人生大事 -> 加入花旗 ->其他新员工活动

本人理解：本人同意遵守该指引和通知并不构成而且不应被视为构成定期雇佣合约或继续受雇佣的保证。

请在此签字: 金伟 日期: 2021.02.22

请工整填写您的姓名: 金伟 员工身份卡编号: 1011005968

您必须在收到此承诺书后三十天内在本承诺书上签字并交给主管。即使您未能如此行事，亦不影响本指引及其任何规定对您的效力。

金伟

中国银行业监督管理委员会文件

银监发〔2011〕6号

银行业金融机构从业人员职业操守指引

第一条 为规范银行业金融机构从业人员（以下简称从业人员）职业操守，提高从业人员职业道德和业务素质，维护银行业信誉，制定本指引。

第二条 本指引所称从业人员是指按照《中华人民共和国劳动合同法》规定，与银行业金融机构签订劳动合同的在岗人员；银行业金融机构董（理）事会成员、监事会成员及高级管理人员；以及银行业金融机构聘用或与劳务代理机构签订协议直接从事金融业务的其他人员。

第三条 本指引适用于中华人民共和国境内的银行业金融机构（含外资银行业金融机构）从业人员和境内银行业金融机构委派到国（境）外分支机构、控股、参股公司的从业人员。

第四条 从业人员应当学法、懂法、守法，保守国家秘密和商业秘密，尊重和保护知识产权，自觉维护国家利益和金融安全。从业人员应当依法、客观、真实反映银行业金融机构业务信息。

第五条 从业人员应当具备岗位任职资格或能力，熟练掌握业务技能，自觉遵守行业自律制度和本单位规章制度，合规操作；对已发生的违法违规行为或尚未发生但存在潜在风险隐患的行为，应当按照相关报告制度规定，及时报告。

第六条 从业人员应当遵循公平竞争、客户自愿原则，不得从事违规揽存、低价倾销、贬低同业、虚假宣传等不正当竞争行为。

第七条 从业人员应当尊重客户，了解客户需求，依法保护客户权益和客户信息。

从业人员应当对客户如实详细提示产品的特点和风险，切实保护客户权益；不得采取隐瞒或误导等不正当手段，损害客户权益。从业人员应当执行首问负责制，诚待客户，语言文明，举止大方，提供优质服务。

从业人员不得因国籍、地区、肤色、民族、性别、年龄、宗教信仰、健康情况或其他因素等差异而歧视客户。

第八条 从业人员应当关爱社会，积极参与公益活动，履行社会责任，发扬勤俭节约的优良传统，珍惜资源，抵制铺张浪费。

第九条 从业人员应当公私分明，秉公办事，不得谋取非法利益。

从业人员应当遵守国家和本单位防止利益冲突的规定，在办理授信、资信调查、融资等业务涉及本人、亲属或其他利益相关人时，主动汇报和提请工作回避。

从业人员未经批准不得在其他经济组织兼职。

从业人员应当有效识别现实或潜在的利益冲突，并及时向有关部门报告。

第十条 从业人员应当遵守有关法律法规和本单位有关进行证券投资和其他投资的规定，不得利用内幕信息买卖资本市场产品；不得挪用本单位资金和客户资金或利用本人消费贷款买卖资本市场产品。

第十二条 从业人员应当遵守禁止内幕交易的规定，不得利用内幕信息为自己或他人谋取利益，不得将内幕信息以明示或暗示的形式告知他人。

从业人员应当拒绝洗钱，及时报告大额交易和可疑交易，履行反洗钱义务。

第十三条 从业人员应当自觉抵制并积极向有关部门举报商业欺诈、非法集资、高利贷和黄、赌、毒活动。

从业人员在社会交往和商业活动中，应当廉洁从业，自觉抵制商业贿赂及不正当交易行为。

第十四条 董（理）事会成员、监事会成员和高级管理人员除遵守第四条至第十三条所列内容外，还应当遵守以下职业操守。

（一）认真执行国家方针政策，恪守职业道德，服从国家宏观调控，维护大局。科学管理，公道正派，作风民主，坚持原则。

（二）严格执行国家关于企业领导人员廉洁从业、“三重一大”决策制度等规定。

（三）严格执行国家关于薪酬管理的法律法规和政策，负责制定本单位稳健的薪酬管理制度，并认真组织实施。

（四），忠实履行决策、监督和经营管理职责，组织制定科学的发展战略，谨慎用权，防范风险。

（五）以身作则，自觉遵守本指引并承担组织本单位从业人员学习、遵守本指引的责任。

（六）知人善任，任人唯贤，关心员工职业生涯发展，培育团队意识。

（七）适度参与公共活动，防止违法及不良行为，不得利用职务上的便利谋取或输送非法利益。

（八）优化流程，精细管理，重点监控，明确本单位关键岗位特殊职业操守并组织关键岗位从业人员学习、遵守。

第十五条 本指引是从业人员职业操守的标准要求。银行业金融机构和行业自律组织应当依照本指引制定或者修订本单位（行业）员工具体职业行为规范。

第十六条 银行业金融机构应当将从业人员遵守本指引的情况纳入反腐倡廉建设、合规和操作风险管理、员工教育培训和人力资源管理范围，定期评估，建立持续的评价和监督机制。

第十七条 银行业金融机构应当将本指引和本单位员工职业行为规范以适当形式告知社会，接受监督。

银行业金融机构应当对模范遵守本指引的从业人员给予奖励，对违反本指引的从业人员进行相应处置。

第十八条 银行业监管机构应当将董（理）事会成员、监事会成员和高级管理人员执行本指引的情况纳入任职资格管理范围。

第十九条 银行业协会、信托业协会及财务公司协会等行业自律组织，可以依据本指引对会员单位贯彻落实情况进行监督检查和评估。

第二十条 本指引由中国银监会负责解释和修订。

第二十一条 本指引自公布之日起生效。《中国银行业监督管理委员会关于印发<银行业金融机构从业人员职业操守指引>的通知》（银监发〔2009〕12号）同时废止。

金伟

Document of China Banking Regulatory Commission

No. 6 [2011] of CBRC

Guidance on the Professional Conduct of Practitioners of Banking Financial Institutions

Article 1 These Guidelines are formulated for the purpose of regulating the occupational virtues of the professionals of banking financial institutions (hereinafter referred to as professionals), improving the occupational ethics and work calibers of the professionals and maintaining the credit standing of the banking industry.

Article 2 Professionals as mentioned in these Guidelines shall mean the on-post persons who have concluded labor contracts with banking financial institutions according to the "Labor Contract Law of the People's Republic of China"; the members of board of directors (council) and board of supervisors of banking financial institutions and the senior managers thereof, as well as other persons who are retained by banking financial institutions or who have concluded agreements with labor service agencies to directly engage in financial business.

Article 3 These Guidelines shall apply to the professionals of banking financial institutions (including foreign-funded banking financial institutions) inside the territory of the People's Republic of China as well as the professionals appointed by domestic banking financial institutions to work in foreign (overseas) branches or share-controlling or share-participating companies.

Article 4 Professionals shall learn, know and abide by laws, keep State secrets and commercial secrets, respect and protect intellectual properties, and consciously maintain national benefits and financial security. Professionals shall lawfully, objectively and truthfully reflect the business information of banking financial institutions.

Article 5 Professionals shall have the eligibility or capability to hold their posts, expertly grasp work skills, consciously abide by the industrial self-disciplinary bylaws as well as the rules and bylaws of their respective entities, and operate in compliance with rules. If any illegal or rule-breaking act has occurred or any act has occurred but still contains any potential risk or concealed trouble, it shall be timely reported according to relevant bylaws on report.

Article 6 Professionals shall comply with the principles of fair competition and clients' free will, and shall not commit any unfair competition act such as soliciting deposit in violation of rules, dumping at low prices, belittling persons of the same industry or making false advertisement.

Article 7 Professionals shall respect clients, know about clients' demands, and lawfully protect clients' interests and information.

Professionals shall truthfully remind clients in details of the features and risks of products, earnestly protect the interests of clients, instead of damaging clients' interests by foul means such as concealment or misdirection. Professionals shall implement the system of responsibility of the person taking the first inquiry, treat clients faithfully, be amicable and decent, and provide high-quality services.

Professionals shall not discriminate clients due to the differences in respect of nationality, region, skin, ethnicity, gender, age, religious belief, health or other factors.

Article 8 Professionals shall care the society, actively take part in public welfare activities, perform social responsibilities, carry forward the fine traditions of being diligent and thrifty, treasure resources and resist extravagant and wasting acts.

Article 9 Professionals shall make a clear distinction between public and private, handle affairs justly, instead of seeking illegal benefits.

Each professional shall abide by the provisions of the State and those of his entity on prevention of conflict of interests, and shall, when handling the credit-granting, credit investigation or financing business which involves himself, his relative or other interested person, actively make a report and request withdrawal from work.

No professional shall concurrently hold a position in any other economic organization without approval.

Professionals shall effectively identify the existing or potential conflict of interests, and timely report to relevant departments.

Article 10 Each professional shall abide by relevant laws, regulations and the provisions of his entity on making securities investments or other investments, shall not make use of inside information to trade in products of the capital market, shall not misappropriate the funds of his entity or of any client or make use of his own consumption loans to trade in products of the capital market.

Article 11 Each professional shall abide by the provisions on prohibition of inside dealing, shall not make use of

inside information to seek benefits for himself or for someone else, and shall not inform others of the inside information in an explicit or implicit form.

Professionals shall refuse money laundering, timely report block and suspicious trading, and perform anti-money-laundering obligations.

Article 12 Professionals shall consciously resist and actively report to the relevant department the commercial frauds, illegal raise of funds, usury, and the activities of pornography, gambling and drug.

Professionals shall work on the profession honestly and cleanly in social relations and commercial activities, and consciously resist commercial briberies and unfair trading acts.

Article 13 Professionals shall establish the ideology of learning for life, keep pace with the times, pursue new knowledge, uplift the caliber and improve the skills.

Article 14 The members of board of directors (council) or of board of supervisors and the senior managers shall, in addition to abiding by the contents set forth in Article 4 through Article 13, abide by the following occupational virtues.

(1) To carefully implement the guidelines and policies of the State, to scrupulously abide by the occupational virtues, to obey the macro-control policies of the State, and to maintain the overall situation. To conduct scientific management, to be just and upright, to work in a democratic style and to adhere to principles.

(2) To strictly implement the provisions of the State which require leaders of enterprises to work honestly and cleanly, as well as the decision-making system on major issues, appointment and dismissal of major cadres, investments on major projects and use of large amounts of funds.

(3) To strictly implement the laws, regulations and policies of the State on salary management, to take charge of making stable salary management bylaws of their own entities, and to carefully organize implementation of such bylaws.

(4) To faithfully perform the duties of decision-making, supervision and management, to organize and make scientific development strategies, to use powers prudentially and to prevent risks.

(5) To make themselves as examples, to consciously abide by these Guidelines, and to bear the responsibility of organizing professionals of their own entities to study and abide by these Guidelines.

(6) To discover able people and put them at suitable posts, to choose the best persons for jobs, to care employees' careers and development, and to cultivate the awareness of team work.

(7) To attend public activities moderately, to prevent illegal and bad acts, and not to take advantage of their positions to seek or convey illegal benefits.

(8) To optimize procedures, to conduct elaborate management, to monitor key aspects, to specify the particular occupational virtues on key posts of their own entities, and to organize professionals to study and abide by such virtues.

Article 15 These Guidelines are the standard requirements of occupational virtues for professionals. Each banking financial institution or industrial self-disciplinary organization shall, according to these Guidelines, make or amend the specific occupational code of conduct for employees of its own entity (industry).

Article 16 Each banking financial institution shall include the professionals' abidance by these Guidelines into the scope of anti-corruption and advocacy for probity, compliance management, operational risk management, education and training of employees and human resource management, make evaluations at regular intervals, and establish a continuing appraisal and supervision mechanism.

Article 17 Each banking financial institution shall inform the general public of these Guidelines and the occupational code of conduct for its employees in proper forms, and accept supervision.

Each banking financial institution shall award the professionals who act as examples to abide by these Guidelines, and accordingly punish the professionals who violate these Guidelines.

Article 18 The banking regulatory institutions shall include the implementation of these Guidelines by the members of board of directors (council) and board of supervisors as well as senior managers into the scope of management of eligibilities for holding positions.

Article 19 The industrial self-disciplinary organizations such as banking associations, trust associations and financial company associations may, according to these Guidelines, supervise, inspect and evaluate the full implementation by the member entities.

Article 20 The responsibility to interpret and amend these Guidelines shall rest with China Banking Regulatory Commission.

Article 21 These Guidelines shall come into force on the date of promulgation. The "Notice of China Banking Regulatory Commission on Printing and Releasing the Occupational Virtue Guidelines for Professionals of Banking Financial Institutions" (No. 12 [2009] of CBRC) shall be repealed simultaneously.

银监会及上海银监局关于员工行为“八个不得”、“四个禁止”的规定

“八个不得”包括银行员工不得从事民间借贷、违规担保和非法集资活动的具体八种情形：

- 一、不得以变相提高存款利率或向存款经办人和关系人支付费用或佣金等方式违规吸储；
- 二、不得以各种形式参加非法集资活动；
- 三、不得介绍机构和个人参与高利贷或向机构和个人发放高利贷；
- 四、不得借银行名义或利用银行员工身份私自代客投资理财；
- 五、不得利用银行员工或银行客户的个人账户为他人过渡资金，不得借用银行客户的个人账户为银行员工过渡资金；
- 六、不得自办或参与经营典当行、小额贷款公司、担保公司等机构；
- 七、不得向他人提供与自己经济实力不符的个人担保，不得向民间借贷资金提供担保；
- 八、不得允许非本行员工以各种方式进入银行业金融机构办公或营业场所开展民间借贷、违规担保和非法集资活动。

Employees are forbidden to participate or assist to participate informal lending, illegal guarantee and illegal fund-raising in any forms, including:

1. Forbid to absorb deposits by offering higher interest rate or paying fee or commission to deposit broker and stakeholder;
2. Forbid to participate illegal fund raising by any means;
3. Forbid to introduce institution and individual to participate in high interest loan or lend high interest loan to institution or individual;
4. Forbid to sell improper wealth management products to customers in person or by name of the bank;
5. Forbid to use bank employee or customer's accounts to facilitate other's payment, or using customer's account to facilitate bank employee's payment;
6. Forbid to practice or participating the operation of pawnbroker, micro-financing company or guarantee company;
7. Forbid to personally provide guarantee out of capabilities, forbid to provide guarantee to informal lending;
8. Forbid to allow non-bank employee to use bank's office area to run business or practice informal lending, pawnbroker and illegal fund-raising.

“四禁止”包括：

(一) 禁止银行员工个人卡(账)与企业、客户账户发生资金往来，不得为亲属和朋友代开账户；不准为客户垫款、提取现金、购汇等；也不得长款不入账、短款自垫款平账。银行员工不准为企业代处理账务，在营业场所为企业保管账册、票据印鉴、密码等。

(二) 禁止银行员工从事与本机构有利害关系的第二职业或违反规定单独或合伙承包办企业，以及以各种名义私自在企业兼职，收受好处，为个人谋取私利。

(三) 禁止涉黄、涉赌、涉毒以及投资经商、大额举债等行为，控制风险源头。提出切实加强对员工异常行为动态情况的排查力度，约束员工 8 小时外的行为规范，定期开展异常行为排查，重点关注员工的“工作圈、生活圈、社交圈、消费圈”，消除风险苗头。

(四) 禁止员工有虚假授权、虚假对账、虚假查库等行为，真正做到纪律严明，严惩不贷。一经查实严肃处理，防止遗祸为患。

“Four Prohibitions” of Employee Behavior

1. Bank employees are prohibited from conducting transactions between their personal accounts and the accounts' of corporate clientele. Bank employees are also prohibited from opening an account on behalf of a relative or friend; making a payment on behalf of a client; withdrawing cash on behalf of a client or purchasing foreign currency on behalf of a client etc. as well as manipulating account overage/shortage. During working hours, bank employees are prohibited from managing the financial book on behalf of a corporate client's or storing a client's financial books, seals or passwords etc. in the banks premises.
2. Bank employees are prohibited from running their own business, investing or taking over a company or in any way privately taking on part time work or receiving benefits from another corporation. The divulging of customer information for personal interests should be investigated and dealt with stringently.
3. Monitoring of employee behavior should be bolstered, with systematic inspection of suspicious activity. Special attention should be placed on the 'work life, private life, social life and consumption patterns' of employees, focusing on if employees 'seek sexual services, take part in gambling or use illicit drugs', in addition to other actions such as investing in business and amassing a significant amount of debt etc. Banks should monitor employee behavior outside working hours, rejecting any unethical behavior and unhealthy social life from employees, thereby eliminating risk at the source.
4. All employees should be highly disciplined. If it is found that employees have been involved in false authorizations, false account reconciliation or false vault inspection etc., once the action has been verified, the employee should be severely punished.

上海银行业金融机构防范操作风险三十禁

(2012 年版)

禁止:

V20200518

金伟
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一、重要物品的保管及操作行为

- (一) 复制、盗用、串用、共用、超权限持有柜员卡 / 授权卡 / 密码；不执行定期更换密码或操作口令要求；已离行柜员或停用的柜员号不及时注销；
- (二) 在未签退系统、未妥善保管好柜员卡 / 授权卡 / 密码、个人名章、业务印章、印鉴卡、现金、贵金属、有价单证、重要空白凭证、权属证书和业务凭证等物品情况下离柜 / 岗(在营业场所内且在本人视线范围内除外)；
- (三) 将个人名章、授权卡、操作卡、柜员号、密码交给他人使用、授权，或使用他人名章、操作卡、柜员号、密码进行业务操作；未履行交接手续，将本人保管的业务印章、有价单证、重要空白凭证等重要物品交给他人使用，或使用他人业务印章、有价单证、重要空白凭证等进行业务操作；超越授权范围办理业务；
- (四) 不按规定的频率、方法检查或督促检查库存现金、贵金属、有价单证、重要空白凭证、业务印章等重要物品，不对营业终了或营业期间柜员因故结束工作、离开营业现场的现金尾箱库存情况进行核实；在未审核传票、核实账务的情况下授权、编押、签章；
- (五) 假作废、假遗失重要空白凭证、空白印鉴卡、有价单证等重要物品，私自留存银行废止的重要空白凭证；违规跳号使用重要空白凭证或事先在重要空白凭证、票据、函件上加盖印章；私自将重要空白凭证带离工作场所，不按规定运送和配送重要空白凭证；
- (六) 私刻、盗用银行或客户印章，私自留存银行废止印章，私自将业务印章带离工作场所；超出工作和授权范围使用单位公章或业务印章，由同一人负责单位公章的保管和使用审批；

二、账户及相关操作管理

- (七) 违反银行结算账户相关规定为单位及个人开立账户；开户前不核对企业开户证明文件原件，不通过居民身份证联网核查系统等手段核查单位法定代表人（单位负责人）、法定代表人（单位负责人）授权的经办人、临时存款账户（验资）投资人的身份，违规离柜办理开户手续或将已受理的开户资料违规交回客户；不严格执行单位结算账户生效日制度；
- (八) 预留印鉴卡的受理、办理和保管为同一人；印鉴卡保管人违规将印鉴卡借用他人或离柜调阅；在未办理交接签收手续前提下将空白印鉴卡交于客户离柜办理业务；
- (九) 不按规定审核对账回执；对不反馈对账信息、对账结果不符以及对账回执有瑕疵的账户，未跟踪对账处理情况和处理结果；未达账和账款差错的查核工作返原岗处理；代理客户进行对账；
- (十) 企业销户不回收并统一登记、销毁重要空白凭证且未按规定出具相关证明；已过期客户未领取的退票理由书、客户回单及办理业务时需退回客户或客户未取走的资料（客户授权委托书及开户资料，加盖过单位公章的营业执照、代码证和代理人身份证复印件、开户许可证等）未及时注销处理；
- (十一) 违规办理账户查询、冻结、解冻、扣划；
- (十二) 利用客户账户过渡本人资金，或通过本人、他人账户归集、过渡银行和客户资金、套取资金、虚增存款、调剂库存；擅自垫款、压款，无理退票，违规使用内部账户为客户办理结算业务，一般存款账户办理现金支取，超期临时存款账户办理支付结算，违规办理验资业务；

三、储蓄、现金及自助设备管理

- (十三) 不按规定擅自为客户办理自助设备吞没卡的领卡以及过期卡片的销毁手续；
- (十四) 不按规定定期检查未开通运行的自助设备；现金类自助设备未报警联网和安装视频监控即上线运行；在没有视频监控或监控不清晰、全覆盖的情况下进行自助设备现金业务操作；不指定专人定期调阅、检查自助设备现金工作区域的监控资料；
- (十五) 单人办理自助设备现金的领取、上缴、装钞、卸钞等手续；单人值守现金区；单人上门收款、收单，单人上门送单、送款；
- (十六) 同一自助设备保险柜钥匙和密码由同一人管理，以及钥匙、密码不坚持平行交接和密码保管人员发生岗位调动仍沿用原密码；自助设备保险柜钥匙使用完毕后，不按规定将钥匙入库（柜）保管；

金伟

(十七) 不按规定定期巡查自助设备；清、装钞后不与会计账务核对现金情况；加钞完成后未经测试或确认即对外营业；

(十八) 不按规定对自助设备故障进行报修及协助排除；不按规定对自助设备上发生的安全问题和可疑现象进行报告并采取必要的应急防范措施；对自助设备服务商或维修人员进场前不核实身份，不对其使用存储设备进行监控；

(十九) 擅自处理长短款，长款私拿、短款自补、以长补短和无依据办理长短款的销账，随意调整、冲正、撤销账务；不按规定处理柜面拾得身份证件、银行卡、现金等物品；

(二十) 在非规定交接区与提供押运人员办理库箱交接，不认真审查押运人员工作证件，或单人办理库箱交接；未经批准，非现金业务人员出入现金区域或其它需授权区域；

四、岗位制度及履责管理

(二十一) 违反不相容岗位管理规定混岗操作办理相关业务；

(二十二) 不落实会计主管委派制和轮岗轮调制度，干预派驻会计主管独立履行职责，不落实基层网点负责人轮岗轮调和强制性休假制度；

(二十三) 明知或应知是违规办理的业务不抵制、不报告；对柜员违规操作行为不制止、不纠正、不处理；本人或强令、指使、暗示、授意下属越权、违规、违章处理业务；

五、职业操守及道德风险管理

(二十四) 以银行工作人员身份，违规代客户（含亲属）办理转账、现金、承兑等业务，代客户（含亲属）购买、保管重要空白凭证、网上银行设备、支付密码器；代客户（含亲属）开立、领取、保管银行存单/折/卡，代客户（含亲属）签名、设置 / 重置 / 输入密码，代客户（含亲属）办理电话/手机/网上银行业务；借银行名义私自代客理财；

(二十五) 盗取或试图盗取、违规利用客户的银行账户密码等关键信息；私自出售、查询、泄露、修改客户信息，泄露本行商业秘密；利用内幕信息牟取个人利益，明示或暗示告知他人内幕信息；

(二十六) 利用职务之便，为本人或关系人获取银行信用；使用或串通客户使用虚假资料获取银行信用；伪造、变造或私自修改业务协议、业务凭证，开具虚假资信证明或擅自对外出具资信证明、担保承诺函等；自开自贴票据业务和自管保证金，私自漏收或少收保证金；越权代表单位与客户私下签订任何形式的协议文书，或向客户作任何超授权的单方面无条件承诺；

(二十七) 未经批准在其他经济组织兼职；直接、间接参与或协助客户之间的资金借贷、融资担保、票据中介、集资经商或参股入股、充当社会融资掮客，介绍他人参与社会融资从中收取贿赂、提成、佣金等违规经济往来；私自收取中介机构、合作机构返佣；

(二十八) 无制度规定、无客户支付指令、无合法原始凭证、无上级授权办理业务；账外经营，违规揽存，虚假宣传，设立“小金库”；隐匿、伪造、篡改或损毁记账凭证、交易记录、会计报表及其他业务档案信息；

(二十九) 涉黄、涉赌、涉毒以及大额经营性举债等行为；

(三十) 对发生的违法违规案件、责任事故等重大事项拖延上报或隐瞒不报；弄虚作假，向上级和监管机构提供不真实信息；打击报复案件举报人。

I. Safeguard and operation of important goods

1. The User ID/Authorization Card/Password are not allowed to be copied, embezzled, colluded, shared and used beyond the authority. It is also forbidden for non-execution of password/passcode periodically or untimely revocation of resigned staff's entitlement or disabled user ID.
2. Staff should not leave the counter or seat without system logout and safe custody of user ID card, authorization card, password, personal chop, business chop, signature card, cash, precious metals, negotiable instruments, blank numbered form, ownership certificate and business voucher etc.

3. Staff should not give his personal chop, authorization card, operation card and ID number and password to others, or use other's personal chop, authorization card, operation card and ID number and password for business process. Neither transfer the vital records including business chop, negotiable instruments, blank numbered form etc. to others without handover process nor use other's personal chop, negotiable instrument, blank numbered form for business process. Never processing business beyond the scope of authorization.
4. Cash, Precious Metal, Negotiable Instrument, Blank Numbered Form and Business Chops etc. should be checked regularly in accordance with standard frequency and procedure. Cash box inventory should be checked at daily operation end or upon the teller left bank premise after finishes his/her work. Authorization, Coding of Test Key and Signing shall be done after verifying the transaction voucher and account posting.
5. Employees are not allowed to false void or false lost blank numbered form, blank signature card, negotiable instruments and keep invalid blank numbered form privately. It is also forbidden to use the blank numbered form by skipping sequential number, or stamped on blank numbered form, bills and letters. Employees should not take blank numbered form out of office or deliver and dispatch the blank numbered form without following the stipulations.
6. It is not allowed to forge the bank's chop or customer's chop, or keep invalid chops. It is forbidden to take the business chop out of office or to use the official chop and business chop outside the authorized scope. The bank should arrange different employees, one to keep official seal and another to use it to approval.

II. Management of account operation

7. It is not allowed to: Open accounts for companies or individuals in violation with relevant provisions governing bank settlement accounts; failure to check the original account opening supporting documents before account opening; failure to check the identity of legal representative (person in charge), agent authorized by legal representative (person in charge), or investors of a temporary deposit account (capital verification) using resident identity card online verification system or other means; Open accounts outside the counter in violation of relevant regulations or returning the account opening materials already accepted by the bank to the clients; failure to strictly implement the effective date requirement for corporate settlement accounts.
8. It is prohibited that: The accepting, processing and custody of signature cards are conducted by the same person; the custodian of the signature cards lends the signature cards to others or retrieve the signature cards to the place outside the counter; giving blank signature cards to clients to conduct business outside the counter without going through the procedures for handover and signing;
9. It's prohibited that: Failure to examine and verify account reconciliation confirmation receipts as required; failure to track the account reconciliation result and resolution for accounts with unmatched or discrepant reconciliation result or reconciliation resulted non-reverted; Review of accounts in transit

and accounting issue still conducted by the initial processor; Performing account reconciliation on behalf of clients;

10. It's not allowed to close client's account without taking back and destroy the corresponding blank numbered form or without any proof evidence provided. It is not allowed to delay cancellation of the overdue bounced letter, client receipts, and documents needs to be return to clients or taken back by clients when conducting business such as client authorized document, account opening material, stamped business license, LECC, copy of proxy's identity card and account opening certificate.
11. It's prohibited to conduct account inquiries, freezing, thawing, deducting or transferring without authorization;
12. Employees should not exploit and transfer personal funds by making use of clients' accounts, or gather and transfer bank and clients' funds, fraudulently take funds, falsely increase deposits, manipulate cash in treasury by using personal or others' accounts; should not make advance or withhold credit without authorization, or return the bills without justification. It's not allowed to illegally conduct settlement operations using internal accounts; conduct cash withdrawal for general deposit accounts; conduct payment settlement for overdue temporary deposit accounts; or illegally conduct capital verification.

III. Management of deposit, cash and ATM

13. Employees should not return bank cards that were retained by ATM to clients without approval or destroy expired cards in violation of relevant procedures.
14. It's prohibited not to periodically check ATM yet to be put into use; It's not allowed to put in use ATM before connection to the networking alarm system and installation of video surveillance; it's not allowed to conduct cash operations on ATM when there is no video surveillance or there is only unclear and partial coverage of video surveillance; it's not allowed of the neglecting to assign special staff to regularly read and inspect the monitoring data of the self-service equipment in the area of cash operation and manipulation.
15. Individual should not handle collection, turning over, loading and unloading without dual control; Cash should not be guarded by only one employee. Employee should not collect or send payments, certificates by himself/herself.
16. It's not allowed that the key and password of a ATM or safe vault are kept by the same person; it's not allowed not to implement parallel handover of the key and password; or use the original password when changing the password keeper. It's not allowed not to turn over the key of a self-service safe to the vault (safe) as required after use.
17. It's not allowed not to conduct regular inspections of self-service equipment as required; or reconcile cash accounts with accountants after cash counting and loading; or open for business after cash loading without testing or confirmation.

18. When there is something wrong with self-service equipment, it should be reported and repaired.
Identification of maintenance staff should be strictly checked and any storage devices should be watched.
19. Employees should not handle cash overage and shortage without authorization; or take cash overage for personal use, make up cash shortage with one's own funds, net cash shortage with cash overage, write off cash overage and shortage without justification. It's also forbidden to arbitrarily modify and cancel accounts, or illegally handle identity cards, bank cards, or cash lost by clients on the counter;
20. It is not allowed to handover of cashboxes with transport guards outside the prescribed area;
Employees should check cash truck's certificate carefully and handover with other employees. It is forbidden that employees enter and leave cash area or other areas where authorization is required;
I V . Management of post system and responsibility
21. It's forbidden to conduct relevant businesses in violation of the requirements concerning management of incompatible positions;
22. It's not allowed not to implement the accounting supervisor appointment procedure and job rotation procedure. It's forbidden to hinder the appointed accounting supervisors from independently performing their duties; or failure to carry out the job rotation and mandatory leave for responsible people of outlets;
23. It's forbidden not to resist or report illegally conducted businesses that one is aware of or should be aware of. It's forbidden not to stop, correct, or deal with irregular operations conducted by tellers. It's forbidden to conduct businesses beyond one's power, and in violation of relevant rules and regulations or compelling, instigating, suggesting, and authorizing subordinates to doing so;
V. Management of professional ethics and morality risk
24. It's prohibited to a) process fund transfers, cash, draft acceptance business on behalf of client; b) purchase and keep important blank voucher, e-banking equipment, Payment Authentication Code Device on behalf of client; c) open bank account, receive bank cards or keep deposit certificate on behalf of client; d) sign documents, set/reset/ input pass word on behalf of client; e) handle e-business on behalf of client; f) privately provide financial services to the customers in the name of the bank.
25. Employees are prohibited to a) steal or attempt to steal clients' key information such as bank account passwords for illegal use; b) sell, inquire, divulge, or modify client information without authorization, c) divulge business secrets of the bank; d) exploit insider information for personal gains, or inform others, expressly or implied, of insider information;
26. Employees should not take advantage of their positions or use fake information to attain bank credit for themselves or anyone else. Forging or unauthorized modifying of business agreement, business document, credit certificate is also banned. Employees should not discount the draft by themselves or take care of margin deposit without authorization. It is forbidden to waive or collect less margin deposit without approval. It is not allowed to sign contract with clients or commitments on behalf of bank without proper authorization.

27. Employees should not take part time job without authorization. It's forbidden to directly or indirectly participating in or providing assistance for clients in borrowing of funds, financing guarantees, draft intermediaries, fund-raising for business, equity participation, buying shares, acting as social financing brokers, taking bribes and commissions for introducing others to social financing, and other irregular economic transactions; taking rebates from intermediaries and cooperation agencies without permission;
28. It is not allowed to conduct business without prescribed procedures, in absence of clients' payment orders, without legal original vouchers, or without authorization from the superiors; conducting off-the-book operations, illegally taking deposits, making false publicity, and keeping "private coffers"; concealing, forging, tampering or destroying accounting vouchers, transaction records, accounting statements and other business files;
29. It is forbidden that employees get involved in pornography, gambling, drugs and operations with large amounts of borrowed capital;
30. It's not allowed to delay in reporting or concealing major matters including violations of laws and regulations and accidents due to negligence. It's not allowed to provide false information to the higher authorities and regulatory bodies; and retaliating against informants.