



UNIVERSITY OF
TORONTO

This is to certify that

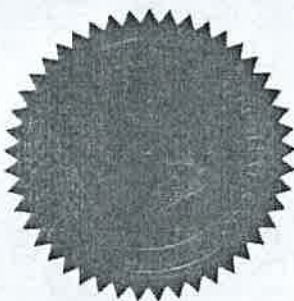
Tianle Ren

has fulfilled the requirements of the University of Toronto and has been admitted
under the authority of the Governing Council of the University of Toronto to the Degree of

Bachelor of Commerce

with High Distinction

In witness whereof we have hereto subscribed our names and affixed the academic seal of the University
June 3, 2020



Maia Mitchell

President

RJD Drummond

Secretary of the Governing Council

Widjil Kall

Vice-President and Principal,
University of Toronto Mississauga

Constance Davine

Deputy Principal (Academic) and Dean,
University of Toronto Mississauga





UNIVERSITY OF
TORONTO

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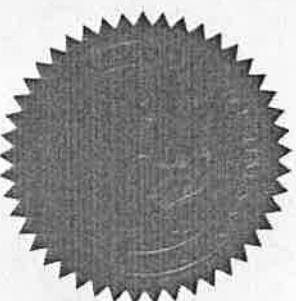
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President

Marc Stettin

Secretary of the Governing Council

R.J. Drummond

Vice-President and Principal,
University of Toronto Mississauga

William Bell

Vice-President (Academic) and Dean,
University of Toronto Scarborough

Christie Davies



教育部留学服务中心

Chinese Service Center for Scholarly Exchange

国外学历学位认证书

编号: 120200321463

任天乐, 男, 中国国籍, 出生于1998年10月28日。

任天乐在加拿大多伦多大学(University of Toronto)学习, 于2020年6月获得该校授予的商学学士学位。

经核查, 多伦多大学系加拿大正规高等学校。任天乐所获商学学士学位表明其具有相应的学历。



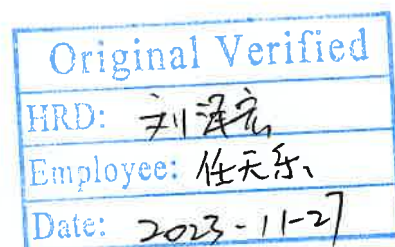
二〇二〇年十二月二十三日

注:

- 1、本认证书系根据《国(境)外学历学位认证评估办法》出具。
- 2、本认证书中的个人信息系从申请者提供的个人有效身份证件中提取。
- 3、由于各国(地区)教育制度的差异, 认证书上对申请者专业领域的表述有可能与我国《学位授予和人才培养学科目录》及《普通高等学校本科专业目录》存在差异。



CSCSE电子证照库
zzhy.cscse.edu.cn



**新进员工保险告知书****New Hire Insurance Enrollment Notification**任天乐

女士/先生，您好！

Dear Ms. / Mr.

任天乐欢迎加入 ☐ 花旗银行（中国）有限公司 ☒ 花旗金融信息服务（中国）有限公司☐ 湖北咸宁赤壁花旗贷款有限责任公司 ☐ 大连瓦房店花旗贷款有限责任公司☐ 湖北荆州公安花旗借贷有限责任公司 ☐ 重庆北碚花旗贷款有限责任公司

（以上简称“花旗”）

Welcome to ☐ Citibank China Co., Ltd. ('Citi') ☒ Citigroup Services and Technology (China) Limited.

('Citi')

☐ Hubei Xian'ning Chibi Citi Lending Co. Ltd.. ('Citi') ☐ Dalian Wafangdian Citi Lending Co. Ltd☐ Hubei Jingzhou Gong'an Citi Lending Co. Ltd. ('Citi') ☐ Chongqing Beibei Citi Lending Co. Ltd. ('Citi')

(Above as "Citi")

自您成为花旗的正式员工之日起，人力资源部将为您安排投保团体综合保险。

HR department will enroll you in Comprehensive Insurance Service from your on board date.

关于具体的保险责任和保险金额，以及理赔申请流程和理赔申请所需材料，请详细阅读公司提供的“团体综合保险服务手册”。

Please read the "Group Comprehensive Insurance Service Handbook" for detailed information about insurance coverage, sum assured, claim procedures and required claim materials.

鉴于子女的保险必须在员工个人提出申请并提供子女加保必需的个人信息后方能生效，所以请您尽快决定是否为您的子女投保本综合保险并相应地填写以下信息填写中的相关信息并提交人力资源部处理。未提供相关信息的，则表明您放弃了为您子女投保的权利。

In order to be successfully enrolled, please provide your information in the following "Data Input" part return receipt. If you want to insure your child, please also provide their information. If you do not complete and return this form, it will be considered that you do not wish to insure your family at this time.

若您想为自己或家属投保自选计划（费用由员工个人承担），须在您入职后 1 个月内（以入职日期为参照）提交投保申请和相关资料至保险公司，保险生效日为您的入职日。如果在此期间您没有提交申请，本保险年度您将不能再进行自选投保。具体加保申请流程，请参阅“团体综合保险服务手册”。

If you want to apply for the optional insurance plan for you or your eligible family members (Insurance expenses will be at your own cost), please submit the applications and related documents within 1 month after hire date. If you failed to submit your applications during required period, you would not be eligible for enrollment again during rest of the policy year. Please refer to "Group Comprehensive Insurance Service Handbook" for the application procedure.

信息填写 Data Input

我在此申请并委托公司为我及我的家属（如下）投保公司团体综合保险：

I hereby apply for and entrust Citi to enroll my family below in Group Comprehensive Insurance.

工作地点 Location: 上海

员工姓名 Employee Name: 任天乐

工号 GEID: 1611389104

入职日期 On Board Date: 2023年11月27日

身份证/护照号码 ID/Passport Number: 110108199810282234

出生日期（年/月/日） Date of Birth (yyyy-mm-dd): 1998-10-28

是否持有工作所在地户口或有效居住证 ☐ 是 ☒ 否

子女姓名 Child Name: _____

子女出生日期 Child Date of Birth: _____

子女性别 Child Gender: _____

子女身份证号码 Child NID#: _____

子女姓名 Child Name: _____

子女出生日期 Child Date of Birth: _____

子女性别 Child Gender: _____

子女身份证号码 Child NID#: _____

子女姓名 Child Name: _____

子女出生日期 Child Date of Birth: _____

子女性别 Child Gender: _____

子女身份证号码 Child NID#: _____

友情提醒：外籍华裔员工和家属请同时提供护照上的法定姓名及常用中文名投保。

Kindly reminder: For the ethnic Chinese employees and their families, please provide both legal name in passport and commonly used Chinese name.

员工亲笔签名 Employee Signature: 任天乐

日期 Date: 2023年11月27日

Enterprise Annuity Plan Participation / Adjustment Application Form
员工加入/调整企业年金计划申请表

Name (Last, First) 姓名 (中文)	任天乐	GEID 1011389104	1011389104	SOEID	TR89104
Company 所在企业名称	<input type="checkbox"/> Citibank China Co., Ltd. 花旗银行（中国）有限公司 <input checked="" type="checkbox"/> Citigroup financial information services China Co., Ltd 花旗金融信息服务（中国）有限公司 <input type="checkbox"/> Hubei Xian'ning Chibi Citi Lending Co. Ltd.. ('Citi') 湖北咸宁赤壁花旗贷款有限责任公司 <input type="checkbox"/> Dalian Wafangdian Citi Lending Co. Ltd 大连瓦房店花旗贷款有限责任公司 <input type="checkbox"/> Hubei Jingzhou Gong'an Citi Lending Co. Ltd. ('Citi') 湖北荆州公安花旗借贷有限责任公司 <input type="checkbox"/> Chongqing Beibei Citi Lending Co. Ltd. ('Citi') 重庆北碚花旗贷款有限责任公司 (Above as "Citi") (以上简称“花旗”)				
Gender 性别	男	Birthday 出生日期	1998年10月28日	Citi Employment Start Date 加入本企业日期	2023年11月27日
ID Card Type 证件类型	居民身份证	ID Number 证件号码	110108199810282234	Probation Date 过试用期日	2024年5月26日
Address (billing) 家庭住址 (账单地址)	上海市浦东新区浦东大道651弄小区9号202室				
Postcode 邮政编码	200120	Mobile Phone Number 手机号码	18710251730	Personal E-mail 私人电子邮件地址	515322780@qq.com
Statement 声明					
<p>I have carefully read and understood Citibank (China) Corporate Limited Enterprise Annuity Plan ('Plan' for short in this form). According to its regulations, I voluntarily <input type="checkbox"/> give up / <input type="checkbox"/> participate in 'Citibank (China) Corporate Limited Enterprise Annuity' ('Citi Annuity' for short in this form) / <input type="checkbox"/> adjust personal contribution rate.</p> <p>This application form is an important document, whereby I will waive or participate in Citi Annuity on a voluntary basis. Anything contained herein is true and is an integral part of the plan.</p> <p>本人已认真阅读、理解《花旗银行（中国）有限公司企业年金计划方案》（以下简称“本方案”），按照其规定，本人自愿 <input type="checkbox"/> 放弃 / <input checked="" type="checkbox"/> 参加“花旗银行（中国）有限公司企业年金计划”（以下简称“花旗年金”） / <input type="checkbox"/> 调整个人缴费比例。</p> <p>本申请表是证明本人自愿放弃或参与花旗年金的重要证明文件，本申请表所填写的各项内容，均属真实，并成为本方案的一个组成部分。</p> <p>I fully understand each terms and conditions of the Plan, including, but not limited to:</p> <ul style="list-style-type: none"> The right to participate or not participate in Citi Annuity as specified in the plan; Based on the ownership and ratio as specified in the plan, I or beneficiary (if any) will receive the corresponding interest upon the fulfillment of conditions; I have right to apply for exit the plan and stop personal contribution as specified in the plan; and accordingly the enterprise contribution will also stop; If I depart from the bank, I can apply for transfer my personal account to other enterprise annuity plan or acquiesce in joining China Life's Enterprise Annuity Plan for Resigned Employees with the fund in the account being incorporated into conservative portfolio; I shall have access to information concerning my person account under Citi Annuity; I can designate any beneficiary; and if I failed to do so, the statutory beneficiary will be deemed as the beneficiary. <p>(If any beneficiary is designated, please fill in the following form.)</p> <p>本人充分了解花旗银行（中国）有限公司的企业年金计划的各项条款和规定，包括但不限于：</p>					

- 按照本方案的规定选择参加或不参加花旗年金的权利。
- 按本方案中规定的归属方法和比例，本人或受益人（如有）在符合领取条件时领取个人账户的相应权益；
- 本人有权按照本方案规定申请退出本计划并中止个人缴费，相应地，企业缴费同时中止；
- 若本人离职，本人可以申请将本人的个人账户转移至其他企业年金计划；或默认加入中国人寿保留人员企业年金管理计划，账户资金进入避险增值组合。
- 对于花旗年金个人账户信息享有知情权。
- 本人可指定受益人，如不指定，则受益人为法定受益人。
(如指定受益人，请填写下表。)

Name 姓名		Gender 性别		Birthday 出生日期		Relationship 与本人关系	
Benefit Ratio 受益比例		ID Card Type 证件类型		ID Number 证件号码			
Name 姓名		Gender 性别		Birthday 出生日期		Relationship 与本人关系	
Benefit Ratio 受益比例		ID Card Type 证件类型		ID Number 证件号码			
Name 姓名		Gender 性别		Birthday 出生日期		Relationship 与本人关系	
Benefit Ratio 受益比例		ID Card Type 证件类型		ID Number 证件号码			

I will select personal contribution ratio on a voluntary basis. The selection is as follows: (please tick)

- ☐ No contribution
- ☐ Fixed monthly contribution in an amount of RMB one Yuan
- ☐ The monthly fixed contribution ratio (the basic monthly salary will be basis, subject to an upper limit as set forth in the Plan)
 - ☐ 1% ☐ 2% ☐ 3% ☐ 4%

本人自愿选择个人缴费比例，具体选择如下：（请在选中项上打勾）

- ☐ 不缴费
- ☒ 每月固定缴费人民币壹元
- ☐ 每月固定缴费比例（按月基本工资为基数，上限参照本方案规定）：
 - ☐ 1% ☐ 2% ☐ 3% ☐ 4%

I am aware of the following ways to change the portfolio ratio:

When I initially enter the Plan, 100% of the employee's enterprise contribution and personal contribution will invest in Chang Jiang Conservative Investment Portfolio. After I have already participated in the Plan, I can change by myself the investment proportion based on my own needs. The way is as follows:

- Change channel:**
China Life Online Service Platform
WeChat public address: "中国人寿养老"
- Optional portfolio:**
 - Tai Kang Aggressive Investment Portfolio
 - CSF balanced Investment Portfolio
 - Chang Jiang Conservative Investment Portfolio
Portfolio description can be referred to Citi For You
- Operational approach:**
The operating manual can be referred to Citi For You

本人已知晓如下变更投资组合比例的方法：

员工首次加入企业年金计划时，公司缴费及个人缴费均默认按 100%的比例参与长江保守型组合投资。加入之后，员工可以根据自己需要变更投资比例，变更方式如下：

- 变更渠道**
 - 国寿网上服务平台
 - "中国人寿养老" 公众号
- 可选组合**
 - 泰康激进型组合
 - 南方平衡型组合

- 长江保守型组合
组合详细介绍可参阅 Citi For You 网站
- 3. 操作方法
可参阅 Citi For You 网站相关《操作手册》

Since I agree to participate in Citi Annuity in accordance with the Plan, I hereby authorize

- The Bank to withhold personal contribution portion in the enterprise annuity from my salary;
- The Bank as the principal, to select and appoint trustee to manage Citi Annuity in a fiduciary capacity as specified in the plan;
- The trustee to appoint account manager, custodian and investment manager as specified in the laws and regulations, and the plan;
- The trustee to withhold personal income tax as specified in the national laws and regulations;
- The Bank to provide relevant authority with any change to my fundamental information.

鉴于本人同意按《花旗银行（中国）有限公司企业年金计划方案》参加“花旗银行（中国）有限公司企业年金计划”，本人在此特别作出如下授权：

- 授权银行按时从本人工资中代扣企业年金个人缴费部分；
- 授权银行作为委托人选择并委托本计划的受托人按本方案的规定受托管理花旗年金；
- 授权受托人按照相关法律规定和本方案的规定委托账户管理人、托管人和投资管理人；
- 授权受托人按国家有关规定代扣代缴个人所得税；
- 授权银行及时向有关部门提供个人基本信息的变动情况。

I understand and agree that in case that I depart from the enterprise for any reason whatsoever and fail to transfer my personal account to any other enterprise annuity plan, or I join army/go to school/become jobless, the bank shall reserve the right to transfer my personal account out of the bank's annuity plan, subject to applicable laws and regulations and on the precondition that the account manager agrees to the transfer; and no matter whether my personal account is transferred out or not, I agree to bear any risk and expense in connection with my annual account myself (including account management fee).

本人理解并同意，若本人无论因任何原因离职且未将本人的个人账户转移至其它单位年金计划，或者本人参军/就学/失业，银行保留在符合届时适用的法律法规并经账户管理人同意的前提下，将本人个人账户转出银行的年金计划的权利，且无论本人的个人账户是否转出，本人同意自行承担与本人的年金账户有关的任何风险和费用（包括账户管理费）。

Sincerely yours
特此声明

Signature

申请人签名：

任天乐

Date

2023年11月27日

保密承诺函 Confidentiality Undertaking

致：花旗金融信息服务（中国）有限公司_____分公司（“花旗”）

To: Citigroup Services and Technology (China) Ltd. _____ Branch ("Citi")

本人，任天乐，身份证或护照编号为：110108199810282234 本人特向花旗确认并承诺：

I, 任天乐, ID / Passport No: 110108199810282234, hereby acknowledge and undertake:

- 1、 本人将对本人在花旗工作/实习期间中获得、收到、形成或知晓的（包括本人因工作/实习关系而直接从客户处获知的）保密信息承担保密责任。本承诺函项下之保密信息是指任何与花旗、花旗的关联方、子公司、母公司、股东、供应商、业务伙伴有关的业务、客户（包括任何现有客户、以往客户和潜在客户）、交易机密、保密技术、产品、服务、方法、系统、电脑软件、管理、商业计划、提供给潜在客户的招标和计划方案的信息、市场开发方法、战略、成本、政策和流程相关的信息和数据，以及在履职中所获知的任何花旗在职员工或前员工的个人信息。

I shall keep all the Confidential Information that I have obtained, received, generated or become aware of in the course of my employment/internship with Citi strictly confidential. The Confidential Information herein shall be information and data concerning the business, the customers (including any current, previous and potential customers), trade secrets, confidential know-how, products, services, methods, systems, computer software, managements, business plans, information about tenders and proposals to prospective clients, market development methods, strategies, costs, policies and process relating to Citi and its affiliates, subsidiaries, parent company, shareholders, vendors, suppliers, business partners, as well as any personal information of Citi's staffs or former staffs.

- 2、 本人自受雇于花旗时/自开始在花旗实习时即应履行本承诺函项下之保密义务，且在本人与花旗的劳动关系/实习关系解除或终止之后仍应对上述保密信息进行保密。本人将严格遵循本承诺函的规定，未经花旗许可，本人不得擅自利用保密信息，无论用于个人或其他商业目的，也不得将该等保密信息以任何方式披露给任何其他第三方，包括不应知晓该等信息的花旗其他员工/实习生。

I shall be obliged to keep confidential the Confidentiality Information commencing from my employment/internship with Citi, and such confidentiality obligation continues after the termination of my employment/internship with Citi. I shall strictly comply with the provisions herein and shall neither use the Confidential Information without due authorization for personal or commercial purpose nor shall I disclose the Confidential Information in any way to any other third party and employee/intern who has no access to such information.

- 3、本人在与花旗的劳动关系/实习关系解除或终止前应向花旗返还本人所持有或保留的、不论何种形式的保密信息，包括所有书面及电子形式的记录。对于不能以有形的形式返还花旗的保密信息，本人承诺将立即删除或清除本人持有的任何形式的记录。

Before termination of my employment/internship with Citi, I shall return Citi any and all the Confidential Information held and kept by me in whatever form including soft and hard copy. Regarding the Confidential Information that I am unable to physically deliver to Citi, I undertake to delete or remove them immediately.

- 4、本人知晓，无论是在受雇于花旗期间/在花旗实习期间或已从花旗离职/实习已结束，如果本人违反本承诺函或与花旗签订的其它相关保密协议/条款，将会使花旗遭受即时的和难以弥补的损害，即便经济损害赔偿亦不足以救济。即使本人与花旗的劳动关系/实习关系已经解除或终止，花旗仍有权追究本人在为花旗工作/实习期间任何违反本承诺函或有关保密协议/条款的行为，本人仍应对此向花旗承担责任。

I am aware that should I breach this Confidential Undertaking or the relevant confidentiality agreement/provision I entered into with Citi, either during or after my employment/internship, Citi will suffer immediate and irreparable harm and that money damages will be inadequate relief. In spite of the termination of my employment/internship with Citi, Citi still has the right to hold me accountable for any of my acts that violate this Confidential Undertaking or the relevant confidentiality agreement/provision during my work/internship with Citi and I shall be responsible for such violations.

- 5、一旦本人违反本人在本承诺函和有关的保密协议/条款项下的任何义务，本人知晓花旗有权寻求禁令救济以行使其法律权利，并且本人愿意赔偿花旗由此所导致的任何索赔、损失、成本和费用，包括但不限于花旗为此支出的诉讼费、调查费和律师费。

Once I violate any obligations under this Confidentiality Undertaking or the relevant confidentiality agreement/provision, I am aware that Citi may seek injunctive relief to enforce its legal rights, and I shall indemnify Citi for any resulting claims, loss and costs, including but not limited to litigation fee, investigation fee and attorney fee incurred by Citi.

- 6、本承诺函受中华人民共和国法律管辖并依其解释。任何与本承诺函或与之有关的任何争议应受花旗所在地仲裁或法院的管辖。

This Confidentiality Undertaking shall be governed and interpreted by the PRC law

签字人 Signer: 任天乐

姓名 Name: 任天乐

国籍 Nationality: 中国

身份证或护照编号 ID / Passport No: 110108199810282234

日期 Date: 2023年11月27日



Acknowledgement of Receipt

政策接受确认

I acknowledge that I have been informed the Citi policies and updates from time to time set out below are posted on Citi For You ((<https://citiforyou.citigroup.net/en-us/Pages/Home.aspx>) -> Main Menu ->Total Rewards ->Life Events ->Joining Citi ->other new hire activities) and Citi Policy Directory (<https://policydirectory.citi.net/cpd/Pages/default.aspx>) on 2023 / 11 / 27 (On-board Date), and have read and understood all of such policies.

I agree to abide by any and all principles, policies and standards set out in such documents, and upon notice, to read and abide by any updates, amendments and supplements made by Citi from time to time, and the new policies announced by Citi from time to time.

我确认已于 2023 年 11 月 27 日获悉在花旗集团内部网站 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) 以及花旗政策目录网站(<https://policydirectory.citi.net/cpd/pages/default.aspx>) 下可以查阅下列花旗集团的政策以及该等政策的不时更新, 我并已阅读且了解该等政策。我同意遵守这些文件中规定的任何及全部原则、政策和标准, 并根据花旗集团的通知, 阅读并遵守花旗集团不时对其做出的更新、修改和补充, 以及花旗集团不时发布的新的内部政策。

I understand that violation of these principles, policies and standards may result in disciplinary action and/or termination of labor contract or internship agreement.

我了解违反这些原则、政策和标准可能导致纪律处分和/或终止劳动合同/实习协议。

1. Anti-Bribery Policy 反贪污贿赂政策
2. Gifts and Entertainment Standard 礼品及招待政策
3. Anti-Tying Policy 反捆绑销售政策
4. CSTC Disciplinary Action Guidelines and Accountability Measures 花旗金融信息服务(中国)有限公司违纪行为处理及问责办法 (English/中文)
5. ICG Material, Nonpublic Information Barrier Policy 信息隔离墙政策
6. Insider Trading Policy 内幕交易政策
7. Citi Expense Management Policy 花旗费用管理政策
8. Compliance Risk Management Policy 合规风险管理政策

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9. Electronic Communications Policy 电子通信政策
10. Employee Handbook 员工手册 (English/中文)
11. Personal Trading and Investment Policy 员工交易政策
12. Global Anti-Money Laundering Policy 花旗集团全球反洗钱政策
USA PATRIOT Act 美国爱国者法案
13. Global Social Media Procedure 全球社交媒体政策
14. Information Security Best Practices 信息安全最佳实践 (English/中文)
15. Mandatory Absence Policy 强制休假政策
16. Operational Risk Management Procedures 操作风险管理流程
17. Fraud Risk Management Policy 欺诈风险管理政策
18. CCCL Operational Risk Management Strategy and Guidelines 花旗中国操作风险管理策略
与指引
19. CCCL Operational Risk Management Procedure 花旗中国操作风险管理流程
20. CCCL Fraud Management Program 花旗中国欺诈管理制度
21. Outside Directorships and Business Interests Policy 外部兼职及外部活动政策
22. Citigroup Privacy and Bank Consumer Confidentiality Policy 花旗隐私及银行客户保密政策
23. U.S. Sanctions 美国经济制裁政策
 - Global Sanctions Policy
 - Global Operating Standard for Sanctions Matches
24. Escalation Policy 向上汇报政策

I also acknowledge that in addition to listed policies above, other critical policies and procedures are posted on Citi For You ((<https://citiforyou.citigroup.net/en-us/Pages/Home.aspx>) -> Main Menu ->Total Reward ->Life Events ->Joining Citi ->other new hire activities) and Citi Policy Directory (<https://policydirectory.citi.net/cpd/Pages/default.aspx>).

我也确认我已知晓除上述所列政策以外，其它重要政策及规章可以通过：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)和 Citi Policy Directory (<https://policydirectory.citi.net/cpd/pages/default.aspx>) 等花旗内部网站查询。

*Employee/Intern shall sign the **Acknowledge of Receipt** & return to HR for filing within 2 weeks after on-boarding.

员工/实习生须在就职/开始实习后两周内签署该<<政策接受确认>>并返还人力资源部存档。

Name of Employee/Intern & Signature:

员工/实习生姓名&签名:

任天乐 任天乐

Business/Department:

业务/部门:

GFT

Employee/Intern's GEID or SOEID:

员工/实习生 GEID 或 SOEID:

1011389104

Date:

日期:

2023年11月27日



For New Hires Only:

I acknowledge that I have received the Citi Code of Conduct and understand that I am obligated to read the Code and to comply with the principles, policies and laws outlined in the Code, including any amendments made by Citi. I understand that a current copy of the Code of Conduct is posted on Citi's website.

https://www.citigroup.com/citi/investor/corporate_governance.html

I understand that my agreement to comply with the Citi Code of Conduct neither constitutes nor should be construed to constitute either a contract of employment for a definite term, an internship agreement or a guarantee of continued employment or internship.

Please sign here: 任天乐 Date: 2023年11月27日

Please print your name: 任天乐 GEID Number: 1011389104

This signed and completed form must be returned within 30 days of receiving this booklet to your Human Resources representative. Failure to do so will not affect the applicability of this Code of Conduct or any of its provisions to you.

仅适用于新员工:

兹声明, 本人已接受花旗《行为准则》, 并了解本人有义务阅读并遵守该准则所述原则、政策及法律, 其中包括花旗对此所作的任何修改。本人了解, 花旗的网站上刊登了最新版《行为准则》, 网址为:

https://www.citigroup.com/citi/investor/corporate_governance.html

本人理解: 本人同意遵守《行为准则》并不构成而且不应被视为构成定期雇佣合约/实习协议或继续受雇佣/参加实习的保证。

请在此处签名: 任天乐 日期: 2023年11月27日

请用正楷体签名: 任天乐 GEID 编号: 1011389104

请在收到本手册后 30 天内填妥并签署本表, 将其递交至您的人力资源代表。即便未能遵守上述要求, 也不应影响本《行为准则》或其任何条款对您的约束力。

Specimen Signature



Name: 任天乐

- Please sign 3 times on the signature and initial box each to ensure consistency.
- If you do not have any initials, please indicate the N. A. in the initials box. Kindly do not leave any boxes blank.

任天乐
Signature

N.A.
Initial

任天乐
Signature

N.A.
Initial

任天乐
Signature

N.A.
Initial

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: 任天乐 Date: 2023年11月27日

Please print your name: 任天乐 GEID Number: 1011389104

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: 任天乐 日期: 2023年11月27日

请工整填写您的姓名: 任天乐 员工身份卡编号: 1011389104

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。

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派遣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。

第十一条 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。

第十二条 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。

第十三条 从业人员应当树立终身学习理念，与时俱进，追求新知，提升素质，完善技能。

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。

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

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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 bribes 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

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何天乐

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；

(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、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、岗位制度及履职管理

(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 exploiting 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.

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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.

NON-SOLICITATION UNDERTAKING

不劝诱承诺

To: Citigroup Services and Technology (China) Limited [] branch (the "Company")

致：花旗金融信息服务（中国）有限公司 [] 分公司（“公司”）

I hereby acknowledge and undertake:

本人在此确认并承诺：

A I shall not during the term of my employment or for a period of six (6) months after the expiry or termination (for whatever cause) of my employment (the "Relevant Time"), without the prior written consent of the Company.

A 本人在公司任职期间以及在本人的任职期满或不论因何种原因离职后的六个月内（“相关期间”），在未取得公司事先书面同意的情况下，本人不得从事以下行为：

(i) (whether with or without, on behalf or otherwise in assistance of, others) solicit in China or in any of the countries for which I have geographical coverage responsibility during my employment with the Company, the custom of any person who is or has been during the Relevant Time a customer of The Citigroup (which term shall include a customer maintaining a relationship with any branch, subsidiary, holding company or affiliate of the Company or any of them) for the purpose of offering to that person goods or services similar to or competing with those of the business conducted by The Citigroup during the Relevant Time;

(i) 在中国或在本人任职期间的职责范围内的任何国家/地区，以向客户提供与花旗集团在相关期间内提供的产品或服务相类似的或有竞争的产品或服务为目的而对在相关期间内已经是花旗集团的客户进行劝诱，无论是直接的还是间接的、代表还是协助其他机构进行的，或以任何其他方式进行的。本款所述的客户是指与花旗集团任何分行、下属机构、控股公司或关联公司或者它们中的任何一方有业务关系的客户。 ，

(ii) (whether with or without, on behalf or otherwise in assistance of, others) employ, engage, solicit or entice away, or endeavour to solicit or entice away, any director or employee of the Company, or otherwise do any act as may result in such director or employee terminating their employment with the Company; or

(ii) 雇用或聘用公司的董事或员工、促使，劝诱、怂恿、企图劝诱或怂恿任何公司的董事或员工离职；或作出任何将导致公司的董事或员工离职的行

Signature 签名: 任天乐

为，无论是直接的还是间接的、代表还是协助其他机构进行的，或以任何其他方式进行的；或

- (iii) cause or permit any person directly or indirectly under my control to do any of the acts or things specified above
(iii) 促使或者允许本人直接或间接管理的任何人士从事上述的行为。

B Clause A above shall not preclude or restrict myself or any person directly or indirectly under my control from offering any service or goods similar to those previously supplied as part of the business of the Company at a time when and for as long as they are no longer supplied by the Company.

B 条款 A 并不妨碍或限制本人或本人直接或间接管理的任何人士向他人提供公司已经不再提供的类似产品或服务。

C If I wish to obtain our written consent, I should apply in writing to the Head of the Human Resources Department stating the reasons for requesting our consent and my opinion as to why the grant of such consent will not prejudice us.

C 如本人希望得到公司的书面同意,本人应向人力资源总监提出书面申请,说明申请理由,以及本人认为该同意不会对公司造成任何损害的意见。

D I agree that the breach of this undertaking will cause us irreparable harm and consequently I irrevocably agree that this undertaking may be enforced by equitable relief, including ex parte injunction.

D 本人承认并认可,如果本人违反上述约定,将会给公司造成不可挽回的损失,同时本人不可撤销地同意,公司通过诉诸法律包括申请单方面禁止令的方式执行本承诺函。

This undertaking shall not apply to me if my employment is terminated due directly to the reorganization of the Company.

如本人与公司的劳动合同系直接由于公司进行组织结构调整的原因而解除的,则本承诺函对本人不适用。.

签名 Signature 任天乐
(姓名印刷体 Name)

日期 Date: 2023/11/27 (年/月/日 Year/Month/Day)



CONFIDENTIALITY AND SECRECY UNDERTAKING
[TO BE EXECUTED BY DIRECT HIRES (PERM & CONTRACT) OF CITI S'PORE AFFILIATES]

To: **CITIBANK, N.A. Singapore Branch ("Customer")**
3 Temasek Avenue, #12-00 Centennial Tower
Singapore 039190

Philippine Legal Vehicles ("the **PHIL LVS**"):-

(1) CITIBANK, N.A., PHILIPPINE BRANCH
8741 Paseo de Roxas
Makati City, Philippines

(2) CITIFINANCIAL CORPORATION
16th Floor, Citibank Tower
8741 Paseo de Roxas
Makati City, Philippines

(3) CITICORP FINANCIAL SERVICES AND INSURANCE BROKERAGE PHILIPPINES, INC.
33rd Floor, Citibank Tower
8741 Paseo de Roxas
Makati City, Philippines

(4) CITICORP SECURITIES INTERNATIONAL (R.P.), INC.
10th Floor, Citibank Tower
8741 Paseo de Roxas
Makati City, Philippines

(5) CITICORP CAPITAL PHILIPPINES, INC.
10th Floor, Citibank Tower
8741 Paseo de Roxas
Makati City, Philippines

(6) CITIBANK SAVINGS INC.
6th Floor, Universal Reinsurance Condominium
106 Paseo de Roxas
Makati City, Philippines

(7) CRESCENT SERVICES PTE. LTD.
25th Floor, PBCOM Tower
6795 Ayala Avenue
Makati City, Philippines

(8) CITIBANK N.A., REGIONAL OPERATING HEADQUARTERS
11th Floor, Citibank Square
#1 Eastwood Avenue, Libis
Quezon City, Philippines

Effective from 2009-Sep-18

1/6天

Dear Sir:

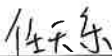
In the course of providing services to the Customer and the Phil LVs pursuant to the Agreement between the **Customer and Citigroup Services and Technology (China) Limited (based in China)** (the "Service Provider"), I understand that I may receive, discover or obtain access to customer, technical and business information belonging to the Customer, the Phil LVs, or any other party, in whatever form or medium. All such information is herein referred to as "Confidential Information".

I, the undersigned employee and/or agent of the Service Provider, hereby unconditionally and irrevocably undertake to observe the covenants and provisions on confidentiality and secrecy set out in the Agreement, including the non-disclosure of Confidential Information to any person or entity, except to such other employees of the Service Provider as may be necessary to perform services under the Agreement and strictly on a need to know basis. I hereby acknowledge and confirm that I have been fully informed and am aware of the full scope of the undertaking of confidentiality and secrecy required in the Agreement.

I further acknowledge and confirm that I am aware of and agree to observe the banking secrecy provisions contained in Republic Act No. 1405, Republic Act No. 6426, Republic Act No. 8791 of the Republic of the Philippines (the "Philippine Bank Secrecy Laws") and the additional laws and regulations set out in the attached summary. I agree and undertake that I shall not, by any act or omission, cause the Customer or the relevant Phil LV to violate any provision of the Philippine Bank Secrecy Laws, or otherwise be guilty of an offence under the Philippine Bank Secrecy Laws. I acknowledge that I shall be personally liable for any disclosure of Confidential Information resulting to a violation of the Philippine Bank Secrecy Laws, solidarily with such other parties as the Philippine authorities may determine.

By signing this Confidentiality and Secrecy Undertaking, I intend for Customer to rely upon my adherence to the obligation of confidentiality set forth above in permitting me to work on the project contemplated by the Agreement.

Signed by:


[Service Provider's Employee] 任天乐
[Name and Signature] 任天乐 任天乐、
[GEID No.] 1011389104
[Date] 2023年11月27日

Summary of Philippine Laws and Regulations

PHILIPPINE BANK SECRECY LAWS

1. Republic Act No. 1405 (the "Secrecy of Bank Deposits Law"), Section 2 of which provides that: "All deposits of whatever nature with banks or banking institutions in the Philippines including investments in bonds issued by the Government of the Philippines, its political subdivisions and its instrumentalities, are hereby considered as of an absolutely confidential nature and may not be examined, inquired or looked into by any person, government official, bureau or office, except upon written permission of the depositor, or in cases of impeachment, or upon order of a competent court in cases of bribery or dereliction of duty of public officials, or in cases where the money deposited or invested is the subject matter of the litigation." Violation of R.A. 1405 is punishable by imprisonment and/or fine at the discretion of the court
2. Republic Act No. 6426 (the "Foreign Currency Deposit Act"), Section 8 of which provides that: "All foreign currency deposits authorized under this Act, as amended by Presidential Decree No. 1035, as well as foreign currency deposits authorized under Presidential Decree No. 1034, are hereby declared as and considered of any absolutely confidential nature and, except upon the written permission of the depositor, in no instance shall such foreign currency deposits be examined, inquired or looked into by any person, government official, bureau or office whether judicial, administrative or legislative, or any other entity whether public or private: *Provided, however,* That said foreign currency deposits shall be exempt from attachment, garnishment or any other order, process of any court, legislative body, government agency or any administrative body whatsoever." Violation of R.A. 6426 is punishable by imprisonment and/or fine at the discretion of the court.
3. Republic Act No. 8791 (the "General Banking Law of 2000") Section 55.1 of which provides that: "No director, officer, employee or agent of any bank shall..... (b) Without order of a competent jurisdiction, disclose to any unauthorized person any information relative to the funds or properties in the custody of the bank belonging to private individuals, corporation, or any other entity: *Provided,* That with respect to bank deposits, the provisions of existing laws shall prevail." .". Violation of R.A. 8791 is punishable by imprisonment and/or fine at the discretion of the court as well as administrative sanctions.
4. Bangko Sentral ng Pilipinas Circular No. 398, series of 2003, as amended by Bangko Sentral ng Pilipinas Circular No. 484, series of 2004 imposes upon credit card issuers the obligation to keep strictly confidential the data on the cardholder or consumer except disclosure to third party service providers solely for the purpose of assisting or rendering assistance to the bank in the administration of its credit card business. Violation of BSP Circular 398, as amended is punishable by criminal and/or administrative sanctions.

OTHER RELEVANT PHILIPPINE LAWS AND REGULATIONS

1. Bangko Sentral ng Pilipinas ("BSP") Circular No. 268, series of 2000, as amended, which regulates the outsourcing of banking functions. In respect of information technology systems and other processes, outsourcing is generally allowed, subject to prior approval of the BSP's Monetary Board and compliance with prescribed minimum contractual stipulations as well as submission of specific documents. The BSP Circular prohibits outsourcing of certain functions affecting the ability of the bank to ensure the fit of technology services deployed to meet its strategic and business objectives and to comply with all pertinent banking laws and regulations. Consultants and/or service providers may be engaged to provide assistance/support to the bank personnel assigned to perform such services, subject to prior BSP approval, where applicable.
2. Republic Act No. 9160 as amended, otherwise known as the Anti-Money Laundering Law, which regulates, among others, the integrity and confidentiality of bank accounts. This law includes a prohibition against disclosing to any person the fact that a covered or suspicious banking transaction was reported to the Anti-Money Laundering Council.
3. Republic Act No. 8792, otherwise known as the Electronic Commerce Act of 2000, which defines, among others, the standards by which electronic documents will be recognized in the Philippines, the extent of liability of a service provider and the obligation of confidentiality in respect of any electronic key, electronic data message or electronic document, book, register, correspondence, information or other material pursuant to any powers conferred under this Act.
4. Under BSP Circular Letters dated 26 September 2001 and 3 October 2001, all banks (among others) were required to submit to the BSP their updated business continuity plans taking into account possible contingencies. Said business continuity plan must be duly approved by the board of directors of each institution and accompanied by a certification by the President or officer of equivalent rank of such institution to the effect that the updated business continuity plan, as approved by the Board of Directors, has been tested and is in place.

[All from BSP Circular No. 268, s. of 2000]

STAFF DECLARATION

Under Section 27 of the Banking Act, it is mandatory for the bank to report credit facilities granted to companies in which staff is a director, manager, agent or guarantor of the company.

We request you to provide the following information to facilitate reporting under Sections 27 and 29 of the Banking Act and under Directive 7 to Merchant Banks:

1. Are you a director, manager, agent or guarantor in/to any private or public company in Singapore?

☒ No
☐ Yes

If your answer is yes, please provide name(s) of the company(ies) and your title in the company

1a) Appointment in the company (Pls tick)

☐ Director
☐ Manager
☐ Agent
☐ Guarantor

1b) Name of Company (ies) : _____

2. Are there any loans, advances or credit facilities granted by Citibank NA, Citibank Singapore Ltd or Citibank Investment Bank Singapore Ltd to the company(ies) which you have provided in Q#1b?

☒ No
☐ Yes

2a) If your answer is yes, please provide details of the following:

Name of Company	Type of loans, advances or credit facilities	Amount granted	Amount outstanding	Lending Entity (eg. Citibank NA, Citibank Singapore Ltd or Citibank Investment Bank Singapore Ltd)

Signed by:

任天乐

(Staff Signature)

Printed Name: 任天乐

ID Card/Passport No: 110108199810282234

Date: 2023年11月27日



Date: 2023年11月27日

To: Citibank N.A.
Singapore Branch

Dear Sir

BANKING SECRECY AND CONFIDENTIALITY UNDERTAKING BETWEEN CITIBANK N.A. ASIA PACIFIC TECHNOLOGY AND STAFF OF Citigroup Services and Technology (China) Limited.

I am a staff of Citigroup Services and Technology (China) Limited. In conjunction with Citibank N.A Singapore Branch outsourcing arrangement Citigroup Services and Technology (China) Limited, I may become aware of information relating to your processes, technology, products and services, business affairs, finances, business plans or marketing methods and strategies, methods, systems, costs or other confidential, secret or proprietary information of your customers, clients and vendors.

I hereby agree to keep all and any such information (whether written or oral) that I shall have obtained, received or become aware of, secret and confidential and not at any time disclose them or permit them to be disclosed to any third party without your consent.

I also confirm that I am aware of and agree to observe the BANKING SECRECY PROVISIONS contained in Section 47 of the Singapore Banking Act (Cap. 19).

任天乐

Signed by

110108199810282234

ID No.

任天乐

Staff Name:

In the presence of:

刘海

Appendix I

BANKING SECRECY UNDER THE SINGAPORE BANKING ACT, CAP. 19 AND BANK'S DUTY OF CONFIDENTIALITY UNDER COMMON LAW

This notice is given to you pursuant to Section 47 read with Sixth Schedule, Part II, paragraph (3), of the Singapore Banking Act, Cap. 19 (the "Act"), and the notice regarding "Banking Secrecy – Conditions for outsourcing involving the disclosure of customer information to parties operating outside of Singapore" (the "Notice") issued by the Monetary Authority of Singapore ("MAS").

The Notice requires a bank to give written notice to a service provider to whom the bank has outsourced its operational functions involving the disclosure of customer information, and the outsourced function is to be performed outside Singapore, highlighting the bank's obligations of confidentiality under the Act and under the common law.

Banking Secrecy under the Banking Act

Under the Act, and in particular Sections 47(1), (2), (5), (6) and (7) which are set out below:

- (1) *Customer information shall not, in any way, be disclosed by a bank in Singapore or any of its officers to any other person except as expressly provided in this Act.*
- (2) *A bank in Singapore or any of its officers may, for such purpose as may be specified in the first column of the Sixth Schedule, disclose customer information to such persons or class of persons as may be specified in the second column of that Schedule, and in compliance with such conditions as may be specified in the third column of that Schedule.*
- (5) *Any person (including, where the person is a body corporate, an officer of the body corporate) who receives customer information referred to in Part II of the Sixth Schedule shall not, at any time, disclose the customer information or any part thereof to any other person, except as authorized under that Schedule or if required to do so by an order of court.*
- (6) *Any person who contravenes subsection (1) or (5) shall be guilty of an offence and shall be liable on conviction –*
 - (a) *In the case of an individual, to a fine not exceeding S\$125,000 or to imprisonment for a term not exceed 3 years or to both; or*
 - (b) *In any other case, to a fine not exceeding S\$250,000.*
- (7) *In this section and in the Sixth Schedule, unless the context otherwise requires –*
 - (a) *Where disclosure of customer information is authorized under the Sixth Schedule to be made to any person which is a body corporate, customer information may be disclosed to such officers of the body corporate as may be necessary for the purpose for which the disclosure is authorized under that Schedule; and*
 - (b) *The obligation of any officer or other person who receives customer information referred to in Part II of the Sixth Schedule shall continue after the termination or cessation of his appointment, employment, engagement or other capacity or office in which he had received customer information.*

The Act defines "customer information" to mean: -

- (a) *Any information relating to, or any particulars of, an account of a customer of the Bank, whether the account is in respect of a loan, investment or any other type of transaction, but does not include any information that is not referable to any named customer or group of customers; or*
- (b) *Any information relating to (i) any deposit of a customer of the Bank; (ii) any funds or assets of a customer (whether of the Bank or any financial institution) placed with the*

Bank for the purpose of management or investment by the Bank; or (iii) any safe deposit box maintained by, or any safe custody arrangements made by, a customer with the Bank, but does not include any information that is not referable to any named person or group of named persons ("deposit information").

Under the Sixth Schedule, Part II, paragraph (3) of the Act, where the operational functions of the bank have been outsourced, the bank may make disclosure of customer information to any person engaged by the bank to perform the outsourced functions, solely in connection with the performance of the outsourced functions. Where any outsourced function is to be performed outside Singapore, the disclosure is further subject to the conditions in the Notice or otherwise imposed by the MAS. Please note that under Section 47(5), neither you nor any of your officers who receive customer information in connection with the performance of the outsourced functions shall disclose the customer information or any part thereof to any other person, unless required to do so by an order of court.

Bank's Duty of Confidentiality under Common Law

Under common law, there is a duty on the part of a bank to keep information relating to the affairs of the customer confidential. This duty of confidentiality arises by virtue of the banker and customer relationship and is implied by law. Subject to certain general exceptions, the bank's duty to keep such information confidential continues even after the termination of the banker and customer relationship.



确 认 函

☐ 花旗银行（中国）有限公司_____分行（以下简称“花旗”）：

☒ 花旗金融信息服务（中国）有限公司_____分公司（以下简称“花旗”）：

本人确认如下：（第一点所有人必须勾填，第二点无工作经历者或应届毕业生勾填，第三、四点有工作经历者勾填）

☒ 一、本人任天乐（身份证号：110108199810282234）确认在2023年11月27日入职花旗时向花旗提交了毕业证书复印件，载明本人毕业时间为2020年6月3日。

☐ 二、本人毕业日期确为_____年____月，此前并未参加工作。

☒ 三、本人任天乐（身份证号：110108199810282234）确认在2023年11月27日入职花旗时向花旗提交了离职证明，载明本人在前用人单位的离职日期为2023年11月24日。

☒ 四、本人承诺并确认上述向花旗提交的离职证明/毕业证书系真实有效，本人在前用人单位的离职日期确为2023年11月24日。

本人确认花旗可信赖本人的上述声明办理本人的录用和用工安排。本人进一步承诺，若因上述事宜存在不实导致花旗遭受任何损害或损失，包括前用人单位的追责，本人对此承担所有法律责任，并赔偿花旗招致的所有损失（包括律师费）。

确认人（签名）：任天乐

日 期：2023年11月27日

员工登记表

编号:

姓名	任永东	性别	男	出生年月	1998年 10月 28日			
籍贯	湖南省湘阳县	学历	本科	户口所在地	<input type="checkbox"/> 上海(非农)	<input type="checkbox"/> 上海(农村)	<input checked="" type="checkbox"/> 非上海(非农)	<input type="checkbox"/> 非上海(农村)
身份证号码	110108199810282234			手机(重要)	18710251730			
现在住址	上海市浦东新区浦东大道 851弄小区9号 202室							
E-mail (重要)	515322780@qq.com							
户口所在地	省		市		(区) 县		街道(乡镇)	居委(村)
养老保险情况	在上海是否曾经缴纳过社保:			<input checked="" type="checkbox"/> 是	<input type="checkbox"/> 否			
公积金情况 (必填)	A <input type="checkbox"/> 新建 B <input type="checkbox"/> 原单位转出 _____ (个人账号) C <input checked="" type="checkbox"/> 封存中心 341419886205 (个人账号)			说明: 1、在上海从未缴纳过公积金请勾选中 A 2、在上海曾经缴纳过公积金, 帐号在原单位请勾选中 B 并填写个人公积金帐号。请通知原单位您现在单位的公司名称和公司公积金帐号, 尽快将您的帐号转入现在单位。(单位名称: 花旗金融信息服务(中国)有限公司 单位账号: 881672742205) 3、在上海曾经缴纳过公积金, 帐号在公积金管理中心请勾选中 C 并填写个人公积金帐号。				

备注: 以上信息如有变动, 请及时通知我公司客户服务人员。

签名:

填表日期:

