



UNIVERSITY OF  
TORONTO

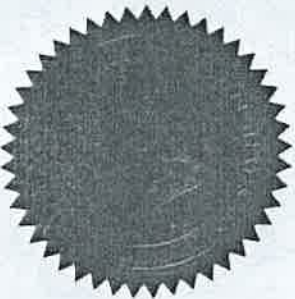
This is to certify that

*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



*Walter Martin*

President

*R.D. Diamond*

Secretary of the Governing Council

*Walter Kell*

Deputy President and Principal,  
University of Toronto Mississauga

*David D. Davies*

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





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。



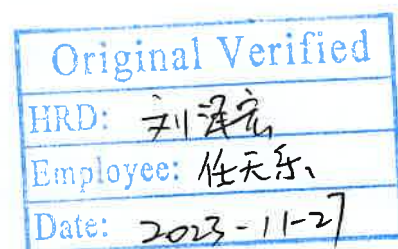
注:

- 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”。

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 <del>1011389104</del>	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 私人电子邮箱地址	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><b>I fully understand each terms and conditions of the Plan, including, but not limited to:</b></p> <ul style="list-style-type: none"><li>• The right to participate or not participate in Citi Annuity as specified in the plan;</li><li>• 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;</li><li>• 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;</li><li>• 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;</li><li>• I shall have access to information concerning my person account under Citi Annuity;</li><li>• I can designate any beneficiary; and if I failed to do so, the statutory beneficiary will be deemed as the beneficiary.</li></ul> <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>					

- 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 任天乐  
申请人签名：

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.



## 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

20200518

何天乐



\*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](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](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。

**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。



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.

（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

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(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.

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.

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



**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**  
16<sup>th</sup> Floor, Citibank Tower  
8741 Paseo de Roxas  
Makati City, Philippines

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

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

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

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

**(7) CRESCENT SERVICES PTE. LTD.**  
25<sup>th</sup> Floor, PBCom Tower  
6795 Ayala Avenue  
Makati City, Philippines

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

Effective from 2009-Sep-18

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## 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.

## 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:

刘海泉



*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	湖南省湘阴县	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 651 弄小区 9 号 202 室					
E-mail (重要)	515322180@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 3411419886205 (个人账号)					说明: 1、在上海从未缴纳过公积金, 帐号在原单位请勾选中 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: