

Key Points for Inclusive Finance Services of Industrial Bank Co., Ltd.

I. Introduction

To promote the development of inclusive finance, uphold the political and people-centered nature of financial work, and comprehensively enhance the coverage, accessibility, and convenience of financial services, Industrial Bank Co., Ltd. (hereinafter referred to as “Industrial Bank” or the “Bank”) adheres to its customer-centric service philosophy. Guided by its corporate mission of “Sincere Service, Collective Prosperity” and its core values of “Rationality, Innovation, People-centric, and Sharing,” Industrial Bank is committed to providing financial services with a human touch to a broader range of social groups, enabling the benefits of financial development to reach society, contributing to improved public well-being, and injecting financial impetus into sustainable economic and social development.

II. Key Service Points

(I) Developing quality products to benefit the public

Industrial Bank remains deeply engaged in inclusive finance. Based on the genuine business and living needs of its customer groups, and supported by market research and customer feedback mechanisms, it continuously upgrades the matrix of inclusive financial products and service system to provide convenient, beneficial, and highly adaptable offerings. Focusing on key groups with limited access to financial services, the Bank accurately matches the service needs of different customer groups, optimizes service delivery models and channels, and provides more targeted and convenient financial support to inclusive-finance customers.

(II) Expanding service channels for convenient access

Industrial Bank has established a convenient and efficient financial service system that is adaptable to diverse scenarios for key inclusive-finance groups, and continuously improves the accessibility and elderly-friendly design of its online services. It improves the on-site service model for financial service commissioners and promotes joint Party-building initiatives between primary-level Party organizations and the organizations hosting such on-site services, thereby bridging the “last mile” of financial services to the real economy. At the same time, the Bank strengthens the coverage of financial services in remote areas and continuously broadens access to basic financial services.

(III) Promoting financial education to benefit the public

Industrial Bank remains committed to serving the people through finance and actively fulfills its social responsibilities. It continuously enriches the forms and content of financial education, regularly carries out diversified financial education activities, and builds an open and shared network of financial education channels so that financial knowledge is readily accessible. The Bank continuously extends the reach of offline financial services and engages financial consumers with richer and more practical content, thereby safeguarding financial security for people’s livelihoods.

(IV) Upholding the bottom line of risk control and strengthening risk management

Industrial Bank continuously improves and strictly implements prudent and standardized credit assessment procedures, and strengthens end-to-end risk management through professional mechanisms, digital tools, and tiered controls. It proactively prevents various credit risks in the field of inclusive finance and identifies and prevents the risk of over-indebtedness among key inclusive-finance groups. For customers temporarily experiencing repayment difficulties, the Bank provides flexible services and relief support, establishes a customer-oriented communication and consultation mechanism,

and works with customers to seek solutions.

(V) Keeping communication channels open and listening to public feedback

Industrial Bank provides inclusive-finance customers with diverse and convenient communication channels and complaint-handling mechanisms, and continuously keeps channels for public feedback open. It carefully listens to customer needs and uses customer feedback as a means to improve its financial consumer protection framework, transforming traditional “problem handling” into “opportunities for service improvement” and iteratively optimizing the service experience. At the same time, the Bank maintains transparency in information disclosure and fully and clearly discloses service terms and all fee standards in plain and understandable language, thereby safeguarding customers’ right to know.

(VI) Respecting customers and strengthening foundational capabilities

Industrial Bank provides specialized training to all employees, comprehensively strengthens their professional capabilities to perform their duties, and builds a high-quality financial services team. Adhering to its customer-centric service philosophy, the Bank prohibits any practice that forces or indirectly forces consumers to accept products or services, and fully respects consumers’ right to know and right to independent choice.

(VII) Working with multiple parties to build the ecosystem together

Industrial Bank embraces a development philosophy of inclusiveness, joint development, openness, and collaboration. It continuously strengthens communication and coordination with multiple stakeholders, including government departments, regulatory authorities, peer institutions, and social organizations, and works with all sectors to broaden the reach of inclusive financial services and extend the coverage of financial services. It pools efforts to build a sound and sustainable inclusive finance ecosystem with broad coverage.

(VIII) Providing high-level leadership to ensure effective implementation

Industrial Bank’s business plans, policies, and objectives for inclusive finance are promoted and supervised by the Board of Directors and its specialized committees. At the head-office level, a Leading Group for Inclusive Finance has been established under a principal person-in-charge responsibility system, with the President of the Bank serving as the head of the group. The group is responsible for the overall deployment and coordinated leadership of inclusive finance business, deliberating on relevant major matters, coordinating relevant work and matters requiring resolution, and overseeing and reviewing the implementation of inclusive finance initiatives, so as to ensure that the above commitments are effectively planned, implemented, and evaluated throughout the Bank.

III. Review and Updates

The *Key Points for Inclusive Finance Services of Industrial Bank Co., Ltd.* was formulated, interpreted, and revised by Industrial Bank (the “Key Points”). The Bank will review and update the Key Points as appropriate in light of national policies, regulatory requirements, industry development, and internal management needs.