

Key Points of the Marketing Conduct Management Standards of Industrial Bank Co., Ltd.

I. Purpose of Formulation

These Standards aim to further strengthen the marketing conduct management of Industrial Bank Co., Ltd. (hereinafter referred to as “Industrial Bank” or “the Bank”), protect the legitimate rights and interests of financial consumers, and promote the healthy and orderly development of business.

II. Scope of Application

These Standards apply to all branches and all departments of the Head Office of Industrial Bank. Each subsidiary shall refer to these Standards and establish a sound marketing conduct management system for its own institution based on regulatory requirements and actual management situation of the Bank.

III. Management Institutions

Departments or institutions at all levels of the Head Office and branches that organize and implement specific marketing activities are the primary institutions responsible for marketing conduct management (hereinafter referred to as “Each Marketing Institution”). Following the principle of “whoever markets shall manage, and whoever manages shall be responsible,” they are responsible for the full-process control of specific marketing activities throughout the organization and implementation process. Each business department of the Head Office is the competent department for marketing and promotional activities within the product or service fields under its centralized management, and is responsible for standardizing the marketing and promotional activities in those fields.

IV. Conduct Standards

For the purpose of these Standards, “marketing conduct” refers to the acts of commercial promotion, publicity, and recommendation of financial products or financial services carried out by Industrial Bank and its partner institutions. The marketing conduct of Industrial Bank shall follow the basic principles of “finance for the people, value-oriented,” “compliance with laws and regulations, controllable risks,” and “honesty, trustworthiness, and fair competition.”

1. Standards for promotional activities. When carrying out marketing promotion, each Marketing Institution of Industrial Bank shall ensure that the content of the marketing promotion is truthful, objective, and accurate, and shall not use improper methods for marketing promotion; in the process of product recommendation, it shall not violate laws, regulations, regulatory provisions, and relevant management requirements of the Bank; where online marketing is carried out through self-operated or third-party platforms and other online channels, it shall comply with relevant national regulations on online marketing management as well as the relevant management policies and regulations of the Bank's various online channels and platforms.

2. Standards for sales activities. In the sales process, each marketing institution of Industrial Bank shall strictly abide by the relevant management requirements in laws, regulations, regulatory provisions, and the Bank's relevant normative documents concerning suitability management, traceability management, and the reasonable provision of value-added services.

3. Standards for cooperation activities. Industrial Bank implements a list-based management system for marketing partners and establishes a unified entry and exit mechanism for marketing partners based on the principle of "whoever grants access shall manage, and whoever is in charge shall be responsible"; when Industrial Bank cooperates with third-party institutions to carry out marketing activities, it shall clearly define the responsibilities and obligations of both parties in accordance with relevant laws, regulations, and national financial management provisions, and standardize the full-process control of the partner institution's marketing.

V. Review and Monitoring

Industrial Bank has established a consumer protection review mechanism for marketing activities to protect the legitimate rights and interests of financial consumers during marketing activities.

Following the principles of "reviewing all that should be reviewed" and "pre-emptive review," each Marketing Institution of Industrial Bank shall conduct evaluation and review prior to official release, execution, or implementation of materials that may affect consumers. These materials include policies, systems, business rules, fee pricing, agreement terms, promotional texts, and sales scripts used during the stages of design and development, pricing management, agreement formulation, marketing promotion, and sales for products and services provided to consumers.

Each Marketing Institution of Industrial Bank is responsible for monitoring the marketing promotional activities it organizes and implements. It shall adhere to the principle of “customer-centricity,” respond immediately to and properly handle customer complaints triggered by marketing activities, continuously track market feedback on marketing activities, and timely correct improper marketing conduct that causes concentrated complaints.

VI. Employee Conduct Control and Training

Industrial Bank has established a normalized employee control and training mechanism. Marketing personnel are required to fully understand the attributes, characteristics, risk levels, sales policies, regulations, and relevant business knowledge of the marketed products, and to possess professional skills matching the marketed products. The Bank shall strengthen the qualification management of marketing positions and enhance the development of the marketing personnel team in dimensions such as professional qualifications, professional registration, pre-job training, and qualification disclosure. For business positions where financial consumer complaints are frequent and risks are high, the frequency or duration of training shall be appropriately increased.