



兴业银行股份有限公司
INDUSTRIAL BANK CO.,LTD.

公平广告营销政策

Fair Advertising &

Marketing Policy

我行广告活动遵循以下基本原则：

IB' s advertising activities follow the following basic principles:

一、**守法自律原则**。我行从事广告活动，遵守中华人民共和国相关法律法规及行业组织自律规则，不损害国家利益和社会公共利益，不违背社会公德和职业道德，不妨碍环境、自然资源和文化遗产保护，不侵害第三方合法权益。

I. The principle of law compliance and self-discipline. IB engages in advertising activities, abides by the relevant laws and regulations of the People' s Republic of China and the self-discipline rules of industrial organizations. It will not harm the national interests and public interests of the society, violate any social morality and professional ethics, nor hinder the protection of the environment, natural resources and cultural heritage or infringe upon the legitimate rights and interests of third parties.

二、**崇德向善原则**。我行秉持金融向善的价值取向开展广告宣传，坚持人民至上，寓义于利，积极履行社会责任，遵循社会公序良俗，提升品牌美誉度。

II. The principle of respecting morality and being good. Adhering to the value orientation of finance for good, IB has been carrying out advertising activities, upholding the supremacy of people' s interests, combining justice with profit, who actively fulfills its social responsibilities, follows social public order and good customs, and enhances brand reputation.

三、**诚实守信原则**。我行秉持诚信经营的基本准则，切实履行保障消费者权益的义务，自觉加强广告发布管理，承诺广告宣传活动涉及的信息表述真实、准确，不含有虚假或误导性内容。

III. The principle of honesty and trustworthiness. IB adheres to the basic principles of honest management, earnestly fulfills its obligations to protect consumers' rights and interests, consciously strengthens the management of advertising release, and promises the truthfulness and accuracy of the information involved in advertising

activities, which does not contain any false or misleading content.

四、公平适配原则。我行维护公平竞争市场秩序，不利用广告活动进行不正当商业竞争。不发布含有民族、种族、宗教、性别歧视的内容，不损害未成年人身心健康。所发布的广告内容和渠道维护消费者知情权、选择权和公平交易权等合法权益。

IV. The principle of fair adaptation. IB maintains a fair competition market order and does not use advertising activities to conduct unfair commercial competition. It will not publish any content that contains ethnic, racial, religious and gender discrimination or that may harm the physical and mental health of minors. The published advertising content and channels will safeguard the legitimate rights and interests of consumers such as the right to know, the right to choose and the right to fair trade.

我行营销活动遵循以下基本原则：

IB complies with the following basic principles in its advertising activities:

一、诚信签约原则。我行提供金融产品及服务均以合法诚信、公平合理、平等互惠为基础，并充分遵从金融消费者选择与个人意愿。

I. The principle of signing contracts in good faith. The financial products and services provided by IB are based on legality, integrity, fairness, reasonableness, equality and reciprocity, and have fully complied with the choices of financial consumers and personal wishes.

二、信息保护原则。收集金融消费者信息遵循知情、最小、必要原则，并依据法律法规及双方约定的用途使用金融消费者信息，切实守护金融消费者信息安全。

II. The principle of information protection. In the collection of financial consumer information, IB follows the principles of being well-informed, minimum and necessary, and uses such financial consumer information according to laws and regulations and for the purposes

agreed by both parties, so as to effectively protect the information security of financial consumers.

三、充分告知原则。我行提供金融产品及服务秉持公开透明、充分告知原则。提供金融产品及服务前杜绝不实、诱导性宣传，复杂性、高风险产品销售秉持严格审查、风险充分告知原则，提供金融产品及服务后进行充分信息披露。

III. The principle of full notification. IB adheres to the principles of openness, transparency and full disclosure in providing financial products and services. It eliminates any false and inductive publicity information before providing customers financial products and services. IB sticks to the principles of strict examination and full risk disclosure in its sales of complex and high-risk products, and conducts full information disclosure after providing customers financial products and services.

四、申诉保障原则。我行设置客户服务中心，制定系统化作业程序与制度，提供全天候咨询处理服务，并义务提供金融知识普及与金融消费者教育，保障消费者权益。

IV. The principle of guaranteeing customers' rights to complaint and appeal. IB has set up a customer service center, formulated its systematic operating procedures and systems, provided all-weather consultation and processing services, and provided financial knowledge popularization and financial consumer education voluntarily to protect consumers' rights and interests.

五、从业人员专业性原则。我行重视从业人员专业培训，确保各类业务人员上岗前取得必要的资质条件，为金融消费者提供专业服务。

V. The principle of employees' professionalization. IB attaches great importance to the professional training of employees, ensures that all kinds of business personnel obtain the required qualifications before taking up their posts, and providing professional services for financial consumers.

我行各级机构均执行以上政策，并通过相应教育培训向员工普及以上内容，提升全体员工对我行公平广告营销政策的认知与遵循。

All levels of IB institutions implement the above policies, and popularize the above contents to the employees through corresponding education and training events, so as to enhance all employees' awareness and compliance with IB' s fair advertising marketing policy.