

Rules on Prohibited Conducts of Practitioners of China CITIC Bank

(Abstract)

Ten Prohibitions for AML Work

I. It is prohibited to directly or indirectly participate in, as well as assist unlawful individuals, in exploiting our financial services for engaging in money laundering and other illegal criminal activities, including telecommunications fraud, the buying and selling of accounts, etc.

II. It is prohibited to use one's position to express, imply or assist customers in concealing any information related to anti-money laundering (AML), and evade AML obligations.

III. It is prohibited to provide services, conduct transactions, or open anonymous or fictitious accounts for unidentified customers.

IV. It is prohibited to fail to keep customer identity information and transaction records in a proper manner in accordance with regulatory requirements.

V. It is prohibited to illegally collect, store, transmit, access, tamper with, sell, provide, or

disclose any AML-related information of customers, accounts, transactions, etc.

VI. It is prohibited to borrow, mix or abuse AML system permissions, and privately store, illegally access, download or transmit AML system information. It is strictly prohibited to open, cancel or change the users in AML system without authorization.

VII. It is prohibited to illegally provide or disclose any information related to AML management to any entity or individual, and assist unlawful individuals in evading regulatory requirements and AML monitoring.

VIII. It is prohibited to fail to cooperate with or obstruct AML administrative investigations, inspections, internal and external AML audits, etc.

IX. It is prohibited to handle relevant business beyond the authorized AML authority.

X. It is prohibited to engage in any other conducts that violates AML laws and regulations.