

China Construction Bank Corporation

Personal Information Protection Policy Overview

China Construction Bank Corporation and its subsidiaries (“We”) attach great importance to the management of personal information security and privacy protection, and are committed to maintaining the trust and recognition of our clients. We carry out personal client information handling activities in strict accordance with the requirements of the *Data Security Law of the People's Republic of China*, the *Personal Information Protection Law of the People's Republic of China* and other laws and regulations, and follow the principles of legality, propriety, necessity and integrity. We devoted to taking appropriate security protection measures to protect the security of clients' personal information in accordance with the law.

I. Application Scope

We have established a personal information protection system which is applicable to the entire bank and its subsidiaries, covering the business and operation process of all business lines, including various channel categories such as counter, self-service equipment, website, APP, official accounts (including service accounts, subscriptions, mini programs, etc.) and H5, to guide all employees to comply with the requirements and implement protection measures for personal information security.

II. Basic Principle

We adhere to the following principles in protecting the security of clients' information: rights commensurate with obligations, clear purpose, informed consent, necessity, safety assurance, openness and transparency, integrity and information quality. In a clear, understandable and reasonable manner. We clarify the purpose, manner, scope, retention period and other rules for handling personal client information to the subject of personal client information, obtaining the clients' independent authorized consent in accordance with the law.

III. Collection and Use of Personal Information

i. Definition of personal information

Personal information refers to any information recorded by electronic or other means that is related to an identified or unidentified natural person, mainly including ID number, personal biometric information, financial account, E-CNY wallet information, communication record

and content, property information, credit record information, whereabouts, health and physiological information, transaction information, specific identity, and personal information of juveniles under the age of 14.

ii. Purpose of collection and use

We follow the data collection principles of "direct relevance, minimum impact, minimum scope and independent choice" and clearly inform the clients of the full life-cycle processing measures for the collection, storage, use, processing, transmission, disclosure and deletion of personal information, as well as the ways and procedures for clients to exercise their rights, in the publicly disclosed privacy policy, authorization agreement and other texts. We will also inform clients of the ways and procedures to exercise their rights. In order to provide quality products or services to clients in compliance with the law, the purposes for which personal information is collected and used may specifically include:

- Protect accounts and E-CNY wallets safety, identify and verify clients' identity, etc.
- Assess performance capability and status for business access and risk prevention and control.
- Provide products (or services) for clients.
- Protect capital safety.
- Improve client relationship and service experience.
- Fulfill legal obligations (e.g., anti-money laundering obligation)
- Other uses prescribed by laws, administrative laws and regulations, or permitted by clients.

iii. Collection approach

Approaches of personal information collection include: information provided by clients on their own initiative when providing financial services; information related to services formed in the process of providing financial services for clients; credit information and behavioral information of clients collected from credit reporting agencies, credit management companies, credit standing evaluation agencies or similar institutions permitted by regulatory authorities; information related to services collected from government agencies, judicial

authorities and public institutions; authorized by client, necessary information related to the services provided by us from natural persons, legal persons and other organizations that legally keep the information of the clients; other approaches prescribed by laws, administrative laws and regulations, or permitted by clients.

iv. Collection scope

In order to provide clients with products or services and ensure security, during the process of using products services, we will collect the information voluntarily entered by clients or generated from clients' use of the products or services.

v. Personal information usage

Providing our products or services authorized by clients, as well as business function maintenance and improvement; collecting and using information authorized by clients on an ongoing basis during the provision of financial services; aggregation, statistical analysis and processing of service usage (excluding identification information) to enhance the product or service experience and prevent risk; sending the client service status notifications and commercial information about the relevant products or services; other uses permitted by law and administrative regulations authorized by clients.

When we cease to provide products or services to clients, we will immediately cease our activities of collecting information and applying data analysis to clients. If relevant national and industry authorities have additional regulations, we will implement in accordance with the relevant regulations.

IV. Cookies and Similar Technologies

To ensure the normal operation of the website, we will store small data files called cookies on client's computer or mobile device. Cookies usually contain identifiers, site names, and some numbers and characters. We will not use cookies for any purposes other than those stated in this Policy. Clients can manage or delete cookies according to your preference.

V. Personal Information Storage and Protection

i. Storage

We will only retain client personal information within the time limit which is necessary for the purposes stated in this policy and within the time limit prescribed by laws, regulation and

supervision, and will delete any information that is beyond using scope or the necessary retention period, or stop any processing except storage and taking necessary security measures. We obtain individual or written consent from clients as required by law before collecting personal privacy data through third parties (except where required by law).

We will store personal biometric authentication information separately from personal identity information. The original information on the collection terminal will be deleted after the use of facial verification, vocal print and other means for identification and authentication, and only the personal biometric authentication information will be stored on our servers.

ii. Protection

We have taken security measures in line with industry standards to protect the personal information and prevent any unauthorized access, external sharing, disclosure, use, modification, damage or loss of data. For instance, we will use encryption technology to ensure data security, apply reliable protection mechanism to protect data from malicious attack, deploy an access control mechanism to ensure authorized access to personal information, and provide training courses on security and privacy protection to enhance employees' awareness of the importance of personal information protection.

If all or part of the business provided by us is discontinued, clients will be informed of the affected products or services in the form of public announcement or others. Meanwhile, relevant products or services will cease to collect your personal information to protect your personal information security. If all or part of the e-banking business is interrupted due to technical failure, cyberattack, natural disasters and accidents, human factors, etc., we will take emergency response and recovery measures to resume service as soon as possible. If any personal information security incident occurs, we will inform clients of the incident in a timely manner by sending email, letter or telephone or pushing notice, or make an announcement in a reasonable and effective way pursuant to laws and regulations. In addition, we will report to regulators on the handling of personal information security incidents in accordance with regulatory requirements.

VI. Providing Clients Rights to Control Personal Information

We strictly comply with laws, regulations and supervisory provisions to fully protect the right

of clients to obtain control over their personal information, and the scope and provisions for exercising their rights include:

i. To access, rectify and update personal information

Clients can access, rectify and update personal information through our international website, online banking, mobile banking, and telephone banking, except as otherwise provided by laws and regulations.

ii. To delete personal information

Clients may request us to delete personal information if:

- The processing of personal information violates any laws or regulations.
- We collect and use personal information without clients' consent or clients have withdrawn consent.
- The processing of personal information goes against the agreement have made with clients.
- Clients no longer use products or services of us, or close accounts.
- We no longer provide clients with any products or services, or client information storage period has expired.
- The purposes for which we process personal information have been fulfilled, cannot be fulfilled or clients' personal information is no longer necessary to fulfill such purposes.
- Other circumstances as stipulated by laws and administrative regulations.

If we decide to accept client's request for deletion, we will also inform the entities that have obtained personal information from us to delete it in time, unless otherwise provided by laws and regulations, or such entities have obtained client's separate authorization.

After clients delete information from our services, we may not immediately delete relevant information in the backup system. However, we will delete the information upon backup update.

If the storage period stipulated by laws or administrative regulations has not expired, or if the deletion of client's information is technically difficult to achieve, we will stop processing client's information except storing information or taking necessary security protection

measures.

iii. To change the scope of authorization and consent

Clients have the right to withdraw their consent to the processing of personal information based on their authorization, and we provide convenient ways for clients to withdraw their consent. For personal information collected and used to enhance product or service experience (e.g., location, mobile phone contacts, etc.), clients can provide or withdraw their authorization consent at any time by enabling or disabling location service permissions, contact reading permissions, calling permissions, etc. in the mobile phone system settings, depending on the brand and model of mobile phones.

iv. To cancel the account by personal information entity

If clients are registered users of our products or services, clients can visit a branch to cancel through our counter, E-Mobile terminal or self-service equipment, or you can choose to self-cancel through the corresponding channels such as mobile banking, online banking, SMS financial services and the internet websites.

v. To obtain the duplicate of personal information by personal information entities

Clients have the right to obtain duplicates of their personal information when accessing.

vi. To constrain automatic decision-making of the information system

For some service functions, we may make decisions only based on automatic decision-making mechanisms. If such decisions significantly affect clients' legitimate rights and interests, clients may request an explanation from us, and we will also provide appropriate remedies.

vii. To answer above requests

For security reasons, clients may need to provide a written request or prove identities in other ways. We may ask clients to verify identities before processing requests. We will check and process requests within 15 days after receiving clients' feedback and verifying identities. Please understand that we may decline requests which are repeated for no reason, require too much of technical intervention, put others' legitimate rights and interests at risk or are very unrealistic.

Notwithstanding the foregoing provision, according to laws and regulations, we may not

respond to requests under any of the following circumstances:

- Request is related to national security and national defense security.
- Request is related to public safety, public health and major public interests.
- Request is related to criminal investigation, prosecution, trial or enforcement of court order.
- There is adequate evidence to prove client's subjective malice or abuse of rights.
- Response to request will seriously impair legitimate rights and interests of client's or of other individuals or organizations.
- Our trade secrets are involved.

VII. How to Contact

If clients have any queries, opinions or suggestions on this policy, please call our customer service hotline 95533, log in to our official website (WWW.CCB.COM), follow the WeChat official account of "China Construction Bank" or visit our outlets. After receiving client's query, we will handle it timely and properly. Usually, replies will be given within 15 working days.

Full name of us: China Construction Bank Corporation.

Registered address: No. 25, Financial Street, Xicheng District, Beijing, China, 100033.

The policy overview is written in simplified Chinese with English version. If there is any difference between the two versions, the simplified Chinese version shall prevail.