

China Minsheng Bank’s Privacy Policy for Mobile Banking and Online Banking

China Minsheng Bank has formulated the *Privacy Policy for Mobile Banking and Online Banking of China Minsheng Bank* (the “Policy”) in strict compliance with the requirements of the laws and regulations, including the *Cybersecurity Law*, the *Personal Information Protection Law of the People's Republic of China*, the *Information Security Technology - Personal Information Security Specification (GB/T 35273)*, the *Notice on Carrying Out Special Rectifications on APP Infringement on Users’ Rights and Interests (Gong Xin Bu Xin Guan Han [2019] No. 337)*, the *Methods for Identifying Illegal Collection and Use of Personal Information (Guo Xin Ban Mi Zi [2019] No. 191)*. The Policy clarifies the rules for collecting and using customers' personal information through services and products, in an aim to protect rights and interests of individual customers.

I. Background

China Minsheng Bank attaches great importance to the security protection of users’ personal information, strictly abides by relevant national laws and regulations, and continuously improves contents of the Policy, so as to support the healthy development of relevant businesses and safeguard the security of customers’ information.

II. Main Contents

The Policy clarifies the legal basis for handling customers' personal information, methods for information processing and measures for protecting customers' personal information, and respectively describes the types, uses, storage and sharing methods of customers’ personal information collected in accordance with different products and services provided for individual customers. The attached *Guidelines for Cookies of China Minsheng Bank* and the *Rules for Protecting Personal Information of Minors Under the Age of Fourteen of China Minsheng Bank* describe how to lawfully use tracking technology, provide customers with ways to control tracking technology and methods for protecting minors' personal information.

III. Implementation

China Minsheng Bank has publicized the Policy in mobile banking and online banking platforms in accordance with relevant national regulations and policies. The contents of

the Policy are available at the following link:
https://m1.cmbc.com.cn/CMBC_MBServer/new/app/mobile-bank-h5/common-agreement/home?agreeId=1350&title=%E9%9A%90%E7%A7%81%E6%94%BF%E7%AD%96