

China Minsheng Bank's Privacy Policy for Portal Website

China Minsheng Bank adheres to the principle of respecting and protecting the legitimate rights and interests of customers and has formulated the privacy policy for the portal website (www.cmbc.com.cn, hereinafter referred to as "the Website").

I. Main Contents

The *Privacy Policy for Portal Website of China Minsheng Bank* (the "Policy") clarifies the scope of information collected by the Website. It will not collect nor identify users' identity information. The non-identity user information collected will be stored in secured servers of the Bank and used for network security analysis only. Such information will not be disclosed to nor interact with any third parties and will be automatically deleted from the secured servers of the Bank on a regular basis. In the meantime, the Policy details the privacy policies for the following circumstances: (1) redirection from the Website to other websites; (2) redirection from third-party websites to the Website; and (3) redirection from the Website to other websites of the Bank and websites of related parties of the Bank.

II. Implementation

China Minsheng Bank strictly implements laws and regulations, and the relevant provisions and requirements of the Policy, and reserves the right to modify the Policy according to the actual operation of the Website. The Policy has been publicly disclosed to all customers and is available at the following link: <http://www.cmbc.com.cn/sy/ysqzc/index.htm>. Customers with any questions, complaints, comments or suggestions in relation to the contents of the Policy can contact the Bank for consultation and feedback through its 24-hour customer service hotline 95568, mobile banking App or business outlets. China Minsheng Bank has established a sound customer complaint management mechanism to respond to customer feedback or complaints in a timely and proper manner.