

Management Agreement of Bank Settlement Account for Individual of Bank of Jilin

(First Edition, 2025)

To protect the legitimate rights and interests of the depositor opening a bank settlement account for individual (hereinafter referred to as "you"), please carefully read the entire content of this Agreement (*especially the bolded and italicized clauses*) before accepting it. *This Agreement shall take effect from the date of your signature and confirmation.* If you do not agree with any content of this Agreement or cannot accurately understand any clause, please do not proceed with subsequent operations. The full text of this Agreement can be viewed on Bank of Jilin's official website at www.jlbank.com.cn. If you have any questions about this Agreement and its clauses, please consult or file a complaint through Bank of Jilin's website or by calling the service hotline (400-88-96666) and selecting manual service before signing this Agreement.

Chapter 1 Basic Clauses

Article 1 To ensure the legal and standardized use of bank settlement accounts for individual (hereinafter referred to as "accounts"), Bank of Jilin and you shall jointly comply with laws, regulations, regulatory requirements, and Bank of Jilin's relevant business rules, including but not limited to the Civil Code of the People's Republic of China, Anti-Telecom and Network Fraud Law of the People's Republic of China, Measures for the Administration of RMB Bank Settlement Accounts, and Measures for the Joint Punishment of Telecom and Network Fraud and Related Crimes.

Article 2 You authorize and agree that Bank of Jilin may collect and retain your information in the form of electronic, paper, or image data, including but not limited to your name, ID type, ID number, ID issuance date, ID expiration date, ID issuing authority, gender, date of birth, nationality, occupation, mobile phone number, detailed address, identity documents, and tax resident status, in accordance with the requirements for customer due diligence and business processing.

Article 3 You authorize and agree that Bank of Jilin may collect, transmit, process, store, inquire about, and use your information (including but not limited to identity information, account information, transaction information, and other information provided by you during the establishment of the business relationship) for business processing, contract performance, and risk management purposes.

Article 4 Bank of Jilin undertakes to strictly abide by laws, regulations, regulatory requirements, Bank of Jilin's relevant business rules, and the agreements between both parties. It shall collect, transmit,

process, store, inquire about, and use your information in accordance with the principles of legality, propriety, and necessity, within the scope of your authorization and the term of this Agreement. It shall not disclose, alter, or damage your information, sell or illegally provide your information to others, or collect, inquire about, or use your information unrelated to the services provided or business handled.

Article 5 You shall bear full responsibility for any consequences arising from your violation of laws, regulations, regulatory requirements, Bank of Jilin's relevant business rules, the agreements between both parties, or the use of the account.

Article 6 Non-counter transaction limits refer to the limits for payment transactions conducted through non-counter channels, including but not limited to online banking, mobile banking, self-service devices, and third-party payment platforms.

Chapter 2 Account Opening

Article 7 The term "account" in this agreement refers to a CNY current deposit account (excluding credit cards) opened in the name of a natural person using a valid personal identification document for the handling of fund receipt, payment, and settlement. In accordance with the relevant classification management regulations for personal bank settlement accounts issued by the People's Bank of China, personal bank settlement accounts are classified into three categories: Type I bank accounts, Type II bank accounts, and Type III bank accounts (hereinafter referred to as Type I, Type II, and Type III accounts, respectively). **You may open only one Type I account with Bank of Jilin. In principle, the number of Type II and Type III accounts shall not exceed five each.** As a general rule, the number of debit cards opened shall not exceed four (excluding financial social security cards and cancelled debit cards).

Article 8 You voluntarily open an account at Bank of Jilin and agree to cooperate with Bank of Jilin in customer due diligence by providing compliant supporting documents and materials. **You shall ensure the authenticity, accuracy, and legality of the information provided. You shall bear full responsibility for any losses caused to Bank of Jilin or third parties due to violations of the above agreements.** Bank of Jilin shall conduct a formal review of the supporting documents and materials provided by you, and provide bank account functions matching your identity, occupation, age, etc., assign customer and account risk levels, and agree on non-counter transaction limits and transaction counts for the account. **Bank of Jilin shall not be obligated to conduct a substantive review of any documents submitted by you. The formal review conducted by Bank of Jilin does not imply confirmation of the authenticity or legality of the documents or materials. You shall not claim any rights on the grounds that Bank of Jilin failed to conduct a substantive review.** If there is any change in the materials or supporting documents provided by you, you shall notify Bank of Jilin within 1 day after the change and submit relevant supporting documents to complete the change procedures. **You shall bear full responsibility for any losses caused by your failure to timely complete the change procedures.**

Article 9 When opening a Type II or Type III account through electronic channels, you shall provide information about your Type I account or credit card account opened in your name at Bank of Jilin or another bank as one of the means to verify your identity information and confirm that you are the owner of the bound account.

Article 10 Bank of Jilin has the right to refuse to open an account for you under any of the following circumstances:

- (1) The information, supporting documents, or materials provided by you are untrue, incomplete, invalid, or do not comply with laws, regulations, regulatory requirements, or Bank of Jilin's relevant business rules;
- (2) Bank of Jilin has doubts about your identity information, but you refuse to present auxiliary documents as required;
- (3) You organize others to open accounts simultaneously or in batches;
- (4) There is reason to suspect that you are opening an account for illegal or criminal activities;
- (5) Other circumstances specified by laws, regulations, rules, or normative documents.

Chapter 3 Account Use and Risk Management

Article 11 Under any of the following circumstances, Bank of Jilin is entitled to impose control measures on your account simultaneously or separately, including but not limited to reducing non-counter transaction limits, suspending non-counter services, stopping payments, imposing a no-debits/no-credits status, and restricting the opening of new accounts:

- (1) No transaction records within 6 months from the date of account opening (transaction records refer to fund transactions actively initiated by you; account inquiries, bank interest calculations, deductions of account annual fees and small account management fees, and system batch deductions are not considered transaction records, the same below);
- (2) The account has no transaction records within 24 months and the account balance is less than or equal to 100 yuan, and it is converted to inactive account management;
- (3) The account is converted to sleep account management if identity re-verification or account cancellation is not completed within 24 months after being converted to an inactive account;
- (4) The account you have opened no longer meets the account opening conditions;
- (5) Opening an account under a pseudonym or by fraudulent representation (the account may be closed after the impersonated party has consented and signed a declaration, with the account funds being placed into a dedicated account management by Bank of Jilin);
- (6) The account is opened or used with forged or altered supporting documents or materials;

(7) The cumulative bilateral payment and receipt amount of all Type III accounts under your name reaches 50,000 yuan (inclusive) or more, and identity re-verification is not completed within 7 days;

(8) The account is used for tax evasion, debt evasion, terrorist financing, cash arbitrage, bank credit fraud, money laundering, or other illegal or criminal activities;

(9) The account and its fund transfers have suspicious transaction characteristics such as centralized inflows and decentralized outflows;

(10) The account is identified by public security organs and included in the "list of involved accounts";

(11) Other accounts under your name (excluding involved accounts) have not undergone identity re-verification within 3 days;

(12) Your basic identity information (name, ID type, ID number, ID issuance date, ID expiration date, ID issuing authority, gender, date of birth, nationality, occupation, mobile phone number, detailed address, identity documents, tax resident status, etc.) has changed, or your documents or supporting documents have expired, but you fail to complete the change procedures as required by Bank of Jilin;

(13) In the event that the identity information of the registered owner of your reserved mobile phone number cannot be matched with your valid personal identification document, and you are unable to justify the reasonable use of the same contact number by multiple individuals, or if you cannot be reached repeatedly via your reserved mobile phone number for verification purposes;

(14) Other circumstances specified by laws, regulations, rules, or normative documents.

Bank of Jilin has the right to change the time limits and amount standards for the above circumstances by way of announcement in accordance with relevant laws, regulations, regulatory requirements, and Bank of Jilin's relevant business rules.

Article 12 If you are identified by public security organs as an individual who rents, lends, sells, or purchases accounts (including bank cards) or a related organizer, or an individual who opens an account by impersonating others or fabricating agency relationships, Bank of Jilin shall implement account controls on the accounts under your name in accordance with relevant regulations such as the Measures for the Joint Punishment of Telecom and Network Fraud and Related Crimes.

Article 13 You agree that Bank of Jilin may monitor the use of accounts and fund transactions under your name. You shall cooperate with Bank of Jilin in completing customer due diligence and verification of contents required in large-value and suspicious transaction reports, and ensure that all provided elements are complete, true, and valid. You shall provide true and valid identity documents or other identity certificates and ensure the accuracy and completeness of the information. If there is any change in customer identity information, you shall take the initiative to or actively cooperate with Bank of Jilin in updating the customer identity information and ensure that the provided

identity information is true, accurate, valid, and complete. You shall fulfill anti-money laundering obligations, ensure that the source and purpose of funds are legal, and that they are not involved in money laundering, terrorist financing, or other illegal or criminal activities. If you or your transactions are suspected of money laundering, tax evasion, terrorist financing, or other illegal or criminal activities, Bank of Jilin has the right to take risk management measures against you, including but not limited to: restricting customer transactions (including but not limited to the method, amount, and frequency of over-the-counter and non-counter transactions); restricting business types; refusing to handle business for you; stopping payments on accounts opened by you at Bank of Jilin and its affiliated institutions; terminating all or part of the business between you and Bank of Jilin; Bank of Jilin shall freeze your account and conduct inspections and investigations in accordance with the requirements of public security organs, procuratorial organs, supervisory organs, or regulatory authorities, and you shall actively cooperate.

Article 14 You agree that Bank of Jilin may dynamically adjust the customer and account risk levels under your name in accordance with laws, regulations, regulatory requirements, Bank of Jilin's relevant business rules, and the usage of your account.

Article 15 For accounts with a reserved transaction password, any operation using the correct password shall be deemed as your own act. You shall not use simple repetitive or consecutive numbers as the transaction password, and shall properly keep account media, passwords, your valid identity documents, and relevant business vouchers. You shall bear full responsibility for any losses caused by improper storage, information leakage, or account theft. If you discover any account abnormalities or unauthorized transactions, you shall immediately notify Bank of Jilin. Bank of Jilin shall actively cooperate with you in taking corresponding measures.

Article 16 Bank of Jilin shall charge fees for providing account services in accordance with the fee standards announced on Bank of Jilin's website or at business outlets. Fees may be paid by you proactively or deducted directly from your account by Bank of Jilin.

Article 17 If the account medium you open is a debit card, it shall all have the "Quick Pass" function. When conducting transactions of CNY 1,000 or less per transaction per day at designated merchants, the transaction can be completed without entering a password or signing. The daily single-transaction payment limit for the "small-value, password-free, signature-free" function of the debit card is CNY 1,000. You may activate or deactivate this function through designated channels of Jilin Bank. In case of fund loss caused by the "small-value, password-free, signature-free" function after your debit card is lost, you may apply for compensation in accordance with the relevant regulations of China UnionPay. For inquiries, you may contact Jilin Bank's customer service hotline.

Article 18 For pre-authorized transactions that exist before you handle oral report of loss or formal report of loss for the opened account, **you agree that Bank of Jilin may deduct funds from the account within the pre-authorized limit after receiving the transaction completion notice from UnionPay.**

Article 19 Bank of Jilin shall provide account services for you in accordance with regulations. If the services you need require separate contracts or agreements to be signed in accordance with Bank of Jilin's regulations, such contracts or agreements must be signed separately. If the separately signed contracts or agreements contain provisions prohibiting account cancellation, **you shall not handle cancellation procedures for the relevant account during the validity period of the signed agreements.**

Article 20 If the account you open at Bank of Jilin is involved in judicial freezing or deduction, **you shall not handle cancellation procedures for the relevant account before the freezing or deduction is completed.**

Article 21 If the account you open at Bank of Jilin is identified as an involved account by public security organs, **you shall not handle cancellation procedures for the relevant account before the public security organs lift the control.**

Article 22 You shall enjoy the rights to know, independent choice, fair transaction, property security, legal claim, education, respect, and information security. You shall act in good faith and safeguard your legitimate rights and interests in accordance with the law. You shall not use financial products and services to engage in illegal activities. Bank of Jilin shall treat you fairly, impartially, and in good faith throughout the business operation process through appropriate procedures and measures. Bank of Jilin shall respect your true intentions and shall not handle business on your behalf without authorization. Bank of Jilin shall not illegally misappropriate or occupy your funds or other financial assets. When Bank of Jilin pursues debts from you, it shall not adopt methods that violate laws and regulations, go against social morality, or damage public interests and the legitimate rights and interests of third parties.

Article 23 This Agreement shall be valid during the existence of the account you open at Bank of Jilin and shall terminate on the date when the account you open at Bank of Jilin in accordance with this Agreement is formally canceled.

Chapter 4 Miscellaneous

Article 24 You agree that Bank of Jilin may comprehensively statistics, analyze, and process your service usage and financial information by means of desensitization and de-identification to form user tags and portrait dimensions for marketing, user experience improvement, or market research purposes. Bank of Jilin may send you relevant information such as product and service notifications, marketing materials, user experience improvement updates,

market surveys, and other service notifications that Bank of Jilin deems necessary to inform you through phone calls, text messages, 5G messages, intelligent services, client terminals, emails, WeChat, or other instant messaging tools. If you do not agree with the above authorization and do not wish to receive such messages, you can unsubscribe in the following ways: (1) Unsubscribe according to the prompts in the sent information; (2) Call the service hotline 400-88-96666.

Regardless of whether you agree with the above authorization, Bank of Jilin will continue to provide high-quality services and will not affect the sending of reminder information such as risk prompts, service status notifications, business processing progress, and repayment reminders to you.

Article 25 You agree to sign this authorization in the form of digital electronic text and authorize Bank of Jilin to verify the authenticity and validity of your basic citizen identity information, mobile phone number, enterprise registration information, etc., through the ID real-name authentication comprehensive service platform and external verification channels (including but not limited to public security, industry and commerce, taxation, collection agencies, mobile operators, railway companies, airlines, the National Organization Code Unified Social Credit Code Data Service Center, and the Payment and Clearing Association Identity Authentication Platform).

Article 26 Bank of Jilin may modify the content of this Agreement in accordance with laws, regulations, regulatory requirements, Bank of Jilin's relevant business system regulations, and the needs of bank account risk management, and announce the modifications on Bank of Jilin's website. You may choose whether to continue using the account. If you do not agree with the modified content of the Agreement, you shall cancel the account in accordance with regulations; if you continue using the account, it shall be deemed that you agree with the modified content of the Agreement, and there is no need to re-sign the Agreement. The modified content of the Agreement shall take effect after the announcement. If you fail to implement the modified content of the Agreement, Bank of Jilin may terminate relevant services.

Article 27 If there is a conflict between the laws, regulations, and regulatory requirements implemented after the effectiveness of this Agreement and the content of this Agreement, the relevant laws, regulations, and regulatory requirements shall prevail.

Article 28 Any disputes or controversies arising between Bank of Jilin and you in connection with this Agreement shall first be resolved through friendly negotiation; if negotiation fails, either party may file a lawsuit with the people's court at the domicile of Bank of Jilin. During the litigation period, the clauses of this Agreement not involving the dispute shall still be performed.

Chapter 5 Special Tips

Article 29 Deposit insurance, also known as deposit protection, refers to a form of legal protection for public deposits through national legislation to promote the healthy development of the banking industry. The deposits you place in Bank of Jilin have joined the national deposit insurance system. Bank of Jilin has paid insurance premiums for you, and the deposits absorbed by Bank of Jilin are protected by law in accordance with the Deposit Insurance Regulations.

Article 30 You undertake that, at the time of signing this Agreement, you have fully understood and clearly learned the relevant legal liabilities and disciplinary measures for renting, lending, selling, or purchasing accounts, and you commit to opening and using your own account in accordance with laws and regulations.

Article 31 You hereby declare that you have known the meaning of all contents of this Agreement and the legal effects arising therefrom, that you have the capacity for civil rights and civil conduct to sign this Agreement, that the signing of this Agreement is based on your true intention, and that you agree to bear all legal consequences arising therefrom. Regardless of whether the business is approved, Bank of Jilin has the right to retain this Agreement and other relevant materials.

Article 32 You confirm that the information reserved during the handling of this business shall be used as the valid delivery address, recipient, mobile phone number, and email address for receiving notifications, letters, data messages, etc., and shall bear the legal consequences of valid delivery accordingly. If relevant documents and legal documents fail to be actually received due to inaccurate valid delivery address, recipient, mobile phone number, or email address, or failure to timely notify of changes in accordance with procedures, or refusal to sign for receipt, the date of delivery shall be: for mail delivery, the date of return of the document shall be deemed as the date of delivery; for personal delivery, the date recorded by the deliverer on the delivery receipt on the spot shall be deemed as the date of delivery; for electronic delivery, the date when the fax, email, text message, etc., arrive at the specific system of the recipient shall be deemed as the date of delivery.