

Management Agreement of RMB Bank Settlement Account for Organization

(General Terms Section, First Edition, 2025)

Dear Applicant, pursuant to the People's Bank of China's Measures for the Administration of RMB Bank Settlement Accounts (hereinafter referred to as the "Measures"), the Implementing Rules for the Measures for the Administration of RMB Bank Settlement Accounts (hereinafter referred to as the "Implementing Rules"), the Measures for the Administration of Enterprise Bank Settlement Accounts (hereinafter referred to as the "Administration Measures"), and other relevant regulations, as well as the relevant policies of Bank of Jilin, you (the Applicant) are applying to the Processing Bank for the management of an RMB Bank Settlement Account for Organization. To clarify the rights and obligations of both parties and in accordance with the principles of equality, voluntariness, and good faith, the Management Agreement of RMB Bank Settlement Account for Organization (hereinafter referred to as the "Agreement") is hereby concluded. **To facilitate your service application, Bank of Jilin has divided the Management Agreement of RMB Bank Settlement Account for Organization into a "General Terms Section" and a "Special Terms Section."** These two sections together form an integral and indivisible part of this Agreement and shall have equal legal effect.

By clicking "Confirm", you acknowledge that you have fully read, understood, and accepted the General Terms Section. If you do not agree with any content or cannot accurately understand the relevant terms, please do not proceed with any further actions.

Chapter 1 Basic Provisions

Article 1 The Applicant (whose information is specified in **Item 1** of the Special Terms Section of this Agreement) chooses to open a Bank Settlement Account for Organization (as specified in **Item 2** of the Special Terms Section of this Agreement) at the Processing Bank and shall provide corresponding supporting documents in accordance with the Measures, the Implementing Rules, the Administration Measures, and other relevant regulations, as well as the relevant policies of Bank of Jilin. The Applicant warrants that the application form completed and the supporting documents submitted are true, accurate, complete, and lawful. The Applicant shall bear any losses resulting from providing untrue, inaccurate, incomplete, or unlawful application forms or supporting documents.

Article 2 When applying for a Bank Settlement Account for Organization and related services, if the application is handled directly by the Legal Representative or Responsible Person of the Organization, in addition to providing the corresponding supporting documents, the Legal Representative or Responsible Person shall also present their identity document. If the application is handled by an authorized agent, in addition to providing the corresponding supporting documents, the Applicant shall also present the identity document of the Legal Representative or Responsible Person, a letter of authorization issued by them, and the identity document of the authorized agent.

Article 3 The account name of the Bank Settlement Account for Organization opened by the Applicant at the Processing Bank shall be consistent with the name on the supporting documents provided to the Processing Bank. If the Applicant needs to use a standardized abbreviation, please refer to **Item 3** of the Special Terms Section of this Agreement.

Article 4 The Applicant shall provide the Processing Bank with impressions of its official seal and specimen bank seal at the time of account opening. **The official seal shall be used by the Processing Bank to verify the authenticity of contracts or supporting documents signed by the Applicant for counter services. The specimen bank seal shall be used by the Processing Bank to verify the seals affixed by the Applicant on payment instruments when conducting payment settlement services.** If the Applicant uses a standardized abbreviation, the name on the official seal or financial special seal in the specimen bank seal shall match the standardized abbreviation. In case of loss or change of the official seal or specimen bank seal, the matter shall be handled in accordance with the Measures, the Implementing Rules, the Administration Measures, and other relevant regulations, as well as the relevant policies of Bank of Jilin.

Article 5 For a temporary deposit account opened for capital verification of registration or capital increase of an organization, the names of the contributors shall be as specified in **Item 4** of the Special Terms Section of this Agreement. The seals of the contributors shall be retained as the specimen bank seals.

Article 6 If the Applicant is an enterprise (including individually-owned businesses), the Bank Settlement Account for Organization opened at the Processing Bank may handle receipt and payment transactions from **the date of its formal opening**. For other non-enterprise entities, the Bank Settlement Account for Organization opened at the Processing Bank may only purchase various important blank vouchers and conduct payment transactions **after 3 business days from the date of formal opening** (subject to the date of approval by the People's Bank of China), except for temporary deposit accounts converted into basic deposit accounts after capital verification and general deposit accounts opened for loan proceeds

Article 7 If the Applicant changes its name without changing the account-opening bank or account number, it shall submit a written application to the Processing Bank within 5 business days and provide supporting documentation. If the Applicant changes its Legal Representative or Responsible Person, domicile address, or other account-opening information, it shall notify the Processing Bank in writing within 5 business days and provide relevant proof.

The Processing Bank shall process the changes if the application and supporting documents provided by the Applicant comply with the relevant policies of Bank of Jilin.

Article 8 If the proof of lawful establishment or the valid identity document of the Legal Representative (Responsible Person) provided by the Applicant has a specified validity period, the Applicant shall submit updated documents to the Processing Bank before the expiration date. **If the Applicant fails to resubmit the documents within 30 days after the expiration date without a valid reason, the Processing Bank has the right to suspend the account services.**

Article 9 During the existence of the Applicant's account, if the Processing Bank discovers changes in the Applicant's name, identity document names, numbers, registered address, business scope, Legal Representative (Responsible Person), names of authorized personnel, their identity documents and numbers, beneficial owner's name, address, identity document, number, validity period, or other information, and the Applicant has not applied for such changes, the Processing Bank has the right to notify the Applicant (including but not limited to one of the following: the Legal Representative, contact person for large-amount payment verification, or contact person for bank reconciliation) to complete the change procedures within 30 days. **If the Applicant fails to complete the procedures within the time limit without a valid reason, the Processing Bank has the right to suspend outward payment services for the account.**

Article 10 The Applicant undertakes to abide by the ethical principles of good faith and performance of payment obligations, to strictly comply with the Negotiable Instruments Law, the Measures for the Implementation of the Administration of Negotiable Instruments, the Measures for Payment and Settlement, and other relevant regulations in its check-related activities, and shall not issue dishonored checks or checks inconsistent with the specimen bank seals retained with the Processing Bank. **The Applicant shall bear corresponding liabilities for issuing dishonored checks or checks inconsistent with the specimen bank seals.**

Article 11 If the Applicant needs to close the Bank Settlement Account for Organization opened at the Processing Bank, it shall submit an account closure application. The Applicant shall not apply to close the account if it has not yet settled its debts to the Processing Bank. When closing the account, the Applicant shall verify the account balance with the Processing Bank and return all received important blank vouchers. **The Applicant shall bear any losses resulting from failing to return all important blank vouchers.**

Article 12 For a Bank Settlement Account for Organization with no receipt or payment activities for one consecutive year, the Processing Bank will notify the Applicant to complete the account closure procedures within 30 days from the date of notification. **If the Applicant fails to do so within the time limit, it shall be deemed as voluntary account closure, and any untransferred funds will be transferred to a long-unclaimed account for management.**

If an account with outstanding bank debts has no receipt or payment activities for one consecutive year, the Processing Bank has the right to transfer it to a long-unclaimed account for management.

Article 13 To ensure the security of the Applicant's account funds, the Applicant and the Processing Bank shall conduct bank-enterprise reconciliation as agreed in this Agreement to promptly verify and correct any possible accounting errors.

Article 14 The Processing Bank has the right to implement an annual inspection system for the Applicant's account, and the Applicant shall cooperate. **If doubts arise regarding the Applicant's account-opening qualification or real-name system compliance during the inspection, the Processing Bank has the right to suspend outward payment services for the account.**

Article 15 If the Processing Bank discovers that the Applicant has opened multiple basic deposit accounts, it has the right to suspend account services for the Applicant. The Applicant shall close the basic deposit account opened at the Processing Bank within 3 days. **Failure to do so within the time limit shall be deemed as voluntary account closure, and any untransferred funds will be transferred to a long-unclaimed account for management.**

Article 16 If the Processing Bank imposes control measures such as payment suspension or suspension of account transactions on the Applicant, this shall not affect the signed payments for taxes, social insurance premiums, and public utility fees such as water, electricity, gas, heating, and communication services.

Article 17 **The Applicant shall cooperate with the Processing Bank in completing necessary customer identity verification, authorizing the Processing Bank to collect and retain necessary information including but not limited to images of supporting documents, identity documents, mobile phone numbers, and biometric information. The Applicant also authorizes the Processing Bank to verify the authenticity and validity of the Applicant's basic information, mobile phone numbers, registration status, paid-in capital, operating income, and other information through enterprise online verification systems, comprehensive real-name authentication service platforms, and external validation channels, including but not limited to systems of public security, industry and commerce, taxation, credit reporting agencies, mobile operators, railway companies, airlines, and the National Unified Social Credit Code Center for Organizations.** The Processing Bank is obligated to keep confidential the information generated during the operation of the Bank Settlement Account for Organization opened by the Applicant at the Processing Bank and the provision of financial services. The Processing Bank has the right to refuse any inquiry from organization or individual, unless otherwise stipulated by laws and administrative regulations.

Article 18 When applying for relevant services, the Applicant shall provide relevant application materials and submit corresponding supporting documents and materials in

accordance with applicable laws, regulations, and relevant policies of Bank of Jilin. **The Applicant warrants the truthfulness, accuracy, completeness, and legality of the application materials and supporting documents provided. The Processing Bank has the right to decide, at its sole discretion, whether to accept the Applicant's service application based on national laws and regulations, internal policies, and the materials provided by the Applicant.**

Article 19 Regardless of the source from which the Applicant obtains the information provided, the Applicant agrees to and irrevocably authorizes the following matters:

(1) The Processing Bank may retain and store the Applicant's information in such manner as it deems appropriate;

(2) The Processing Bank has the right to retain the Applicant's information for such period as it considers necessary or appropriate (regardless of whether the relationship between the Applicant and the Processing Bank has terminated during this period), and has the right to autonomously decide on the processing and disposition of the Applicant's information after the retention period without any liability to the Applicant.

For any personal or other information that has been or will be disclosed to the Processing Bank as the Applicant's information, the Applicant shall ensure that the owner of such information (including individuals or entities) consents to providing such Applicant information to the Processing Bank and agrees to the above provisions of this Article. Upon the request of the Processing Bank, the Applicant agrees to provide relevant written authorization or consent issued by the owner of such information (including individuals or entities). If any Applicant information provided to the Processing Bank changes, the Applicant shall immediately notify the Processing Bank. **The Applicant shall bear all consequences resulting from the Processing Bank not having been informed of the most current information by the Applicant.**

Chapter 2 Payment Password Management

Article 20 The Applicant must conduct the signing, modification, and revocation of services of payment password at the counter of the Processing Bank.

Article 21 **The Applicant acknowledges and confirms that the payment password filled in on payment instruments shall serve as a condition for processing fund transfers from the deposit account opened by the Applicant at the Processing Bank.**

Article 22 When issuing payment instruments, in addition to filling in the payment password in the designated area, the Applicant must also affix the specimen seal in accordance with the Negotiable Instruments Law of the People's Republic of China, the Measures for

Payment and Settlement, the Measures for the Implementation of the Administration of Negotiable Instruments, and other relevant laws, regulations, regulatory provisions, as well as the requirements of the Processing Bank. **The Processing Bank shall process the payment only after verifying the specimen seal and payment password. If the payment instrument lacks the specimen seal, or if the specimen seal or payment password is incorrect, the Processing Bank has the right to refuse to process.**

Article 23 When using payment instruments for related settlement services, the Applicant shall use an electronic payment password.

If the Applicant chooses to use an electronic payment password, all actively initiated payment instruments must include the payment password. The electronic payment password can be obtained by entering relevant information through channels such as the Ji Hang e-Service Mini Program or corporate online banking. The Applicant for the electronic payment password is specified in **Item 5** of the Special Terms Section of this Agreement.

Article 24 When using payment instruments for payment and settlement services, the Applicant shall fill in or print the payment password in the designated position below the amount in figures on the payment instrument.

Article 25 The payment password may be filled in using carbon ink or black ink (unless otherwise specified by the People's Bank of China). The payment password must be written clearly and legibly. If filled in incorrectly, the incorrect payment password may be crossed out, and thereafter the correct payment password shall be filled in, and confirmed by signature or seal at the place of correction. **The Applicant shall strictly comply with the usage requirements for the payment password and correctly fill it in. The Applicant shall bear any losses resulting from unclear or incorrect filling.**

Article 26 When processing payment instruments with payment passwords submitted by the Applicant, the Processing Bank shall strictly review the seals and payment passwords in accordance with the Measures for Payment and Settlement and shall process the settlement promptly after verification, without unjustifiably delaying settlement of instruments.

Article 27 If the Applicant uses an electronic payment password, the Processing Bank shall collect the Applicant's name, identity document type, document number, and contact phone number. Such information is used to authenticate the identity of the Applicant for the electronic payment password when the Applicant actively initiates services to obtain electronic payment passwords for payment instruments through channels such as the Ji Hang e-Service Mini Program, corporate online banking, or mobile banking (corporate edition), in order to ensure account security. If the Applicant experiences changes such as a mobile phone number update or personnel changes, they must go to the counter of the Processing Bank to update or modify the information of the electronic payment password Applicant, complete the Modification/Cancellation

Application Form for Customer Settlement Product for Organization of Bank of Jilin, and provide relevant documents.

Article 28 The Applicant shall take care to safeguard the payment password. The Applicant shall bear all liability for any financial losses or other issues arising from the loss or compromise of the password.

Article 29 In addition to the specimen bank seal serving as the basis for verifying payment instruments, the payment password shall also serve as a condition for verifying the amount on payment instruments. **If the Processing Bank is unable to verify the payment password due to special circumstances, it may rely on the specimen seal affixed on the payment instrument as the basis for payment.**

Article 30 The Processing Bank has a duty of confidentiality regarding the Applicant's payment password information, unless otherwise stipulated by laws and regulations.

Article 31 If an issued payment instrument that utilizes a payment password is lost or stolen, the Applicant shall promptly report the loss and suspend payment at the Processing Bank. The time of reporting the loss shall be based on the time recorded in the Processing Bank's system. **The Processing Bank shall not be liable if the instrument was paid before the loss was reported.**



Chapter 3 Check Services

Article 32 The Applicant authorizes the Processing Bank to inquire about its history of check violations through the Financial Credit Information Basic Database of the People's Bank of China in accordance with the Regulations on the Administration of the Credit Reporting Industry.

Article 33 The Processing Bank shall review the creditworthiness of the Applicant before selling checks to them and reasonably determine the quantity of check instruments to be sold. The Applicant agrees to purchase checks based on the outcome of the Processing Bank's credit review.

(1) The Processing Bank has the right to place the Applicant on a restricted sale list and implement restrictions on service of sale of check instruments under any of the following circumstances. In principle, the quantity of all types of check instruments sold shall not exceed 25 sheets (inclusive) per month:

1. The Applicant's Bank Settlement Account for Organization has been opened for less than 3 months, excluding various entities such as Party organs, state power organs, administrative organs, supervisory organs, judicial organs, military organs, CPPCC organs, the People's Liberation Army, and the Armed Police Force (excluding their subordinate enterprises and institutions);

2. The Applicant has issued dishonored checks 3 times (inclusive) or less within the last 12 months at Bank of Jilin (issuing multiple dishonored checks on the same issuance date counts as one violation; the same applies below);

3. The Applicant has received administrative penalties for issuing dishonored checks within the last 12 months, and the fines have been paid in full;

4. Other enterprises where the Applicant's Legal Representative serves as the legal representative, or the Legal Representative of the Applicant himself, have received administrative penalties for issuing dishonored checks and have not yet paid the fines in full.

(2) The Processing Bank may lift sales restrictions if the Applicant meets any of the following conditions:

1. The Applicant's Bank Settlement Account for Organization has been opened for 3 months or more, and no dishonored checks or other acts of dishonesty have occurred;

2. The Applicant is placed on the restricted sale list pursuant to Item 2 or 3 of Sub-section 1 of Article 33 of this Agreement, and has not issued any dishonored checks or committed other acts of dishonesty for 12 months from the date of being listed;

3. The Applicant is placed on the restricted sale list pursuant to Item 4 of Sub-section 1 of Article 33 of this Agreement, and has not issued any dishonored checks or committed other acts of dishonesty for 12 months from the date the fine is paid.

(3) The Processing Bank has the right to place the Applicant on a suspended sale list, suspend the service of sale of check instruments, and take effective measures to recover unused check instruments under any of the following circumstances:

1. The Applicant has issued dishonored checks at Bank of Jilin more than 3 times (exclusive) within the last 12 months;

2. The Applicant has received administrative penalties for issuing dishonored checks but failed to pay the fines in full by the required time limit;

3. The Applicant has committed serious acts of dishonesty, such as refusing to fulfill administrative penalties for dishonored checks, or refusing to accept or respond to relevant legal documents;

4. The Applicant refuses to cooperate with Bank of Jilin when verifying relevant circumstances;

5. The Applicant has been listed as a discredited subject subject to enforcement by the People's Court or has committed other serious acts of dishonesty.

(4) The Processing Bank may lift the sales suspension if the Applicant meets any of the following conditions:

1. The Applicant is placed on the suspended sale list pursuant to Item 1 of Sub-section 3 of Article 33 of this Agreement and has not committed any other major acts of dishonesty for 12 months from the date of being listed;

2. The Applicant is placed on the suspended sale list pursuant to Item 2, 3, or 4 of Sub-section 3 of Article 33 of this Agreement and has not committed any other major acts of dishonesty for 12 months from the date the fine is paid or from the date of cooperation with Bank of Jilin for verification.

Article 34 The Applicant must strictly comply with relevant laws and regulations when issuing checks and follow the check handling procedures of the Processing Bank, to ensure that the deposit balance at the Processing Bank is sufficient to cover the amount of the checks issued. After changing the specimen seal, the Applicant shall use the new specimen seal to issue checks effective from the activation date of the new seal.

Article 35 The Applicant undertakes that if it issues dishonored checks, it agrees to the administrative penalties to be imposed by the Processing Bank according to the procedures and standards stipulated in the relevant rules of the People's Bank of China for the violation of issuing dishonored checks, and shall bear the consequences of the following responsibilities:

(1) It is willing to bear the consequences of business restrictions such as restricted or suspended services of sale of checks by the Processing Bank.

(2) It is willing to bear the consequences of having information about the violation of issuing dishonored checks incorporated into the Financial Credit Information Basic Database (Credit Reporting System).

Chapter 4 Large-amount Verification Management

Article 36 If the RMB amount of a single payment transaction through a Bank Settlement Account for Organization reaches the signed threshold for verification, it shall be subject to large-amount payment verification. The Processing Bank may set the threshold for large-amount payment verification based on actual circumstances, and shall fill in the amount in **Item 6** of the Special Terms Section of this Agreement. If the amount of a single payment transaction through a Bank Settlement Account for organization meets the requirement of this Agreement, the Processing Bank shall verify and confirm with the designated contact person for large-amount payment verification and their contact number via telephone, face-to-face communication, the Ji Hang e-Service Mini Program, or other channels, to ensure that the payment reflects the genuine intention of the Applicant.

Article 37 The Applicant must conduct the signing, modification, and revocation of large-amount verification services at the counter of the Processing Bank. The Applicant shall provide information for activating the large-amount verification service in the Special Terms Section of this Agreement. If the Mini Program verification was not applied for during account opening but is requested subsequently, the Applicant may separately sign the Large-amount

Verification Service Agreement with the Processing Bank. The method and contact person for verification are specified in **Item 6** of the Special Terms Section of this Agreement.

Article 38 The Processing Bank and the Applicant shall designate at least two verification contacts (one contact may be designated for individually-owned businesses and single-shareholder companies). One of the designated contacts shall be the Responsible Person or the financial officer of the Applicant. **The Applicant confirms that verification and confirmation conducted by the Processing Bank through the agreed methods with the verification contact(s) shall be deemed as representing the genuine intention of the Applicant. If contact cannot be achieved for reasons not attributable to the Processing Bank, the Processing Bank will process the payment in accordance with the Measures for Payment and Settlement and other relevant regulations, and the Applicant shall bear the corresponding responsibility.**

Article 39 The Applicant may choose verification via face-to-face interaction, telephone, or through channels such as the Ji Hang e-Service Mini Program. Verification through the Ji Hang e-Service Mini Program or other channels means that after the customer issues a payment instrument and obtains an electronic payment password through the Mini Program or other channels, if the amount reaches the verification threshold, the verification contact can pre-confirm the verification amount through these channels. When the payment is presented at the counter, the system will directly process the payment if the verification amount of the transaction has been confirmed.

Article 40 The Processing Bank shall retain the name, identity certificates and documents, document number, and contact phone number of the verification contact(s) for identity authentication during large-amount verification. If there is a change of a verification contact, the Applicant shall complete the Modification/Cancellation Application Form of Settlement Product for organizational customer of Bank of Jilin on the day the change happens, and provide relevant documents for processing. Before the Processing Bank receives a formal application for change from the Applicant, the name, identity document information, document number, and phone number of the original verification contact shall still be considered valid, and all relevant liabilities shall be born by the Applicant itself.

Article 41 The Applicant agrees and confirms that if the Processing Bank, while attempting verification via the methods agreed in this Agreement, is unable to reach the verification contact due to reasons such as the phone being powered off or unanswered, the Processing Bank will proceed with processing the transaction. The Applicant shall be solely responsible for any consequences arising from this.

Article 42 The following transactions are excluded from the scope of large-amount payment verification:

(1) Payment transactions governed by relevant agreements signed with the Bank that specify the payment details and payee information;

(2) Payment transactions where the system automatically verifies the payee information;

(3) Payment transactions where accounting processing is completed automatically by the system;

(4) Payment transactions initiated by the business department of the Bank by issuing payment instruction in accordance with relevant regulations;

(5) Fund transfers between the current deposit account and the time deposit account of an organization;

(6) Payment transactions for the collection of taxes, public utility fees, and administrative fines;

(7) Payment transactions resulting from forced deduction by competent authorities.

Chapter 5 Corporate SMS Alert Service

Article 43 The Applicant must conduct the signing, modification, and revocation of the Corporate SMS Alert service at the counter of the Processing Bank. The Applicant may provide information for activating the Corporate SMS Alert service in the Special Terms Section of this Agreement, or may separately sign the Corporate Account SMS Service Agreement with the Processing Bank. The Applicant's choice of the Corporate SMS Alert service provided by the Processing Bank is specified in **Item 7** of the Special Terms Section of this Agreement.

Article 44 The Corporate SMS Alert service provides four types of SMS notification functions: Real-time Alerts, Threshold Alerts, Scheduled Alerts, and Real-time Balance Inquiries. The client may subscribe to multiple notification functions simultaneously based on actual needs; however, for Real-time Alerts and Threshold Alerts, only one function can be selected per mobile phone number.

Real-time Alerts mean that when an accounting transaction occurs in the Applicant's designated account causing a change in the account balance, an SMS message with relevant transaction information is sent to the designated mobile number.

Threshold Alerts mean that when an accounting transaction exceeding the signed threshold occurs in the Applicant's designated account, an SMS message with relevant transaction information is sent to the designated mobile number.

Scheduled Alerts mean that if an accounting transaction occurs in the Applicant's designated account on the previous day, a summary of the account activity of the previous day—including the number of receipts/payments, amounts, purposes, and balance—is sent to

the designated mobile phone number at a fixed time of the following day. The Applicant can query the details of the transactions happen on the previous day by replying to the SMS.

Real-time Balance Inquiries refer to the method where the Applicant, using the designated mobile phone, can send a query command at any time to the Processing Bank's SMS platform, which then sends an alert with the account's current balance information to the designated mobile phone.

Article 45 If the Applicant needs to re-subscribe or cancel the Corporate SMS Alert service due to a change in mobile number, personnel changes, account management needs, or account closure, they shall complete the Application Form for Modification/Cancellation of Settlement Product for organizational customer of Bank of Jilin, and provide relevant documents for processing.

Article 46 The Applicant is responsible for the accuracy of the designated mobile phone number and its timely update. The Applicant guarantees that the mobile number used for the Corporate SMS Alert service is a legitimate number and can normally receive SMS messages.

Article 47 After signing up, the Applicant will receive a confirmation SMS from the Processing Bank. The Applicant must reply as instructed in the SMS within 15 days (inclusive) to activate the SMS alert function. Failure to reply within the specified time limit will be deemed as the Applicant suspending the Corporate SMS Alert service.

Article 48 The Processing Bank shall not be liable for any failure to receive messages or leakage of account information caused by reasons not attributable to the Processing Bank, such as inaccurate designated information, improper safekeeping of the mobile phone, changes in mobile number, or personnel changes.

Article 49 The Processing Bank shall not be liable for any delays in SMS delivery, missed messages, errors in content, or failure of the designated mobile phone to receive SMS messages due to reasons attributable to the mobile network operator or other force majeure events.

Article 50 The Processing Bank shall keep confidential the application materials and other information provided by the Applicant, unless otherwise stipulated by laws and regulations.

Article 51 The Processing Bank has the right to improve the Corporate SMS Alert service items based on technological progress and business development needs. However, the Processing Bank shall notify the Applicant in an appropriate manner before implementing any improvements.

Chapter 6 Self-Service Receipt Printing Terminal

Article 52 The Applicant must conduct the signing, modification, and revocation of the Self-Service Receipt Printing Terminal service at the counter of the Processing Bank. The

Applicant may provide information for activating the Self-Service Receipt Printing Terminal service in the Special Terms Section of this Agreement, or may separately sign the Self-Service Receipt Printing Terminal Service Agreement with the Processing Bank. The activation of this service is specified in **Item 8** of the Special Terms Section. The Applicant shall perform identity verification as agreed in this Agreement. The IC card is for the Applicant's use only and shall not be lent to others. The Applicant must safeguard the IC card. In case of loss, theft, or damage of the IC card, the Applicant shall promptly report the loss and apply for a re-issued card according to the Processing Bank's business rules. **Risks and losses incurred before the loss report takes effect shall be borne solely by the Applicant.**

Article 53 The Applicant must properly safeguard and correctly use the password, avoiding easily decipherable numbers, and shall not disclose the password to any third party. If the password is forgotten, the Applicant shall reset it at the account-opening branch in accordance with the relevant business rules of the Processing Bank. **Any operation conducted using the IC card or the combination of account number and password shall be deemed an act of the Applicant, who shall bear all consequences arising therefrom.**

Article 54 The Applicant may independently perform related operations on the designated account(s) based on the transaction functions provided by the Processing Bank's Self-Service Receipt Printing Terminal.

Article 55 The Processing Bank shall provide the Self-Service Receipt Printing Terminal service to the Applicant during its business hours on working days, except under the following circumstances:

- (1) The Applicant violates the terms of this Agreement;
- (2) The Processing Bank is unable to provide the service due to factors beyond its control, such as force majeure or system failure.

Article 56 For the use of the Self-Service Receipt Printing Terminal service provided by the Processing Bank, the charging standard shall be implemented according to the Bank of Jilin Service Price List.

Article 57 **If the Applicant's IC card or password is lost or stolen, the Applicant shall complete the Application Form for Modification/Cancellation of Settlement Product for the organizational customer of the Bank of Jilin, in accordance with the relevant regulations of the Processing Bank, and provide relevant documents to apply for the loss reporting and card re-issuance procedures.**

Article 58 If the bank deposit account linked to the Self-Service Receipt Printing Terminal service is closed/settled or the service is no longer used, the Applicant shall promptly complete the procedures to close the Self-Service Receipt Printing Terminal service. Paid service fees will be charged pro-rata based on the number of full months used, with any remaining balance refunded.

Article 59 If the Applicant's account becomes a long-dormant account, the Processing Bank may proactively terminate the Self-Service Receipt Printing Terminal service for the Applicant.

Chapter 7 Bank-Enterprise Reconciliation

Article 60 The Processing Bank employs both periodic and non-periodic reconciliation methods.

(1) Periodic Reconciliation: This is divided into monthly reconciliation and quarterly reconciliation, to be chosen by the Applicant. However, if the Processing Bank identifies an account scheduled for quarterly reconciliation as a key account based on management needs, it may directly implement monthly reconciliation.

(2) Non-Periodic Reconciliation: This primarily refers to the method where the Applicant conducts reconciliation on a non-regular basis or as needed at any time, under the premise of having agreed upon a reconciliation cycle with the Processing Bank.

Article 61 The Processing Bank shall provide the Applicant with electronic account balance information or deliver a Bank-Enterprise Balance Statement on a monthly or quarterly basis.

Article 62 Reconciliation via Online Banking and Other Electronic Channels

(1) Accounts reconciled by the Applicant through online banking or other electronic channels include all domestic and foreign currency deposit accounts and loan accounts opened by the Applicant at the Processing Bank.

(2) If the Applicant is unable to use online banking or other electronic channels for reconciliation due to special reasons, they may conduct paper-based reconciliation with the Processing Bank by presenting an official letter (or letter of introduction) from the organization and the valid identity document of the handling personnel.

Article 63 **If the Processing Bank designates an account as a key account for monthly reconciliation based on management needs, the Processing Bank shall autonomously choose the delivery method for the Bank-Enterprise Balance Statement.**

Article 64 For reconciliation conducted via online banking or other electronic channels, the Applicant shall return the reconciliation results to the Processing Bank through said systems before the end of the current month. For paper-based reconciliation, the Applicant shall return the receipt, bearing the specimen bank seal or official seal and annotated with the reconciliation results, to the Processing Bank before the end of the month the "Bank-Enterprise Balance Statement" is received. If the Applicant discovers a balance discrepancy, it shall promptly query the Processing Bank. **Failure to return the reconciliation receipt within the specified time limit shall be deemed as the Applicant confirming the accuracy of the statement. The**

Applicant shall bear any consequences arising from reconciliation discrepancies due to such failure.

Article 65 The Processing Bank shall retain the name, identity certificates document, document number, and contact phone number of the reconciliation contact person(s) for identity verification during bank-enterprise reconciliation. **The Applicant shall perform reconciliation promptly within the reconciliation cycle. If the Applicant fails to provide feedback on the reconciliation results within the reconciliation time limit without a valid reason, the Processing Bank has the right to suspend outward payment services for the Applicant. The Applicant shall bear all responsibility if account usage is affected due to untimely reconciliation.** The reconciliation cycle, statement delivery method, and reconciliation contact person are specified in **Item 9** of the Special Terms Section of this Agreement.

The Applicant is responsible for the accuracy, truthfulness, legality, completeness, and validity of the information provided for the reconciliation contact person(s). The Processing Bank will send reconciliation reminders via phone, SMS, etc., based on this information. **Before the Processing Bank receives a formal application for change from the Applicant, the original reconciliation contact's name, identity document information, document number, and contact number shall still be considered valid, and all liabilities arising therefrom shall be born by the Applicant itself.**

The Processing Bank shall not be liable for any failure to receive messages or leakage of account information caused by reasons not attributable to the Processing Bank, such as inaccurate designated information, changes in mobile number, or personnel changes. The Processing Bank shall not be liable for any delays in SMS delivery, missed messages, errors in content, or failure of the designated mobile phone to receive SMS messages due to reasons attributable to the mobile network operator or other force majeure events.

Article 66 If the Applicant chooses to use corporate online banking for reconciliation, it must sign the Corporate Online Banking Service Agreement with the Processing Bank.

Article 67 When applying to the Processing Bank to modify the reconciliation cycle or change the reconciliation contact information, the Applicant shall complete the **Application Form for Modification/Cancellation of Settlement Product for organizational customers of Bank of Jilin**, and provide the valid identity document of the handling personnel.

Article 68 The Processing Bank shall keep confidential the application materials and other information provided by the Applicant, unless otherwise stipulated by laws and regulations. The Processing Bank has the right to improve the electronic reconciliation service items based on technological progress and business development needs. If the Applicant objects to these improvements, it has the right to cancel the corporate online

banking service. If the Applicant does not cancel the service or continues to use it, this shall be deemed as the Applicant's acceptance of the modifications.

Chapter 8 Corporate Online Banking Services

Article 69 The term "Corporate Online Banking" referred to in this Agreement includes, but is not limited to, the Processing Bank's corporate online banking, corporate mobile banking, WeChat corporate banking, and other electronic service platforms recognized by the Applicant (hereinafter collectively referred to as "Corporate Online Banking").

Corporate Online Banking services refer to financial services provided by the Processing Bank to the Applicant utilizing internet technology or other public networks. These services include, but are not limited to, inquiry services, payment and settlement, group services, super internet banking, call deposits, investment and wealth management, and other financial services. The specific financial service items shall be subject to the services provided by Bank of Jilin and the relevant service agreements signed between the Applicant and the Processing Bank. A digital certificate is an electronic file or other medium containing the Applicant's identity information and serves as valid identification for the online banking system to recognize the Applicant.

Article 70 If the Applicant requires Corporate Online Banking services, it shall separately sign the Corporate Online Banking Service Agreement with the Processing Bank.

Chapter 9 Multi-Tier Account Services

Article 71 Multi-Tier Accounts are realized through a combination of products and agreements to achieve a multi-tier account structure featuring either a virtual master account with real sub-accounts or real master account with virtual sub-accounts, establishing an account management mechanism with clear hierarchies, well-defined objectives, and diverse choices.

Article 72 The Applicant must conduct the signing, modification, and revocation of Multi-Tier Account services at the counter of the Processing Bank. The Applicant may provide information for activating Multi-Tier Account services in the Special Terms Section of this Agreement, or may separately sign the Multi-Tier Account Service Agreement with the Processing Bank.

Article 73 The Multi-Tier Account model featuring Real Master Account with Virtual Sub-accounts supports different fund operation models under complex organizational structures for a single customer, meeting the requirements for internal sub-account management and categorized accounting within the bank. The Applicant can use an existing

demand settlement account to sign a Real Master Account with Virtual Sub-accounts Multi-Tier Account agreement to open a master account of Real Master Account with Virtual Sub-accounts structure. **In the Real Master Account with Virtual Sub-accounts structure, fund receipt and payment services are conducted externally using the master account number.**

Article 74 The Virtual Master Account with Real Sub-accounts Multi-Tier Account model combines multiple sub-accounts from different single products under the same master account number. The customer can access various account services with just one account number. The accounts under the master account can be sub-accounts such as demand or time deposit accounts. Sub-account transactions must be processed through the master account number. Sub-accounts have independent balances, interest rates, interest calculation rules, etc. The specific business rules for a sub-account comply with the product to which the sub-account belongs. **The master account of Virtual Master Account with Real Sub-accounts structure does not handle external fund receipt and payment business; it only aggregates and records the total balance of the sub-accounts and the fund receipt and payment activities of the sub-accounts.**

Article 75 When applying to activate the Multi-Tier Account function, the Applicant must ensure the account status is normal. The Multi-Tier Account function cannot be activated if the account status is dormant, stopped payment, suspended, has a judicial freeze, or similar status. If the Multi-Tier Account function has already been activated via the cash management platform, it cannot be activated again at the counter of a business office.

Article 76 For the Multi-Tier Account model selecting the Real Master Account with Virtual Sub-accounts structure, interest calculation rules must be entered. The options for interest calculation rules are "Interest accrued on both master and sub-accounts" or "Interest accrued on master account only, sub-accounts not accrued".

Article 77 For the Multi-Tier Account model selecting the Real Master Account with Virtual Sub-accounts structure, a judicial deduction rule must be specified. If "Deduct from sub-accounts in ascending order of sub-account sequence number" is selected, when the master account is subject to deduction by competent authorities, sub-accounts will be deducted from their balances in ascending order of their sequence numbers until the amount to be deducted from the master account is met. If "Deduct from sub-accounts in descending order of sub-account sequence number" is selected, when the master account is subject to deduction by competent authorities, sub-accounts will be deducted from their balances in descending order of their sequence numbers until the amount to be deducted from the master account is met. If "Apportioned deduction based on the ratio of the deduction amount" is selected, the deduction

will be apportioned across all sub-account balances based on the ratio of the amount to be deducted from the master account to the total actual account balance.

The Applicant agrees and acknowledges that even after choosing a legal deduction rule, the Processing Bank has the right to execute deductions according to the requirements of the competent authority, not bound by the chosen judicial deduction rule.

Article 78 The Multi-Tier Account model, interest calculation rules, and legal deduction rules are specified in **Item 10** of the Special Terms Section of this Agreement. When modifying Multi-Tier Account services, the Applicant shall complete the Application Form for Modification/Cancellation of Settlement Product for an Organizational Customer of Bank of Jilin on the day of the change, and provide relevant supporting documents to the Processing Bank for processing the modification. Before the Processing Bank receives a formal application for change from the Applicant, the original information shall still be considered valid, and all liabilities arising therefrom shall be born by the Applicant itself.

Chapter 10 Tax Declaration

Article 79 Pursuant to the Measures for the Due Diligence of Non-Resident Financial Account Tax Information, the Applicant choosing to open a Bank Settlement Account for Organization at the Processing Bank warrants that the completed Institutional Tax Residency Self-Certification Form is true, timely, accurate, complete, and lawful. If the tax-related information changes, the Applicant shall inform the Processing Bank within thirty days from the date of change. If the Applicant fails to provide an updated Institutional Tax Residency Self-Certification Form within ninety days after being notified by the Processing Bank of a discovered change, the Processing Bank has the right to treat the account as a non-resident account for management purposes. The Applicant shall bear any losses resulting from providing untrue, inaccurate, incomplete, or unlawful Institutional Tax Residency Self-Certification Forms or failing to update them in a timely manner. (Please refer to Annex 1: Institutional Tax Residency Self-Certification Form and Annex 2: Controlling Person(s) Tax Residency Self-Certification Form)

Chapter 11 Beneficial Owner Information

Article 80 The Applicant shall cooperate with the Processing Bank in completing the identification of beneficial owners by providing the necessary information, data, materials, and identity details of the beneficial owners required for registration. The Applicant agrees to the Processing Bank registering the beneficial owner's name, gender, nationality, date of birth, habitual residence or workplace address, contact information, type of identity document or

certificate, number, validity period, type of beneficial ownership relationship, and its commencement and termination dates (if any).

The Processing Bank identifies the type of beneficial owner according to the Measures for the Administration of Beneficial Owner Information. The types of beneficial owners include:

Type 1: A natural person who ultimately owns, directly or indirectly, more than 25% (inclusive, same below) of the equity, shares, or partnership interests;

Type 2: A natural person who ultimately enjoys more than 25% of the 收益权 (beneficial right) or voting rights of the client;

Type 3: A natural person who exercises actual control over the customer, alone or jointly (Methods of actual control: Method 1: Deciding the appointment and removal of the legal representative, directors, supervisors, senior management, or executive partners; Method 2: Deciding the formulation or execution of major operational and management decisions; Method 3: Deciding financial revenues and expenditures; Method 4: Long-term de facto disposition and use of important assets or major funds, etc.);

Type 4: Personnel responsible for daily operational management (Position types specifically include: Legal Representative (Responsible Person), Director, Senior Manager, General Partner, Executive Partner, Key Management Personnel, Primary Responsible Person, Operator, Other, etc.).

When beneficial owner information changes, the Applicant shall re-register the beneficial owner information with the Processing Bank within 30 days. If the Applicant fails to register as required, the Processing Bank has the right to suspend outward payment services for the Applicant. The collection of customer beneficial owner information is specified in **Item 11** of the Special Terms Section of this Agreement.

Chapter 12 Other Provisions

Article 81 The Applicant agrees that the Processing Bank may charge corresponding fees according to its published relevant fee schedule.

(1) The Processing Bank has the right to adjust the service content, fee items, and standards under this Agreement based on relevant national regulations and business needs. The adjusted service content, fee items, and standards will be notified to the Applicant through an announcement on the official website of Bank of Jilin or at the Processing Bank's business outlets and will take effect on the date specified in the announcement, without the need for separate notice to the Applicant. If the Applicant is unwilling to accept the changes, it has the right to apply to the Processing Bank for modification or termination of the relevant services before the adjusted service content, fee items, and standards take effect. Otherwise, it will be deemed to have accepted the announcement content. If the

Applicant neither applies for modification or termination of services nor implements the announcement content, the Processing Bank has the right to stop providing the relevant services to the Applicant and terminate the relevant service agreements.

(2) If the Processing Bank conducts fee promotion activities, and provided the Applicant meets the relevant conditions, the Processing Bank may apply or configure the relevant promotion for the Applicant without obtaining separate authorization; when the promotion period ends or the Applicant no longer meets the conditions for the promotion, the relevant fees will revert to the original price standard.

Article 82 The Applicant shall not require the Processing Bank to resolve the Applicant's own disputes. The Processing Bank has the right to issue corresponding warnings for the Applicant's acts of opening, using, or closing accounts in violation of the Measures, the Implementing Rules, the Administration Measures, and other regulations. If a crime is constituted, the matter will be transferred to the judicial authorities for criminal liability investigation according to law.

Article 83 During the account opening process, based on the review and assessment of the risk profile of the Applicant and its applied business, the Processing Bank has the right to refuse to open an account if there is sufficient reason to suspect the Applicant is involved in illegal or criminal activities.

Article 84 The Applicant shall cooperate with the Processing Bank in completing customer due diligence, and the content requiring verification for large-value and suspicious transaction reports, and warrants that all provided elements are complete, true, and valid. The Applicant shall provide true and valid identity documents or other identification certificates and ensure the information is accurate and complete. If the Applicant's identity information changes, the Applicant shall promptly and actively or cooperatively assist Bank of Jilin in updating the Applicant's identity information, ensuring the provided identity information is true, accurate, valid, and complete. The Applicant shall fulfill anti-money laundering obligations, ensuring the legality of fund sources and intended use, and that they are not involved in money laundering, terrorist financing, or other illegal crimes. **If the Applicant or its transactions are suspected of illegal crimes such as money laundering, tax evasion, or terrorist financing, Bank of Jilin has the right to take the following risk management measures against the Applicant, including but not limited to: restricting the Applicant's transactions (including but not limited to the methods, amounts, frequency, etc., of counter and non-counter transactions); restricting business types; refusing to handle business for the Applicant; placing a payment stop on accounts opened by the Applicant at Bank of Jilin and its affiliated institutions; terminating all or part of the business between the Applicant and Bank of Jilin. Bank of Jilin may freeze the Applicant's account and conduct inspections and investigations based**

on requirements from public security organs, procuratorates, supervisory organs, or regulatory agencies, and the borrower shall actively cooperate.

Article 85 The Processing Bank will impose control measures on units, individuals, and relevant organizers identified by public security organs at the prefecture level or above as having rented, lent, sold, or purchased bank accounts (including bank cards), as well as units and individuals who opened bank accounts by impersonating others or fabricating agency relationships. These measures include suspending their non-counter bank account services for 5 years and refusing to open new accounts for them. If the Applicant engages in abnormal operations, legal violations, dishonesty, is blacklisted, etc., the Processing Bank has the right to implement corresponding control measures on the accounts under the Applicant's name.

Article 86 The Applicant confirms that notices, letters, data messages, etc., shall be delivered to the effective service address, recipient, mobile number, and email address filled in this Agreement, and shall bear the legal consequences of effective service.

The scope of application includes the service of relevant documents and legal instruments during non-litigation and dispute periods, and also includes the first instance, second instance, retrial, and enforcement procedures after a dispute enters arbitration or litigation.

The obligation to notify shall be fulfilled when the effective service address, recipient, mobile number, or email address changes, by providing written notice to the other party no later than 3 business days after the change. Before the other party actually receives the change notice, the effective service address, recipient, mobile number, and email address filled in this Agreement shall still be deemed valid.

If relevant documents and legal instruments are not actually received due to inaccuracy of the aforementioned effective service address, recipient, mobile number, or email address, failure to notify in a timely manner according to the procedure after a change, refusal to accept delivery, etc., the date of service shall be deemed as follows: for service by mail, the date the document is returned shall be deemed the date of service; for direct service, the date the process server notes the circumstances on the service certificate on the spot shall be deemed the date of service; for electronic service, the date the fax, email, SMS, etc., reaches the addressee's specific system shall be deemed the date of service.

Arbitration institutions and courts may serve documents by mail directly to the above address. Failure to actually receive or refusal to accept delivery shall still be deemed as effective service. During arbitration or litigation, if the confirmation of service address submitted to the arbitration institution or court is inconsistent with that filled in this Agreement, the confirmation of service address submitted to and confirmed by the arbitration institution or court shall prevail (this service address is subject to the service

methods and legal consequences of service agreed in this clause). Electronic service has the same legal effect as written service. The service clause in this Agreement is an independent clause and is not affected by the validity of this Agreement as a whole or other clauses.

Article 87 Matters not covered in this Agreement shall be handled in accordance with the People's Bank of China's Measures for Payment and Settlement, the Measures, and other relevant regulations, as well as the relevant policies of Bank of Jilin. If any part of this Agreement conflicts with relevant laws, regulations, or financial rules, both parties shall perform their obligations in accordance with the relevant laws, regulations, or financial rules, and the validity of other parts of this Agreement shall not be affected.

Article 88 This Agreement is governed by the laws of the People's Republic of China. Dispute resolution is specified in Item 12 of the Special Terms Section of this Agreement. During the dispute resolution period, if the dispute does not affect the performance of other clauses of this Agreement, the other clauses shall continue to be performed.

Article 89 **Unless otherwise agreed in this Agreement, costs arising from the conclusion, performance, and dispute resolution of this Agreement, subordinate agreements, and supplementary contracts (including but not limited to court fees, arbitration fees, property preservation fees, announcement fees, execution fees, auction fees, sale fees, appraisal fees, lawyer fees, case handling expenses, etc.) shall be borne by the Applicant.**

Article 90 The General Terms section and the Special Terms section together constitute the RMB Bank Settlement Account Management Agreement for Organization. This Agreement is formed upon the Applicant's confirmation of the General Terms section, and the signing (or affixing of a personal seal) by the Applicant's legal representative (or responsible person of an organization) or authorized agent on the Special Terms section, together with the affixing of the official seal of the Applicant and the business seal of the Processing Bank.

This Agreement shall become effective after the Applicant's account opening application and relevant supporting documents have been reviewed by the Processing Bank and submitted to the local branch of the People's Bank of China for approval or record-filing. In the case of opening a temporary deposit account for capital verification of registration or capital increase, this Agreement shall become effective upon the affixing of the specimen bank seal by the contributor(s) on the Special Terms section and the business seal of the Processing Bank.

If the Applicant pre-signs for channel and product services simultaneously with the account application, this Agreement and the services hereunder shall become effective on the date the bank settlement account for organization opened at the Processing Bank becomes effective (excluding public holidays). Services not applied for by the Applicant shall not take effect temporarily.

If the Applicant closes the bank settlement account for organization opened at the Processing Bank, this Agreement shall automatically terminate from the date of official account

closure, and all product services associated with that account shall simultaneously terminate automatically. If the Applicant breaches this Agreement or other business rules of the Processing Bank, the Processing Bank has the right to suspend or terminate this Agreement.

Article 91 Bank of Jilin may amend the content of this Agreement based on laws and regulations, regulatory requirements, Bank of Jilin's relevant business policies, and bank account risk management needs, and will announce such amendments through the official website of Bank of Jilin or the Ji Hang e-Service Mini Program. During the announcement period, you may choose whether to continue using the account. If you disagree with the changes, you should close the account according to regulations before the end of the announcement period; if you continue to use the account after the announcement period ends, it will be deemed that you agree to the relevant changes of this Agreement, and there is no need to re-sign the agreement. The amended agreement becomes effective after the announcement period ends. If you do not implement the amended content, Bank of Jilin may terminate this service.

Article 92 In this Agreement, "Day" refers to calendar days unless explicitly specified as "business days".



吉林銀行
BANK OF JILIN