

China Minsheng Bank's Policy for Complainant Protection

China Minsheng Bank strictly abides by the *Law of the People's Republic of China on the Protection of Consumer Rights and Interests*, the *Implementation Measures of the People's Bank of China on Financial Consumer Rights Protection*, the *Administrative Measures on Consumer Complaints Handling of the Banking and Insurance Industries* and other relevant laws and regulations. In 2022, the Bank revised the *Administrative Measures of China Minsheng Bank on Consumer Complaints Handling* (the Measures) to further strengthen the protection of complainants' legitimate rights and interests.

I. Background

The policy was formulated to actively implement the "people-centered" development thought of the CPC Central Committee and the "customer-centric" business philosophy of the Bank, consistently standardize the consumer complaints handling procedures across the Bank, improve the quality and efficiency of complaints handling, fully safeguard the information security and personal safety of complainants in the complaints handling process and effectively fulfill social responsibilities.

II. Related Contents

The Article 27 of the Measures specifies the detailed requirements for safeguarding complainants' information security and personal safety. The Measures also further strengthens normative requirements in the areas of complaints handling process, traceability and rectification, emergency management, assessment and accountability, with the view of further improving the timeliness and standardization of complaints handling and fully protecting legitimate rights and interests of complainants from the perspective of policies.