

### III. Market-adjusted Prices-Wealth Management Business

#### 4.1 Agency Fund, Asset Management Plan and Trust Plan

| Business Code | Services                                                                                                                                                            | Content of Services                                                                                                                                                                                                | Applicable Customers                      | Rate of Charges                                                                                                                                                                                          | Promotional Policies | Remarks |
|---------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------|---------|
| S0401001      | Transactions including purchase, subscription, redemption, automatic investment, and conversion (establishment) of agency funds, asset management plans, and trusts | In terms of agency funds, asset management plans and trusts, provide customers with transaction services including their purchase, subscription, redemption, automatic investment, and conversion (establishment). | Personal customers<br>Corporate customers | Charged based on the prospectus, updated prospectus, announcement of funds, contracts of trust plans and asset management plans on behalf of fund managers, asset management plan managers and trustees. |                      |         |
| S0401002      | Sales service of funds, asset management plans and trusts                                                                                                           | Provide customers with sales service of agency funds, asset management plans and trusts.                                                                                                                           | Personal customers<br>Corporate customers | Charged based on the prospectus, updated prospectus, announcement of funds, contracts of trust plans and asset management plans on behalf of fund managers, asset management plan managers and trustees. |                      |         |

#### 4.2 T-bond

| Business Code | Services                                                                          | Content of Services                                                                                                                                                                                                                                                                                               | Applicable Customers | Rate of Charges                                                                                                                                                        | Promotional Policies                                                                                                                 | Remarks |
|---------------|-----------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|---------|
| S0401003      | Early redemption of T-bond                                                        | In the duration of T-bond, provide services including early redemption or judicial early redemption of immature T-bond, or redemption of tranche with a low coupon rate and conversion of tranche with a low coupon rate into tranche with a high coupon rate if the interest rate rises during the issue period. | Personal customers   | Charged in accordance with the provisions of the Ministry of Finance. Please refer to T-bond issue announcement on the website of the Ministry of Finance for details. |                                                                                                                                      |         |
| S0401004      | Loss reporting and re-issue of collection voucher of Savings T-bond (Certificate) | Re-issue the voucher for the wealth management customer who has reported the loss of collection voucher of Certificate T-bond.                                                                                                                                                                                    | Personal customers   | RMB10 per transaction.                                                                                                                                                 | Free of charge for Jin Gui (金桂) customers, Fu Jia (富嘉) customers, Fu Jia (富嘉) customers (diamond-level), and Ding Fu (鼎福) customers. |         |
| S0401005      | Proof of property (T-bond)                                                        | Issue the proof of T-bond tranche held by the wealth management customer.                                                                                                                                                                                                                                         | Personal customers   | Personal customer: RMB20 per transaction.                                                                                                                              | Free of charge for Jin Gui (金桂) customers, Fu Jia (富嘉) customers, Fu Jia (富嘉) customers (diamond-level), and Ding Fu (鼎福) customers. |         |

### III. Market-adjusted Prices-Wealth Management Business

#### 4.3 Wealth Management Business

| Business Code | Services                                                                                        | Content of Services                                                                                                                                                          | Applicable Customers             | Rate of Charges                                                                                                                                                                                | Promotional Policies | Remarks |
|---------------|-------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------|---------|
| S0401006      | Sales of wealth management products                                                             | Provide customers with services related to wealth management product sales                                                                                                   | Personal and corporate customers | Sales fee rate is specified in each product's prospectus.                                                                                                                                      |                      |         |
| S0401007      | Management of wealth management products                                                        | Provide customers with services related to the investment, operation and management of wealth management products.                                                           | Personal and corporate customers | Management fee rate is specified in each product's prospectus.                                                                                                                                 |                      |         |
| S0401008      | Purchase, subscription, and redemption of wealth management products                            | Provide customers with services related to the purchase, subscription, and redemption of wealth management products                                                          | Personal and corporate customers | Purchase, subscription, or redemption fee rate is specified in each product's prospectus.                                                                                                      |                      |         |
| S0401009      | Automatic investment, conversion, transfer and other transactions of wealth management products | Provide customers with services related to the automatic investment, replacement, transfer and other transactions of wealth management products                              | Personal and corporate customers | Automatic investment, conversion, transfer or other transaction fee rate is specified in each product's prospectus.                                                                            |                      |         |
| S0401010      | Floating management                                                                             | Provide the asset management service and achieve good results that exceed the expected benchmark yield.                                                                      | Personal and corporate customers | Charged when the product yield exceeds the benchmark performance; floating management fee rate is specified in each product's prospectus.                                                      |                      |         |
| S0401011      | Early redemption                                                                                | Handle the early redemption of immature products or products ahead of their open period for wealth management customers who could obtain the principal and accrued interest. | Personal and corporate customers | Charged when the customer applies for the early redemption. This fee targets at the products supporting early redemption. Early redemption fee rate is specified in each product's prospectus. |                      |         |

### III. Market-adjusted Prices-Wealth Management Business

#### 4.4 Agency Precious Metal Business

| Business Code | Services                                                       | Content of Services                                                                                                     | Applicable Customers             | Rate of Charges                                                                                                                  | Promotional Policies                                                                                                                  | Remarks                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|---------------|----------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------|----------------------------------|----------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| S0401012      | Open precious metal account on behalf of the personal customer | Open an account with the Shanghai Gold Exchange for the customer who applies for the account opening for the first time | Personal customers               | Account opening for personal customers: RMB60 for each account, as per the applicable requirement of the Shanghai Gold Exchange. |                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| S0401013      | Agency precious metal trading                                  | Provide precious metal trading service in the Shanghai Gold Exchange for the customer.                                  | Personal and corporate customers | No more than trading volume * 0.0008                                                                                             | Quality customers can enjoy certain discount but the fee cannot be lower than the handling fee charged by the Shanghai Gold Exchange. |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| S0401014      | Charges on behalf of the Shanghai Gold Exchange                | Charge fees on behalf of the Shanghai Gold Exchange, including storage fee and freight insurance fee.                   | Personal and corporate customers | Subject to the rules and measures of the Shanghai Gold Exchange(SGE) and adjusted according to the SGE announcement.             |                                                                                                                                       | <p>1. Storage fee refers to the custody fee incurred by designated vault for physical storage. Currently, the physical gold in the personal investor account is exempted from the storage fee in the Shanghai Gold Exchange.</p> <p>2. Freight insurance fee refers to the fee incurred during the transfer of physical bullions among designated vaults, charged only when the customer applies for the selling and delivery of remaining inventory and the load-out of traded inventory.</p> |

### III. Market-adjusted Prices-Wealth Management Business

#### 4.5 Gold Accumulation

| Business Code | Services          | Content of Services                                                      | Applicable Customers             | Rate of Charges                                                                                                         | Promotional Policies | Remarks |
|---------------|-------------------|--------------------------------------------------------------------------|----------------------------------|-------------------------------------------------------------------------------------------------------------------------|----------------------|---------|
| S0401015      | Gold Accumulation | Provide customers with the service of purchasing gold assets.            | Personal and corporate customers | A handling fee shall be charged at a rate of not exceeding 0.5% of the purchase amount of gold accumulation products.   |                      |         |
| S0401016      | Inventory sale    | Provide customers with the service of selling accumulated gold holdings. | Personal and corporate customers | A handling fee shall be charged at a rate of not exceeding 0.5% of the redemption amount of gold accumulation products. |                      |         |

#### 4.6 Other Businesses

| Business Code | Services                   | Content of Services                                                                                                                                                                                                                                                   | Applicable Customers | Rate of Charges              | Promotional Policies | Remarks |
|---------------|----------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------|------------------------------|----------------------|---------|
| S0401017      | Wealth planning consulting | Provide customers and their families with wealth management and consulting and advisory services, including the design of trust plans for wealth management services, financial analysis, property planning, asset allocation suggestions, charity arrangements, etc. | Personal customers   | Charged at the agreed price. |                      |         |