

UNOFFICIAL TRANSLATION (COMPLETE OFFICIAL CHINESE GUIDELINES BELOW)
– Translated from Chinese by Kevin Li

China Banking Association's Corporate Social Responsibility Guidelines (Excerpt)

Chapter III Social Responsibility

Article XI. Financial institutions should bear the responsibility for consumer education, actively carry out the financial literacy and education activities, and guide and nurture the public financial awareness and risk awareness, to enhance the public to contribute to property income.

Article XII. Financial institutions should take the initiative to assume responsibility for the construction of credit system, and actively carry out honest and trustworthy social advocacy, and guide and nurture the awareness of the public credit. They should devote to promote inter-industry coordination and cooperation, to strengthen the banking sector credit information's integration and sharing, and steadily push forward the construction of credit system in China's banking industry.

Article XIII. Financial institutions should promote people-oriented principles, pay more attention to the staff's health and safety, care for the lifestyle of staff, and improve human resource management; enhance staff training, improve the professional quality of employees and enhance employee's value of career; inspire staff enthusiasm, initiative and creativity, train financial professionals to create the healthy development of a positive, harmonious professional environment.

Article XIV. Financial institutions should support the community's economic development, facilitate the provision of financial services for the community, actively carry out a variety of community services such as financial education and publicity and helping the poor and needy, and strive to contribute to community building.

Article XV. Financial institutions should be dedicated to social development, by charitable donations, volunteer activities, and actively participate in social welfare activities, and strive to build a harmonious society and promote social progress by playing the role of financial leverage.

Chapter IV Environmental Responsibility

Article XVI. Financial institutions should formulate business strategies, policies and procedures, and optimize the allocation of resources to support the social, economic and environmental sustainable development, according to the national industrial policies and environmental policies, in light of international treaties, international practice and industry guidelines.

Article XVII. Financial institutions should carry out relevant research on Equator Principles as far as possible, and make a positive reference from the Equator Principles as applied to China's economic and financial development.

Article XVIII. Financial institutions should set up specialized agencies or departments, responsible for environmental protection, with the necessary full-time and part-time staff.

Article XIX. Financial institutions should develop plans for resources conservation and environmental protection, to minimize the negative impacts of day-to-day operation on the environment; provide regular or irregular environmental training for staff, encourage and support employees' participation in external training, communication and cooperation of environmental protection.

Article XX. Financial institutions should support the client to save resources and protect the environment through credit and other financial tools, guide and encourage clients to enhance awareness of social responsibility and actively take actions; focus on environmental training for clients, in which the content should include but be not limited to specific operations of environmental impact assessment procedures, and preparation for green credit document. Financial institutions should advocate for independent on-site investigation and audit for the environmental impacts of financed projects, and make their judgments not solely based on clients' own environmental impact assessment report and data.

Article XXI. Financial institutions should actively participate in the practice of environmental protection and promotion activities, to contribute to the increase of the environmental awareness of clients and society as a whole.