

Policy Statement on Privacy Protection of Ping An Group

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In the era of big data, privacy protection has become particularly important in establishing and protecting corporate reputation and gaining customer trust. As a responsible retail financial services group, Ping An regards privacy protection as the top priority of its information security and data governance. In compliance with relevant national laws and regulations, Ping An has formulated a series of regulations, such as the Information Security Standards - Privacy, Business Secrets Protection Management, Data Management Regulations, Data Cooperation Management Regulations, which are applicable to employees of all departments and third-party personnel of Ping An Group and its member companies. These documents not only defined customer information privacy, but also regulated the collection, usage, and protection of the information to avoid privacy violations.

Principles of Personal Information Protection

Ping An's business is based on mutual trust with customers. In order to protect all information provided by customers, Ping An adopted the following principles for the protection of personal information:

- The collection of personal information should be confined to a minimum necessary for the designated purposes to provide customers with products and services.
- Ping An will keep customer information strictly confidential and will not disclose information to any external agency except in the following conditions:
 - Disclosure with the prior consent from the customer;
 - Disclosure in accordance with the requirements of laws and regulations;
 - Disclosure at the request of a government department or authorities;
 - Disclosure at the request of Ping An's higher-level regulators.
- Ping An is committed to ensure the accuracy and timeliness of customer information.

Personal Information Management

Information Security Management Commitment

Security is the primary concern for Ping An. To achieve data security commitment, Ping An adopted various security technologies and management systems to ensure that customers' personal information will not be leaked, damaged, misused, inappropriately altered, inappropriately accessed or disclosed. Ping An is in compliance with all regulatory requirements regarding the protection of personal information.

Principles of Information Collection

Ping An collects information under the principles of lawfulness, legitimacy, and necessity. It informs customers of the purpose of collection and usage of data and ensures that the consent and authorization of customers have been obtained through signing agreement. Personal information authorized by customers and the information generated by the service will only be used for the designated purposes permitted by the agreement with and consent of the customer.

External Use of Personal Information

Ping An and its partners will keep customer information strictly confidential and will not share or transfer personal information to third parties. Otherwise, Ping An will inform customers of the purpose, the type of data and obtain their preconsent. If Ping An needs to provide the personal information to a third party to proceed, the Company must inform the individual of the name and contact means of the third party, the processing purpose, the processing method, and the type of personal information, and obtain the individual's approval. If Ping An changes the original processing purpose and processing method, the Company must re-obtain the individual's approval in accordance with the provisions of this Policy, accurately record the use and storage of such information and help customers to understand the process.

Modification and Access

A customer has the right to

- Ask Ping An to confirm whether Ping An holds their information and request to review such data;
- Request Ping An to correct any inaccurate personal information;
- Request Ping An to delete his/her personal information;
- Acquire Ping An's public policies on data protection management.

Ping An provides multiple channels for inquiry, modification, communication and complaint on privacy-related matters, through which, customers can access and manage their personal information and exercise customer rights. Any changes to privacy-related policies will be timely notified to the customer to obtain their consent.

Personal Information Protection of Minors

Ping An attaches great importance to the protection of personal information of minors. For customers under the age of 14, written consent of their parents or legal guardians should be obtained before using Ping An's products and services. Ping An protects the confidentiality and security of personal information of minors in accordance with relevant national laws and regulations.

Ping An respects and protects the privacy rights of all customers, and strictly implements internal regulatory documents based on the actual circumstances. Ping An will on a timely basis revise the privacy protection regulations according to national law and regulation updates to fulfill corporate social responsibility and achieve sustainable development.