

Policy Statement on Financial Inclusion of Ping An Group

September, 2025

Ping An integrates sustainable development with its "integrated finance + health and senior care" strategy, regarding inclusive finance as one of its important issues in sustainable management. The Group is committed to providing warm and inclusive products and services for a broader range of social groups, effectively transforming financial development achievements into public welfare, and promoting sustainable economic and social development.

- 01. Ping An improves and innovates products and services based on thorough market research and feedback from clients. The Group continuously enhances the accessibility and suitability of insurance and related financial services, striving to provide appropriate service channels and delivery methods for various groups, thereby improving their risk protection capabilities and living stability.

- 02. Ping An fully considers the characteristics of target groups and tailors convenient and friendly delivery methods or service channels to the targeted group's needs and preferences. This includes differentiated and accessible products through integrated online and offline services, community/home-based services, and age-friendly and barrier-free designs, ensuring that service delivery aligns with customer usage habits and enhancing the accessibility and convenience of inclusive services.

- 03. Ping An incorporates non-financial support (i.e. financial education, health management, and risk prevention) into its inclusive services. Through educational campaigns and infrastructure development, the Group aims to promote the long-term well-being and risk prevention capabilities of the target groups, enabling them to improve in areas such as financial literacy, health management, and risk response.

- 04. Ping An adheres to prudent and transparent principles throughout the product lifecycle. By following compliant underwriting and sales processes, conducting preventive risk assessments, and implementing humane mechanisms to alleviate difficulties, the Group prevents over indebtedness of targeted groups, aiming to maintain a balance between protection and sustainability.

- 05. Ping An establishes multi-channel and easily accessible customer complaint and feedback mechanisms, along with clear disclosure of service terms and fee standards. This ensures timely information disclosure and handling. We continuously optimize customer rights protection mechanisms and service experiences, and promote continuous improvement in service quality.

- 06. Through ongoing education and specialized training for all employees, Ping An avoids aggressive sales techniques and disrespectful treatment of targeted groups during the sales process, ensuring that service providers maintain professionalism, respect, and responsibility when delivering services.

- 07. Ping An is dedicated to engaging with governments, regulatory bodies, social organizations, and academia to jointly build a more inclusive and healthy ecosystem for inclusive finance. This engagement promotes sustainable market development and fosters inclusive finance market and shared risk management at the societal level.

- 08. Ping An incorporates inclusive finance into the group-level sustainable development governance framework. The Group's governance body, led by the Board, oversees the planning and supervision, ensuring coordinated execution.