

Rules on Prohibited Conducts of Practitioners of China CITIC Bank

(Abstract)

I. It is strictly prohibited to organize, assist or participate in illegal activities involving pornography, gambling, drugs, gangdom, terrorism, illegal fundraising, loan-sharking, money laundering, pyramid schemes, among other things.

II. It is strictly prohibited to organize, assist or participate in private lending, illegal guarantees, underground banking or other illegal financial activities.

III. It is strictly prohibited to divulge state secrets, trade secrets, work secrets, customer information, among other things.

IV. It is strictly prohibited to organize or participate in non-compliant activities including credit fraud, illegal cash-out with credit cards, among other things.

V. Insider trading, commercial bribery and illegal benefit transfer are strictly prohibited.

VI. It is strictly prohibited to illegally

misappropriate client or bank funds or engage in abnormal fund transactions with clients to seek illegal benefits by taking advantage of his or her position and work.

VII. It is strictly prohibited to work part-time for profit, conduct business or establish enterprises or hold positions in other economic organizations, in violation of regulations.

VIII. It is strictly prohibited to engrave, steal or forge the Bank's seals, use seals in violation of regulations, or issue outward guarantees, legal instruments, among other things, in the name of the Bank without authorization.

IX. It is strictly prohibited to violate financial management regulations by setting up any "small treasure" or off-book accounts, among other things.

X. It is strictly prohibited to sell or promote unapproved financial products or sell for commission any product issued by institutions holding no financial license.