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- 1.1 This Manual defines the code of business conduct that QFI staff should follow in their daily activities, it outlines appropriate behavior for employees, suppliers, customers and other related parties of the Company to maintain an operating environment with integrity and fair trading, and ensure the sustainable, sound, quality and healthy development of the Company.
- 1.2 Application scope of this Manual: the Board of Directors, Board of Supervisors, senior management and employees (including employees who have signed the labor contract, contractors, part-time and temporary employees) who have established labor relations with headquarters, regional groups, business divisions, urban companies and direct companies of the Group. The direct or indirect holding companies of QFI Group or non-

does not have a controlling interest in but can control through the articles of association, agreement and other arrangements, shall be subject to relevant principles in this Manual and be held accountable by the Board of Directors and its committees.

The principles set out in this Manual are general and the content covered herein may involve more detailed provisions or requirements in other documents.

All employees are required to attend the training on the Code of Business Conduct Manual (including integrity training) organized at least once a year by departments such as human resources and the audit and supervision department.

All employees should sign an agreement to abide by the Business Conduct of CIFI Group at the time of employment, to demonstrate their compliance with the provisions or regulations outlined herein.

Honesty and trustworthiness are the bottom-line principles practiced by QFI Group in business operations. QFI staff should also have credit, law-abiding and bottom-line consciousness.

If any staff violate the Sx Key

Rules, their labor contract will be terminated. If any QFI staff violates criminal law, they will be transferred to the judiciary authority for investigation.

Illegal solicitation or acceptance of property is prohibited;
Illegal possession of company property is prohibited.

It is prohibited to illegally daim or accept property or other benefits from suppliers, partners, customers, competitors, colleagues and other stakeholders in any way, shape or form.

Gifts or money received during business activities shall be reported and submitted to the Company in a timely manner. The Company shall register, record and decide on the disposal of gifts or money received. Gifts worth over 500 RMB shall be handed over to the Company within 15 days from the date of receipt, and shall be registered and disposed of by the Company. Gifts worth less than 500 RMB shall be reported to the Company within 15 days

housing, vehicle use, schooling, medical treatment and other services or

individual stakeholders include the enterprises jointly invested in and operated by related persons and their immediate families or separately invested in and operated by the related persons or their immediate families, as well as other persons or units with a common interest.

Conflicts of interest exist when personal interests or actions interfere with or are likely to interfere with the individual. QFI staff shall not engage in any activity that would lead to a conflict of interest with QFI and shall actively identify and resolve potential conflicts of interest while carrying out their duties. Examples of conflicts of interest are as follows:

any conflict of interest at the time of entry or after entry, they shall declare such conflicts of interest in accordance with the Administrative Measures for Declaration of Conflicts of Interests of CIFI Group's Staff, and handle the matter according to the result of approval.

Communication with government and regulatory authorities shall be in line with laws and regulations as well as the standards and requirements of government and regulatory authorities for professional ethics.

(including but not limited to money and other improper benefits)

Resources of CIFI Group shall be used as donations or to raise donations for charities or other organizations in accordance with laws and regulations, to ensure that no illegal benefits are generated.

compliance philosophy and anti-bribery

principles when establishing business relationships, they will be encouraged to apply these principles in their business practices.

When signing the cooperation agreement, partners are required to execute

the partners will bear liability for breaching the agreement.

All employees are prohibited from collusion or intrigue with business partners such as carrying out any activities prohibited by the *Code of Business Conduct* 

Manual of CIFI Group, or inducing or instigating business partners to carry oD2(, 8 @arry)239.18

Strictly comply with domestic and foreign anti-money laundering laws and regulations, and report abnormal transactions or suspected money laundering in a timely manner.

Do not participate in money laundering activities or help others to launder money. Do not obstruct an official investigation in any way. Any act of covering up money laundering, such as concealing, omission or misstatement, is prohibited.

Maintain a good working environment: strictly abide by the Company's disciplinary rules, behave well, dress according to code, use civilized language, cooperate pragmatically, and keep the workplace dean and orderly.

The legitimate rights and interests of employees should be respected and

as the ability and integrity of the candidates.

Employees are prohibited from posting any information that may damage CIF

should be accepted in accordance with the relevant regulations, such as the Administrative Measures for Media Relations, and no employees shall disclose internal information without authorization.

Employees who find others violating this Manual have the responsibility and obligation to whistle-blow. Any act violating the Sx Key Rules of CIFI or practices of favoritism should be reported to the audit and supervision department of the Group. Other violations of this Manual may be reported to superiors, the human resources department or the audit and supervision department. See details of the whistle-blowing channels, Whistle-blowing Policy and protections for informers in the *Supervision and Whistle-blowing Instructions* of CIFI Group.

Employees who have violated this Manual will be subject to corresponding disciplinary action and punishment in accordance with the Management System for Accountability of CIFI Group and relevant rules and regulations of CIFI Group. Those who break the law will be held accountable for

relevant legal responsibilities.

The audit and supervision department and

human resources department of the Group are responsible for interpreting this

department or the audit and supervision department for actions or

circumstances difficult to judge. Consultation personnel shall give clear guidance

in time and protect the confidential information of the involved parties.

This Manual is effective from the first day of issuance. After it becomes

effective, the former Staff Manual of Professional Ethics of CIFI Group will be

abolished simultaneously.

Prohibited Actions in the Six Key Rules of CIFI Group