CCB's Ten Measures Fully Support COVID-19 Prevention and Control

On January 26, 2020, Chairman Tian Guoli presided over a meeting to study and implement the spirit of General Secretary Xi Jinping's important speeches and arrangements made by the CPC Central Committee. The meeting required the Bank to take COVID-19 prevention and control as a top priority, and ten targeted measures were formulated.

- I. Make the first batch of donation of RMB30 million to pandemic stricken areas in Hubei.
- II. Offer free accidental injury and term life insurance cover of RMB1 million per person for frontline medical personnel in Hubei (including those medical personnel from other provinces who come to Hubei to lend assistance); in the event that these medical workers get infected with the coronavirus, the Bank shall provide them with a daily subsidy of RMB300 while receiving treatment in hospitals. CCB Life Insurance shall open a green channel for quick claim settlement.
- III. Service charges for all special funds donated, remitted or transferred by individuals or entities through CCB to special accounts for pandemic prevention in affected areas in Hubei shall be waived.
- IV. For medical personnel and government workers engaged in the prevention and control of the pandemic, their personal loans and credit card overdrafts at CCB which have become overdue during the pandemic shall not be deemed as defaults, nor shall these borrowers be included in the customer default list. For enterprises facing disruption in their normal operations and suffering temporary difficulties due to the pandemic, support shall be given in the forms of credit restructuring, reduction or exemption of overdue interest, etc., depending on the actual circumstances.
- V. Open a green channel of financial services for pandemic prevention and control, and provide emergency cash withdrawal, fund transfer and other emergency financial services for government bodies, enterprises and public institutions involved in pandemic prevention and control. Service applications relating to pandemic prevention and control shall be handled straightaway, and door-to-door financial services for medical organizations involved in pandemic prevention and control shall be provided as required.
- VI. Fully support the credit demand of enterprises engaged in R&D, production, purchase and sale of pharmaceuticals, medical devices and other related materials for pandemic prevention and control by implementing the rapid credit approval process, granting credit in full amount and adopting preferential interest rates. The interest rates of the operating loans of small and micro enterprises and individually-owned

- businesses in Hubei would be lowered by 0.5 percentage point from the prevailing rates.
- VII. Increase the disinfection frequency of operating outlets and self-service facilities and sterilize all cash before returning them to circulation. Operating outlets would be furnished with temperature detection and other protective equipment. "Workers' Harbours" in outlets would be equipped with disinfectant and other anti-pandemic supplies for providing disinfection and other pandemic prevention services to couriers, sanitation workers, taxi drivers, traffic police and other outdoor workers.
- VIII. For financial leasing of medical equipment relating to pandemic prevention and control handled by CCB Financial Leasing, late payment or reduction of rent and interest shall be allowed.
 - IX. For medical personnel and government workers currently living in rental properties provided by CCB Housing Services Co., Ltd., they shall be exempted from paying rent during the pandemic while disinfection and other pandemic prevention services shall be provided free of charge.
 - X. Assist local governments in providing public science education on pandemic prevention and control in rural areas by leveraging the training network of CCB University and more than 600,000 "Yunongtong" rural service points.