

Credit Agricole Corporate and Investment Bank (China) Limited
General Terms and Conditions for Institutional Fixed Deposit and Call Deposit

Date of Update: December 25, 2025

Effective Date: January 1, 2026

1 SCOPE OF APPLICATION

These General Terms and Conditions for Institutional Fixed Deposit and Call Deposit (these “**General Terms and Conditions**”) automatically apply to the fixed deposit or call deposit transaction denominated in RMB or foreign currency reached from time to time between the Customer and the Bank, as well as the related services. Applicable Customers are non-individual Customers within the PRC who may legally apply for the placement of institutional fixed or call deposit with the Bank (wherein "individual" refers to a natural person).

2 FIXED DEPOSIT

- 2.1 The Bank may, at its discretion, provide different types (deposit terms) of fixed deposit services to the Customer in accordance with the applicable laws and regulations.
- 2.2 The Customer shall deposit the principal amount of the fixed deposit with the Bank in a lump sum and choose the type of fixed deposit. The deposit amount shall not be lower than the minimum deposit amount required by the Bank and under applicable laws and regulations (if any).
- 2.3 Subject to any applicable laws and regulations, interest on a fixed deposit shall accrue at the rate applicable to fixed deposits of corresponding deposit term published by the Bank on the deposit date, or at the rate separately agreed by the Bank and the Customer. The interest shall be calculated up to the day before the maturity date and be paid on the maturity date. Interest on a fixed deposit shall not be calculated on a segmented basis in case of interest rate adjustment during the deposit term.
- 2.4 Where the Customer withdraws a fixed deposit, the proceeds thereof shall be transferred to the account from which the funds were originally transferred or to such other account as the Bank may agree.
- 2.5 At the request of the Customer, the Bank may process the early withdrawal of all or part of a fixed deposit for the Customer in accordance with the applicable laws and regulations.
- 2.6 Unless otherwise agreed by the Bank and the Customer, for a fixed deposit which is fully withdrawn prior to maturity, interest thereon shall be calculated at the rate applicable to current account in the same currency as published by the Bank at the withdrawal date; for a fixed deposit which is partially withdrawn prior to maturity, interest on the early withdrawn portion shall be calculated at the rate applicable to current account in the same currency as published by the Bank at the withdrawal date, and the remaining portion shall be retained as a fixed deposit with the deposit term calculated from the value date of the original fixed deposit, ***provided that*** if the remaining portion is lower than the minimum deposit amount of the Bank and under applicable laws and regulations (if any), the Bank shall have the right to transfer the remaining portion to a current account and apply the Bank's terms and conditions governing the current account.
- 2.7 Unless otherwise agreed by the Bank and the Customer, each fixed deposit and its interest shall be withdrawn on the maturity date and shall not be automatically renewed for a new fixed deposit.

- 2.8 The placement and withdrawal of any fixed deposit shall be made on a Bank's business day. If a fixed deposit matures on a non-business day of the Bank, the Bank will process the proposed withdrawal on the Bank's business day immediately following or (at the Bank's sole discretion) preceding the maturity date.
- 2.9 If the Customer believes that the interest payment on its fixed deposit is erroneous, the Customer may apply to the Bank for, and the Bank will conduct, a review of such interest payment.

3 CALL DEPOSIT

- 3.1 The Bank may, at its discretion, provide different types of call deposit services to the Customer in accordance with the applicable laws and regulations. Regardless of the actual deposit term of a call deposit, the type thereof shall be determined based on the length of the advance notice period that the Customer is required to give, as stipulated by the Bank.
- 3.2 The Customer shall deposit the principal amount of the call deposit with the Bank in a lump sum and choose the type of call deposit. The deposit amount shall not be lower than the minimum deposit amount required by the Bank and under applicable laws and regulations (if any).
- 3.3 Subject to any applicable laws and regulations, interest on a call deposit shall accrue at the rate applicable to call deposits of corresponding deposit term published by the Bank on the withdrawal date, or at the rate separately agreed by the Bank and the Customer, and shall be calculated based on the actual deposit term. Unless otherwise agreed by the Customer and the Bank, the interest shall be calculated up to (but excluding) the maturity date and be paid on the maturity date.
- 3.4 Unless otherwise agreed by the Bank and the Customer, the Bank shall have the right to calculate and pay the interest on withdrawal amount a call deposit at the rate applicable to current deposit in the same currency under any of the following circumstances:
- (i) where the actual deposit term is shorter than the relevant notice period;
 - (ii) where the deposits are withdrawn without prior notice;
 - (iii) where the withdrawal notice has been given to and received by the Bank, but the Customer fails to withdraw in time.
- 3.5 The Customer shall give prior notice to the Bank to arrange for withdrawal of a call deposit in accordance with the type of such call deposit. Once a notice is given to and received by the Bank, the notice shall be deemed effective and irrevocable.
- 3.6 Where the Customer withdraws a call deposit, the proceeds thereof shall be transferred to the account from which the funds were originally transferred or to such other account as the Bank may agree.
- 3.7 The placement and withdrawal of any call deposit shall be made on a Bank's business day. If a call deposit matures on a non-business day of the Bank, the Bank will process the proposed withdrawal on the Bank's business day immediately following or (at the Bank's sole discretion) preceding the maturity date.
- 3.8 If the Customer believes that the interest payment on its call deposit is erroneous, the Customer may apply to the Bank for, and the Bank will conduct, a review of such interest payment.

4 MISCELLANEOUS

- 4.1 These General Terms and Conditions are made in both Chinese and English. In case of any discrepancy between the Chinese and English versions, the Chinese version shall prevail.
- 4.2 The Bank may at its sole discretion amend these General Terms and Conditions from time to time. The Bank will post the amendments to these General Terms and Conditions or the updated General Terms and Conditions (“**Amended General Terms and Conditions**”) through pop-ups, announcements, etc. on the Bank’s website or give the Customer prior notice by such other manner as the Bank may decide. The Amended General Terms and Conditions will take effect and supersede all prior versions on the effective date specified therein. Unless the Customer withdraws all fixed or call deposits (if any) held with the Bank in full prior to the effective date of such Amended General Terms and Conditions, the Customer shall be deemed to have agreed that such Amended General Terms and Conditions shall apply to all its fixed deposits and call deposits held with the Bank but not yet matured or settled.
- 4.3 If there is any discrepancy between (i) these General Terms and Conditions and (ii) the application documents issued by the Customer or any other specific agreement between the Customer and the Bank in relation to a particular deposit business, the relevant application documents or specific agreements shall prevail.
- 4.4 These General Terms and Conditions (as may be amended from time to time) shall be governed and construed in accordance with the laws of the Mainland of China.