

Letter regarding Protection of Personal Financial Information

Dear Sir / Madam / Client,

We are grateful for your choice of Standard Chartered Bank (China) Limited (the "Bank"). The Bank respects your and/or the Information Owner's privacy related to the Personal Financial Information⁴, and undertakes to keep the Personal Financial Information confidential in accordance with relevant laws. However, due to the necessary demands of the Bank's business operation and management, the Bank may need from time to time to obtain, use and disclose to any third party your and/or the Information Owner's Personal Financial Information⁵ for specific reasons and purposes⁶.

As required by regulatory authority, the Bank hereby issues this Letter to seek your authorization on behalf of yourself or the Information Owner regarding collection, storage, use and external disclosure of the Personal Financial Information. Please carefully read the following terms and conditions and ensure you have fully understood them. If you have any queries, you and/or the Information Owner may request the Bank to make further illustration and explanation for any terms, and if necessary, you and/or the Information Owner may also seek independent consultants' opinions. If you have no doubt, please undersign to confirm your understanding and duly authorization.

Standard Chartered Bank (China) Limited

1 June, 2011

Definitions and Descriptions

1. Personal Financial Information refers to your own information and/or (where you are a company) the information of other natural persons related to you (such as the legal representative, shareholders, directors etc. , hereinafter referred to as "Information Owner"), which is informed by you or legally obtained by the Bank in the process of offering banking services as requested by you or our client who is connected to you (e.g., you are a personal guarantor for the loan the Bank provides to the client), including the identity information, wealth information, account information, credit information, financial trading information and other personal financial information in accordance with relevant regulations and rules.
2. A third party refers to:
 - 2.1 Any Bank Member and representatives in any jurisdiction, regardless whether it is located in the same jurisdiction of the Bank (together with the Bank, the "Permitted Parties");
 - 2.2 Any professional adviser, insurer or insurance broker or service provider of the Permitted Parties who is under a duty of confidentiality to the Permitted Parties;
 - 2.3 Any actual or potential assignee, novatee, transferee, participant or sub-participant in relation to any of the Bank's (including any branch) rights and/or obligations under any agreement between you and/or the Information Owner with the Bank (or any agent or adviser of any of the foregoing);
 - 2.4 Any rating agency or direct or indirect provider of credit protection to any of the Permitted Parties;
 - 2.5 As required by any law or any government, quasi-government, administrative, regulatory or supervisory body or authority, or tribunal with jurisdiction over any of the Permitted Parties; or
 - 2.6 Any other third party to whom you and/or the Information Owner has agreed to disclose.

To the above, the Bank Member refers to Standard Chartered PLC or any of its Subsidiaries or its Holding Company or any other Subsidiaries of that Holding Company and including head offices and branches of the foregoing. The Holding Company means, in relation to a company, a company in respect of which such company is a Subsidiary. The

⁴ See Definition 1.

⁵ See Definition 2.

⁶ See Description 3.

Subsidiary means, in relation to a company, any other company which is Controlled, directly or indirectly, by such company, or more than half the issued share capital of which is beneficially owned, directly or indirectly, by such company, or which is a Subsidiary of another Subsidiary of such company. For the purpose hereof, Control means where one entity (either directly or indirectly and whether by share capital, voting power, contract or otherwise) has the power to appoint and/or remove the majority of the members of the governing body of another entity or otherwise controls or has the power to control the affairs and policies of another entity and such entity is taken to be Controlled by the first entity.

3. The reason and purpose of the Bank's obtaining, use and disclosure of your and/or the Information Owner's Personal Financial Information may be one or more than one of the followings:
 - 3.1 To evaluate your and/or the Information Owner's credit status, to process loan, financing request or other banking services;
 - 3.2 To ensure the Bank can provide and maintain regular banking services, e.g., the information storage or other outsourcing services provided by any Related Company to the Bank, debt collection agency or printing vendor etc.;
 - 3.3 To ensure regular credit check and post-loan management;
 - 3.4 To assist other institutions to conduct credit checks and collect debts;
 - 3.5 To ensure ongoing credit worthiness of you and/or the Information Owner;
 - 3.6 To design financial products, financial services or related products;
 - 3.7 To market financial products, financial services or related products, including but not limited to the marketing to you and/or the Information Owner via brochure, telephone calls, short message, fax and email;
 - 3.8 To determine your and/or the Information Owner's amount of indebtedness owed to or by the Bank;
 - 3.9 To collect and liquidate debts, including without limitation the enforcement of creditor's rights or security interests;
 - 3.10 To disclose according to the laws binding on the Bank or otherwise as required by any regulatory authority to which the Bank is subject;
 - 3.11 To disclose to the actual or potential assignee, or participant or sub-participant in relation to any of the Bank's rights and/or obligations and their agents and consultants so that they can evaluate the intended assignment, participation or sub-participation, to facilitate the Bank to re-allocate and transfer its asset in the secondary market for a financial management purpose;
 - 3.12 To disclose so that relevant information and data can be consolidated from the perspectives of accounting, audit, financial, tax and compliance in accordance with applicable laws or exchange rules as the Bank's group or any related company is a listed company or an institution particularly chartered;
 - 3.13 To disclose to service providers who offers hubbing processing and other outsourcing services to the Bank which is an integral part of banking services;
 - 3.14 To disclose to insurance companies, professional consultants and audit agencies for risk diversification or assessment purposes;
 - 3.15 To disclose to rating agencies, insurance institutions and credit protection providers which is necessitated by the inherent design of relevant financial products; and
 - 3.16 To disclose for other purposes relating to the above and as agreed with you and/or Information Owner.