

Reporting and Appeals of Employees' Opinions

The Bank values democratic management, refines democratic communication mechanisms, and continuously promotes employee participation in democratic construction. It focuses on listening to employees' voices, ensuring diverse channels for employee communication and opinion collection, such as the Staff Congress and the “Voice Your Concern” Platform, actively guiding and encouraging employees to provide genuine feedback, and using employees' voices as an important basis for optimizing internal operational processes. The Bank has established anonymous feedback channels for employees, including the President's mailbox and dedicated email addresses for reporting employee conduct violations, anti-money laundering violations, and sanctions violations. It strictly controls the authorization and knowledge scope of employees' personal information and opinions expressed. During the process of handling opinions, it strictly adheres to information confidentiality requirements, follows the principle of the first receiver taking primary responsibility, promptly responds to employees' concerns, actively promotes the effective resolution of employees' reasonable demands in accordance with laws and regulations, steadily resolves various contradictions and

risks, and effectively safeguards employees' legitimate rights and interests.

I. Staff Congress

The Bank has established a Staff Congress system covering the head office, branches, and subsidiaries, formulating the *Implementation Measures for the Staff Congress* to improve the enterprise's democratic management system with the Staff Congress as the basic form. In 2024, the Bank's staff representatives fully played their important roles in democratic management, decision-making, and supervision, attending the quarterly business analysis meetings of the entire bank and fully exercising their rights to information, participation, expression, and supervision as staff representatives.

In 2024, the Bank held the Fourth Session of the Second Staff Congress. The Congress reviewed and approved 15 institutional measures related to employees' immediate interests, such as job rankings, remuneration, and sanitary allowances for female employees. It responded on-site to hot-topic proposals highly concerned by staff representatives. Meanwhile, it collected 53 proposals from staff representatives, with a resolution rate of 77.36% for cases formally accepted.

II. "Voice Your Concern" Platform

The Bank fully respects employees' privacy and information security, providing multiple ways for employees to express opinions and suggestions on the "Voice Your Concern" Platform, including anonymously, using pseudonyms, or real names, ensuring that frontline employees can voice their concerns, dare to voice them, and are willing to voice them. The platform has established a full-process opinion response mechanism featuring "guaranteed response to opinions, visible processes, traceable results, and evaluable services". Each department of the head office has established an operational team. When a user raises a concern, every step in the handling process, every handler, and every handling opinion are publicly displayed, with the handling results visible to all. Meanwhile, the platform gives the decision-making power to end the process to the person raising the concern. If the issue is not resolved, the person can initiate the process again until the issue is resolved. Upon completion of the process, the person can comprehensively evaluate the service process.

The "Voice Your Concern" Platform has established a supervision and publicity mechanism, publicly displaying data such as the satisfaction rate and operational efficiency of head office departments, and forming operational reports and hot-topic special reports to be submitted to the Bank's senior management. The Bank's management attaches great importance to this, having made multiple important

instructions and held symposiums to listen to grassroots suggestions. Since its launch in June 2022, the “Voice Your Concern” Platform has accumulated 3.5 million visits and handled over 30,000 grassroots issues and suggestions. In response to issues of widespread concern, the platform promptly provides clarifications and responses to demands, effectively opening up effective channels for frontline employees to solve “urgent, difficult, worrying, and distressing” problems and providing effective tools for relevant departments to optimize business processes and improve operational management quality and efficiency.

III. President’s Mailbox

All employees can directly send emails to the President’s mailbox. The Bank values the content received through the President’s mailbox, with some opinions and suggestions having been instructed to relevant departments for implementation.

IV. Email Addresses for Reporting Employee Conduct, Anti-Money Laundering, and Sanctions Violations

The Bank continuously keeps channels for collecting opinions open, setting up reporting channels such as email addresses for reporting employee conduct violations, anti-money laundering

violations, and sanctions violations¹. It publicly discloses information about these reporting channels on the intranet, allowing all employees to send reports through both real names and anonymous methods. The Bank continuously maintains smooth channels for receiving information, values the investigation, verification, and proper handling of reported matters, and encourages employees to actively participate in supervision to jointly maintain an internal healthy and orderly environment.

¹ Email addresses for reporting employee conduct violations (ywgjib@citicbank.com), anti-money laundering violations (fxqjubao@citicbank.com), and sanctions violations (zcgjib@citicbank.com).