

桂林银行电子银行章程

banking Regulations of Guilin Bank

第一条 为推动电子商务的应用和发展，更好地为客户提供金融服务，桂林银行开办电子银行业务。

Article 1: In order to promote the application and development of e-commerce and provide better financial services for customers, Guilin Bank offers e-banking business.

第二条 桂林银行通过网上银行、电话银行、手机银行、自助银行等电子银行渠道为客户提供业务咨询、资金管理、金融理财、收费缴费、代理销售等服务。

Article 2: Guilin Bank provides customers with services such as business consultation, fund management, financial management, fee payment and agent sales through e-banking channels such as online banking, telephone banking, mobile banking and self-service banking.

第三条 桂林银行电子银行业务服务向符合中华人民共和国法规及桂林银行相关要求的自然人、法人或其他组织提供。

Article 3: Guilin Bank's e-banking services are provided to natural persons, legal persons or other organizations that comply with the laws and regulations of the People's Republic of China and the relevant requirements of Guilin Bank.

第四条 桂林银行办理电子银行业务的分支机构、电子银行客户及电子银行交易的其他参与方，均须遵守本章程。

Article 4: Branches of Guilin Bank handling e-banking business, e-banking customers and other participants in e-banking transactions shall abide by these Regulations.

第五条 客户可在桂林银行营业网点办理电子银行业务注册，也可通过互联网、电话等电子渠道自助办理电子银行业务注册。客户办理电子银行注册等业务时，应保证所提供的资料真实、准确、完整、有效，并与银行签订服务协议。

不具有完全民事行为能力个人客户应由其监护人代为办理注册并负责保管其注册卡号（账号、用户名或注册手机号码）、USBKEY 及相关密码。监护人对通过以上信息完成的金融交易负责。

Article 5: Customers may register for e-banking services at the business branches of Guilin Bank, or they may self-service register for e-banking services through the Internet, telephone and other electronic channels. When handling e-banking registration and other services, the customer shall ensure that the information provided is true, accurate, complete and valid, and sign a service agreement with the bank.

Individual customers who do not have full capacity for civil conduct shall have their e-banking services registered by their guardians and their guardians shall be responsible for keeping their registration card number (account number, user name or registered mobile phone number), USB KEY and related passwords. The guardians are responsible for the financial transactions completed through the above information.

第六条 桂林银行电子银行客户身份认证方式(以下简称认证方式)有客户证书、手机动态密码等。客户证书是指存放客户身份标识，并对客户发送的电子银行交易信息进行电子签名的电子文件，存储客户证书的介质为 USBKEY 或客户的智能设备；手机动态密码是指通过手机短信发送按照一定规则随机产生的一个用于识别客户身份的字符。

Article 6: Guilin Bank e-banking customer identity authentication method (hereinafter referred to as the authentication method) includes customer certificate, mobile phone dynamic password and so on. The customer certificate refers to the electronic document that stores the customer's identity and electronically signs the e-banking transaction information sent by the customer. The medium for storing the customer certificate is the USB KEY or the customer's intelligent device; Mobile phone dynamic password refers to a group of characters which are randomly generated by a mobile phone SMS according to certain rules and used

to identify a customer.

第七条 桂林银行根据不同的客户类别、注册状态、认证方式和申请项目，为客户提供相应的电子银行服务。在桂林银行网点柜面注册的客户，与网上注册客户相比，可享受更全面的电子银行服务。在使用电子银行服务的过程中，在征求到客户明确的授权后，我行会收集电子银行注册客户的个人基本资料、身份信息、人脸等生物识别信息，并且采取加密技术保护人脸信息不被泄露、篡改、丢失以及向第三方提供人脸信息。

Article 7: Guilin Bank shall provide corresponding e-banking services for customers according to different categories of customers, registration status, authentication methods and application projects. Customers who register at the counter of Guilin Bank outlets can enjoy more comprehensive e-banking services than those who register online. In the process of using e-banking services, Guilin Bank will collect basic personal information, identity information, face and other biometric information of registered e-banking customers after obtaining explicit authorization from customers, and adopt encryption technology to protect face information from being leaked, tampered with, lost, or providing face information to third parties.

第八条 桂林银行以客户的注册信息(卡号、账号、用户名或注册手机号码)、客户证书及相应动态密码作为识别客户有效身份的标识，对使用以上标识进行的操作均视为客户本人所为，并以客户发出的指令作为办理电子银行业务的合法有效依据。

Article 8: Guilin Bank shall take the customer's registration information (card number, account number, user name or registered mobile phone number), customer certificate and corresponding dynamic password as the identification of the valid identity of the customer, the use of the above identification of the operation shall be regarded as the customer himself, and the instructions issued by the customer as the legal and effective basis for handling the e-banking business.

第九条 客户办理电子银行业务，应遵守桂林银行有关交易规则，并根据交易提示进行正确操作。

Article 9: The customer shall comply with the relevant transaction rules of Guilin Bank when handling the e-banking business, and carry out the correct operation according to the transaction prompts.

客户办理电子支付业务，应在账户支付限额范围内进行支付，账户状态应正常，并严格遵守支付结算业务的相关法律法规，对桂林银行验证无误并已执行的电子支付指令不得要求变更或撤销。

When handling the electronic payment business, the customer shall make the payment within the limit of the account payment, the account status shall be normal, and strictly abide by the relevant laws and regulations of the payment and settlement business. The electronic payment instructions verified and executed by Guilin Bank shall not be changed or revoked.

第十条 客户证书应在有效期内使用。有效期期满后，客户如需继续使用，应及时登录网上银行或到桂林银行营业网点办理展期手续。

Article 10: The customer certificate shall be used within the validity period. After the expiration of the validity period, if the customer needs to continue to use it, he should log in to the online bank or go to the Guilin Bank branch to apply for the extension procedure.

客户证书在有效期内损毁、锁码、遗失或客户的电子银行密码遗忘，应及时到桂林银行营业网点办理重新申领、解锁、挂失或密码重置手续。

If the customer's certificate is damaged, locked, lost or the customer's e-banking password is forgotten within the validity period, the customer should go to Guilin Bank's business branch in time to apply for, unlock, report the loss or reset the password.

第十一条 客户办理注册信息变更以及电子银行注销等业务时，须携带有关资料到桂林银行营业网点办理。部分注册信息变更或注销也可通过电子银行自助办理。

Article 11: When the customer handles the change of registration information and the cancellation of e-banking, he shall bring the relevant information to the business branch of Guilin Bank for handling. Some

registration information changes or cancellations can also be self-handled through e-banking.

第十二条 客户可通过电子银行办理银行卡、存折挂失，挂失手续办妥，挂失即生效。对挂失生效前客户因遗失以上银行卡、存折挂失，挂失手续办妥，挂失即生效，挂失有效期为5天，有效期满挂失自动失效，客户需在有效期届满前到营业网点办理正式挂失手续或者及时续办口头挂失手续。**对挂失生效前或挂失失效后因客户原因遗失以上账户介质产生的经济损失，除法律规定或我行存在过错外，将由客户自行承担。**

客户如需在挂失有效期内解除挂失，须到桂林银行营业网点办理。

Article 12: The customer may report the loss of the bank card or passbook through e-banking, and the reporting of the loss shall take effect as soon as the reporting procedures are completed. If the customer reports the loss of more than one bank card or passbook before the reporting of loss becomes effective, the reporting of loss will take effect immediately after the formalities are completed. The reporting of loss is valid for 5 days, and the reporting of loss will automatically become invalid upon the expiration of the validity period. The customer should go through the formal reporting procedures or renew the oral reporting procedures in time at the business outlets before the expiration of the validity period. **The economic losses caused by the loss of the above account media due to the customer's reasons before the reporting of loss becomes effective or after the reporting of loss becomes invalid shall be borne by the customer unless clearly stipulated by law or Guilin Bank has any fault.**

If the customer needs to cancel the loss report within the validity period, he must go to Guilin Bank branch for handling.

第十三条 客户办理电子银行业务，须按电子银行业务收费标准支付相关费用。

Article 13: The customer shall pay the relevant fees according to the fee standard of the e-banking business when handling the e-banking business.

第十四条 当发生以下情况之一时，桂林银行有权暂停或终止对客户的电子银行服务：

Article 14: Guilin Bank has the right to suspend or terminate the e-banking services to customers under any of the following circumstances:

(一) 客户利用电子银行系统差错、故障不当得利或造成他人损失；出于恶意或其他非法目的，利用电子银行进行不正当交易。

(1) The customer takes the advantages of the e-banking system's error or failure to profit improperly or cause losses to others; The customer uses e-banking to conduct improper transactions for malicious or other illegal purposes.

(二) 发生不法分子假借客户身份盗用电子银行的事件，或存在发生这种事件的可能。

(2) The lawless persons embezzle the customer's e-banking under the guise of the customer's identity, or there is a possibility of such incidents.

(三) 客户存在使用虚假证件、无效证件或冒用他人证件注册电子银行等行为的。

(3) The customer uses a false certificate, invalid certificate or another person's certificate to register an electronic bank.

第十五条 桂林银行有权根据业务发展需要对电子银行业务功能及相关交易规则进行升级或调整，并采取网站公告、交易提示等适当方式告知客户，客户应按照升级和调整后的业务功能或交易规则办理电子银行业务。

Article 15: Guilin Bank has the right to upgrade or adjust the e-banking functions and relevant transaction rules according to the needs of business development, and inform customers in appropriate ways such as website announcements and transaction tips, and customers shall handle the e-banking business in accordance with the upgraded and adjusted business functions or transaction rules.

第十六条 桂林银行开办电子银行业务过程中，未经客户授权，不会向第三方提供客户敏感信息，国

家法律法规另有规定的除外。

Article 16: Guilin Bank will not provide sensitive customer information to any third party without the authorization of the customer in the course of e-banking business, except as otherwise provided by national laws and regulations.

第十七条 客户办理电子银行业务，应确认遵守相关电子银行服务协议和业务须知。客户使用电子银行时，如其使用的服务功能涉及到桂林银行其他业务规定或规则的需同时遵守。

Article 17: When handling e-banking business, customers shall confirm compliance with relevant e-banking service agreements and business instructions. When using e-banking, the customer shall comply with other business regulations or rules of Guilin Bank if the service functions used are involved.

第十八条 客户在办理电子银行业务过程中，如有疑问、建议或意见时，可拨打桂林银行服务电话或到桂林银行各营业网点咨询。

Article 18: In the process of e-banking, if the customer has any questions, suggestions or comments, he/she can call the service telephone of Guilin Bank or go to the business branches of Guilin Bank for consultation.

第十九条 客户在办理电子银行业务过程中如发生争议，可遵照法律法规、本章程及相关服务协议的规定与桂林银行协商解决。

Article 19: If any dispute arises in the process of handling e-banking business, the customer may negotiate with Guilin Bank in accordance with laws and regulations, the Articles of Association and the relevant service agreement.

第二十条 本章程由桂林银行制定、修改和解释。桂林银行如对章程进行修改，将提前 30 日通过营业网点、网站等适当方式将修改后的章程进行通告。在通告期，客户若因对章程的修改有异议而决定不继续使用桂林银行电子银行的，可办理电子银行注销手续。通告期满客户未注销电子银行的，视为同意接受对章程的修改。

Article 20: The Regulations shall be formulated, modified and interpreted by Guilin Bank. If Guilin Bank makes any amendment to the Regulations, it will notify the amended Regulations 30 days in advance through its business outlets, website and other appropriate means. During the notice period, if the customer has objections to the amendment of the Regulations and decides not to continue to use Guilin Bank's e-banking, he/she can go through the e-banking cancellation procedures. If the customer fails to cancel the e-bank at the expiration of the notice period, he/she shall be deemed to agree to accept the amendment to the Regulations.

第二十一条 本章程自发布之日起实施，原章程同时废止。

Article 21: The Regulations shall come into force on the date of promulgation, and the previous Regulations shall be repealed at the same time.

此英文版本仅做参考，具体权利义务条款以中文版本为准。

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