

Employee and Agent Rights and Benefits Policy

Sept, 2020

1. Definitions: For the purpose of this Policy, an "employee" means a full-time employee who has signed a formal labor/service contract with Ping An Group; an "agent" means an individual engaged and authorized by Ping An Group as an insurance agent of Ping An Group.

2. Anti-Discrimination and Equality Diversification Guarantee Policy

- Any discrimination on the basis of gender, appearance, physical or mental impairment, age, marital or maternity status, ethnicity, race, religion, sexual orientation, native place, domicile, nationality, party affiliation, accent, and other non-professional competency factors is prohibited in candidate screening and selection, remuneration, induction, training, promotion, and rewards.
 - Ping An promotes a diverse, open, equal, and safe work environment.
 - Ping An provides multiple, confidential grievances channels to protect employees' legitimate rights and interests from infringement and discrimination.
 - Ping An's union safeguards the legitimate rights and interests of all employees. Any individual or group that discriminates against others or violates the relevant regulation will be punished accordingly.
- We strive to create a friendly working environment for disabled employees, such as setting up accessible toilets and providing wheelchair-accessible desks.
- We have built a multi-language-friendly work environment. Employees in certain relevant departments work and communicate with foreigners in English. For employees requiring relevant work information or important documents in English, who do not speak Chinese, Ping An will provide assistance to our best ability.
- Our company guarantees the basic working rights of interns and avoids forced labor.

3. Employee Rights Protection

- The company respects and protects individual rights. When national laws are inconsistent with international individual rights standards, the company will follow the higher standard principles; when there is a conflict between the two, we will adhere to national laws while maximizing international requirements.
- The company pays special attention to the following basic individual rights issues including caring for vulnerable groups, combating discrimination, bullying and harassment, opposing slavery, prohibiting forced labor, freedom of assembly and association, gender equality and equal pay for equal work. We will regularly evaluate and update issues that are highly relevant to the company.

- The company provides channels for employees to express their opinions and concerns. Employees may express their opinions to the company through communication with their superiors, human resources department and trade unions, emails, and other forms. The company makes public to all employees the complaint and feedback channels of the company and ensures that all employees are informed of relevant information through announcement, training, and other methods.
- For more information about complaint and whistleblower management, please refer to *Business Code of Conduct*.

4. Freedom of Expression

- Employees have the right to express opinions on any matter of the company for the intention of benefiting company development.
- Employees have the right to participate in or form any social group that complies with national regulations and laws. The company does not interfere with this.

5. Employee Development

- Ping An arranges corresponding high-quality training activities for employees both offline and online.
- Ping An continuously uses technology to optimize employee working methods and improve work efficiency.
- Depending on the requirements of different jobs, the company provides flexible working and telecommuting options for some of employees, giving them greater work flexibility.

6. Surveys of Employee Satisfaction and the Company's Organizational Capacity

- The company organizes annual Group-wide employee satisfaction surveys, and member companies will conduct their own surveys on specific aspects such as organizational efficiency and team atmosphere.
- Adjustments and improvements will be made according to reasonable views and opinions provided by employees.

7. Employee Health Care and Convenience

- All employees are entitled to appropriate medical and insurance coverage.
- Ping An provides regular medical examination services to our employees. The professional medical teams will provide examination result interpretation to the employees.
- Employees can conduct online consultation and hospital registration in the health management platform provided by Ping An.
- Ping An has developed the HRX platform to provide a series of convenient office services for the employees, including Mobile Attendance, One-Click Leave, Service Hall, Income Tax Declarations and Self-Service Certificate.
- Ping An makes the best efforts to provide employees with in-house products and caring services.
- Ping An provides access to nursing rooms and related facilities in the workplace to facilitate breastfeeding mothers.
- The company creates a healthy office and work environment for its employees and ensures that the workplace is free of air quality issues or other harmful factors that could affect employee health.

8. Agent Rights Protection

- The company ensures fairness and impartiality in the recruitment of agents and prohibits any discrimination against agents on the basis of gender, appearance, marital or maternity status, ethnicity, race, religion, sexual orientation, native place, domicile, nationality, party affiliation, accent and other non-professional competence factors.
- The company continuously arranges education and training programs for our agents to meet their development needs and improve their service skills and professionalism.
- The company provides communication channels for agents to express their opinions and concerns.
- The company provides insurance and pension coverage for our agents.

Ping An scrutinizes this policy in due course or at least once a year.