Dear Sir/Madam, welcome to visit the UnionPay International 360 Workshop (hereinafter referred to as the "Website"). Before you register as a Website user, you must carefully read, understand and accept all the terms and conditions set out in the *Website User Registration Protocol* (hereinafter referred to as the "Protocol"). Once you click the "Agree" button, you acknowledge that you have fully understood and accepted all the contents of the Protocol.

Article I Statements

- (I) The ownership of online products within the Website is vested in UnionPay International Co., Ltd..
- (II) When registering on the Website, once you click the "Agreement" button, you acknowledge that you have voluntarily accepted all the terms and contents of the Protocol.
- (III) The terms and conditions of the Protocol are valid only on the Website, and all your behaviors on the Website are governed by the Protocol.
- (IV) Your registration and use of the Website services shall be deemed that you have been aware of and agree with the relevant announcements on the Website.
- (V) The Website has the right to modify the terms and conditions of the Protocol without prior notice. You should first review the Protocol every time you log in the Website to use the Website services.
- (VI) The Website has the right to modify or suspend part or all of the Website services without prior notice and will not bear any liability to you and any third party.
- (VII) The Website provides free registration service. Your registration is voluntary and you'll receive better service on the Website after successful registration.
- (VIII) If your account and password are lost because of your own reason after you register as a user, the Website may resume your registered

account and related information according to your information being verified, but will not undertake any other liability.

(IX) "People's Republic of China" in the Protocol only refers to mainland China, which do not include Hong Kong, Macao and Taiwan.

Article II User Management

- (I) All your behaviors on the Website must conform to the laws and regulations of the People's Republic of China. You must not make, reproduce, publish and disseminate the following information with the services provided by the Website:
 - 1. Information against the Constitution;
 - 2. Information endangering state security, disclosing state secrets, subverting state power and destroying national unity;
 - 3. Information undermining the honor and interests of the state;
- 4. Information inciting ethnic hatred and discrimination and destroying national unity;
- 5. Information destroying the state's religious policy and propagating the cult doctrines and feudal superstitions;
- 6. Information spreading rumors, disrupting social order, and destroying social stability;
- 7. Information disseminating obscene, pornographic, gambling, violent, murder, horrible contents or instigating crimes;
- 8. Information insulting or defaming others and infringing on the legitimate rights and interests of others; and
 - 9. Other behaviors prohibited by laws and regulations.
- (II) Your behaviors on the Website must also conform to the Applicable Laws of other countries and regions. "Applicable Law" means any law, codes, statutes, ordinances, rules, regulations, published standards, permits, judgments, writs, injunctions, rulings, administrative guidance or other regulatory bulletins or guidance, regulatory examinations or orders, decrees and orders of any governmental authority that are applicable to the Protocol and the services to be provided hereunder, as may be amended and in effect from time to time.

- (III) You must not use the Website to engage in the following activities:
 - 1. Enter other people's computer information network or use the resources of other people's computer information network without permission;
 - 2. Delete, modify or add the functions of other people's computer information network without permission;
 - 3. Delete, modify or add the data and applications stored, processed or transmitted on other people's computer information network without permission;
 - 4. Produce and intentionally disseminate destructive programs such as computer viruses; and
 - 5. Other behaviors that endanger the security of computer information network.
 - (IV) Comply with the other provisions and procedures of the Website:
 - 1. You shall be fully liable for your behaviors and operations on the Website;
 - 2. The ways in which you fulfill your civil compensation liability by causing any damage or lose to the Website include but are not limited to money and non-monetary forms of civil compensation; and
 - 3. If the Website finds that the information transmitted by you contains any of the contents listed in Article II of the Protocol, the Website has the right to take measures including, without limitation, reporting to relevant authorities of the state, keeping related records, deleting the content and link address, shutting down the server, suspending your account operation authority, and stopping the provision of services to you, without prior notice to you.

Article III The Rights and Obligations of Registered Users

(I) Registered users have the right to enroll and have access to courses the Website provides. Registered users of UnionPay International members may enroll and have access to all types of courses. Registered users of non-UnionPay International members may only enroll and have access to offline courses.

- (II) Registered users agree to abide by Applicable Law including, without limitation, the Law of the People's Republic of China on Guarding State Secrets, the Regulations of the People's Republic of China for Safety Protection of Computer Information Systems, the Regulations on the Protection of Computer Software, the Regulations on the Management of Internet Electronic Bulletin Service and the Administrative Measures on Internet Information Services.
- (III) When registering on the Website, you should provide true, accurate, complete Personal Data. All consequences arising from false, inaccurate or incomplete information provided by you shall be assumed by you and have nothing to do with UnionPay International. If there is any change in the Personal Data provided by you when you register as a Website user, you should promptly log in the Website to update your Personal Data.
- (IV) You should properly keep your Website account username and password and change your password regularly to ensure the security of your account. If your account is illegally used by others due to your improper safekeeping or failure to regularly change your password, all consequences arising therefrom shall be assumed by you and have nothing to do with UnionPay International.
- (V) When you use the Website services, you agree with and accept all kinds of information services provided by the Website.
 - (VI) When you use the Website, you are prohibited from:
- 1. uploading, posting, sending e-mails or otherwise transmitting materials containing information or data violating Applicable Law. These materials include, without limitation, news, data, texts, software, music, photos, and graphics;
- 2. disseminating obscene, pornographic, gambling, violent, murder, horrible materials, or materials that instigate crimes;
- 3. impersonating any individual or entity, or misleading others in a false way to make them believe that you are related to such person or entity;
- 4. interfering with, destroying or restricting the functions of other people's computer software, hardware or communication equipment through the Website; and

5. tracking or harassing others through the Website.

Article IV Confidentiality

UnionPay International will only use Personal Data relating to you as set out in the [LINK TO PRIVACY NOTICE].

Article V Intellectual Property Rights

All domain names, trade names, trademarks, texts, videos and voice contents, graphics and images on the Website are protected by related ownership and intellectual property laws. No individual or entity may reproduce or use such contents without prior written permission of the Website.

Article VI Governing Laws

- (I) The Website owner shall be responsible for the amendment of the Protocol and release of the same through the Website. Your registration is deemed to be your voluntary acceptance of, and your willingness to be bound by, all the terms and conditions of the Protocol.
- (II) The effectiveness, performance and interpretation of the Protocol and settlement of disputes in connection therewith shall be governed by the laws of the People's Republic of China.
- (III) Any dispute arising from your use of the services provided by the Website shall in principle be settled by the parties through consultations. If such consultations fail, such dispute may be submitted to the people's court in Pudong District, Shanghai.
- (IV) If any terms of the Protocol contradict with the law of the People's Republic of China, the Website may reinterpret such terms, and the other terms shall remain in legal force and binding on you.

Article VII Miscellaneous

If any terms of the Protocol are deemed to be invalid, illegitimate or unenforceable, the remaining terms of the Protocol shall remain valid and binding.