中国农业银行零售营销宣传政策要点

Key Points of Retail Marketing and Promotion Policy of Agricultural Bank of China

中国农业银行股份有限公司（简称“本行”）致力于推动个人客户营销工作管理规范化、系统化及专业化，提高营销效果，切实保护金融消费者权益。

Agricultural Bank of China Limited ("the Bank") is dedicated to advancing the standardization, systematization, and professionalization of retail marketing management to enhance marketing effectiveness and effectively safeguard financial consumer rights through transparent, ethical, and accountable practices.

一、适用范围

I. Scope of Application

本政策适用于本行及境内各级机构。子公司可参照执行。

These rules govern all the Bank's entities operating within mainland China, with subsidiaries required to adopt commensurate measures in compliance with the principles herein.

二、定义

II. Definitions

本政策中的营销人员，是指本行各级营业网点开展零售产品及服务营销宣传的人员。本政策中的营销宣传行为，是指本行通过各种宣传工具或方式，对个人客户开展各类产品或服务营销、宣传、推广的行为。

Marketing Personnel: Staff within the Bank's branches responsible for marketing, including advertising, and promoting retail products and services to individual clients.

Marketing and Promotional Activities: All actions conducted by the Bank to market, advertise, or promote products and services to individual clients through various channels or methods.

三、管理机构

III. Management Structure

本行总行个人金融部牵头制定全行零售营销宣传行为管理制度、零售产品和服务信息披露及查询制度，各级行个人金融部门负责建立及完善本级行零售营销宣传行为管理机制、零售产品和服务信息披露及查询管理机制。各级行与零售营销宣传相关部门是本条线、本部门营销宣传行为、产品及服务信息披露的管理部门。

The Head Office's Personal Financial Services Department is responsible for developing the bank-wide management system

for retail marketing and promotional activities, as well as disclosure and query mechanisms for retail products and services. At all levels, Personal Financial Services Department must establish and refine corresponding management frameworks and systems for marketing activities and product/service disclosures. Departments involved in retail marketing and promotion are responsible for overseeing compliance with marketing practice, product/service disclosures, and regulatory requirements within their respective business lines and departments.

四、遵守法律法规

IV.Compliance with Laws and Regulations

本行严格遵循《中华人民共和国民法典》、《中华人民共和国广告法》、《中华人民共和国消费者权益保护法》、《中华人民共和国个人信息保护法》、《中华人民共和国数据安全法》、《中华人民共和国反不正当竞争法》、《中华人民共和国著作权法》、《银行保险机构消费者权益保护管理办法》（中国银行保险监督管理委员会令〔2022〕第 9 号）、《金融产品网络营销管理办法（征求意见稿）》（中国人民银行及相关部门 2022 年发布）、《中国人民银行金融消费者权益保护实施办法》（中国人民银行令〔2020〕第 5 号）、《关于进一步规范金融营销宣传行为的通知》（银发〔2019〕316 号）、《综合整治骚扰

电话专项行动方案》（工信部联信管〔2018〕138 号）等法律法规及政策要求。

The Bank strictly complies with the following laws, regulations, and policies, including but not limited to the *Civil Code of the People's Republic of China*, the *Advertising Law of the People's Republic of China*, the *Law of the People's Republic of China on the Protection of Consumer Rights and Interests*, the *Personal Information Protection Law of the People's Republic of China*, the *Data Security Law of the People's Republic of China*, the *Anti-Unfair Competition Law of the People's Republic of China*, the *Copyright Law of the People's Republic of China*, the *Measures for the Administration of the Protection of Consumer Rights and Interests by Banking and Insurance Institutions* (Order No. 9 [2022] of the China Banking and Insurance Regulatory Commission), the *Measures for the Administration of Online Marketing of Financial Products (Draft for Comments)* (issued by the People's Bank of China and relevant authorities in 2022), the *Implementing Measures of the People's Bank of China for Protecting Financial Consumers' Rights and Interests* (Order No. 5 [2020] of the People's Bank of China), the *Notice on Further Regulating Financial Marketing and Promotion Activities* (Yin Fa [2019] No. 316), and the *Action Plan for Comprehensive*

Control of Harassment Calls (MIIT Lian Xin Guan [2018] No. 138).

五、政策概述

V. Policy Overview

（一） 营销宣传基本行为规范

(I) Basic Code of Conduct for Marketing and Promotion

1. 依法合规营销。营销人员应严格遵守国家相关法律法规、监管规定及行内规章制度，并按照本行营销宣传相关制度合规开展营销宣传。

1. Lawful and compliant marketing. Marketing personnel shall strictly adhere to national laws and regulations, regulatory requirements, and internal bank policies, ensuring all marketing activities comply with the Bank's established guidelines.

2. 确保产品及服务营销适当。确保产品及服务营销适当。营销人员必须遵循客户利益至上、风险等级匹配和充分提示风险的原则，全面了解客户的资产状况、投资习惯、投资经验和风险承受能力（信用卡产品除外），据此选择合适的产品向客户推荐，并做好充分的产品风险告知揭示工作，确保客户能够在充分了解相关金融产品、投资活动的性质及风险的基础上作出自主决定，并承受由此产生的收益和风险。

2. Ensuring suitability of product/service recommendations. Marketing personnel shall prioritize customer interests, match

risk levels, and fully disclose risks. They shall conduct thorough assessment of customers' financial status, investment habits, experience, and risk tolerance (excluding credit card products). They shall recommend suitable products and provide comprehensive risk disclosures to ensure customers make informed decisions and assume associated risks.

3. 取得客户同意或许可。通过电话、短信、即时通信工具、电子邮件、传单等方式对客户开展营销宣传前，应取得客户同意或许可。客户未明确同意的，视为拒绝。已取得同意或许可的客户在营销宣传过程中明确表示拒绝接收的，应当立即停止营销行为，并告知客户拒绝继续接收的方式。进行外拓营销宣传时，未经目标客户允许，不得向其办公场所、住所、交通工具等夹塞宣传材料。

3. Obtaining explicit customer consent. Prior to marketing via phone, SMS, instant messaging, email, flyers, or similar channels, explicit consent must be obtained. Absence of explicit consent shall be treated as refusal. If a consenting customer later declines further marketing, all activities must cease immediately, and opt-out methods must be clearly communicated. For external marketing, promotional materials shall not be distributed in private spaces (e.g., offices, residences, vehicles) without prior permission.

4. 充分保障客户知情权。开展营销宣传时应采取合理的方式，如通过足以引起客户注意的文字、符号、字体、

颜色等特别标识，对排除或限制客户权利、加重客户义务与责任、免除或减轻本行责任以及其他与客户有重大利害关系的事项进行说明。通过视频、音频方式开展零售营销宣传活动的，应当采取能够使客户足够注意和易于接受理解的适当方式披露告知警示、免责类信息。

4. Ensuring customer right to know. Use prominent visual or textual cues (e.g., bold font, symbols, colors) to highlight terms that limit customer rights, impose obligations/responsibilities, exempt or reduce the Bank's liabilities, or are material to customer decisions. For audio/video marketing, disclosures (e.g., warnings, disclaimers) must be presented clearly and in an easily understandable format.

5. 尊重客户的自主选择权。零售营销宣传应充分尊重客户意愿，由客户自主选择、自行决定购买金融产品或接受金融服务。不得存在强买强卖、违背客户意愿搭售或捆绑销售的行为。不得对产品服务附加其他不合理的条件。

5. Respecting customer's right to choose freely. Marketing must respect customers' autonomy to select or decline financial products/services. Coercive tactics, forced bundling, or unreasonable conditions attached to products/services are prohibited.

6. 严格保护客户的受尊重权。零售营销宣传应充分尊重客户人格尊严、语言文字、宗教信仰和风俗习惯。

6. Protecting customer dignity and rights. Marketing activities must respect customers' personal dignity, language preferences, religious beliefs, and cultural practices.

7. 客观全面介绍产品及服务情况，避免误导销售。零售营销宣传不得引用不真实、不准确的数据和资料；不得隐瞒限制条件；不得对过往业绩进行虚假或夸大表述；不得对资产管理产品未来效果、收益或相关情况作出保证性承诺，明示或暗示保本、无风险或保收益；不得使用偷换概念、不当类比、隐去假设等不当营销手段；对影响消费者决策的关键信息，应遵循简明性、易得性，用规范、通俗易懂的语言或格式进行披露。

7. Providing objective and transparent product information, avoiding misleading practices. Prohibited actions include: using false or misleading data/statistics, omitting restrictions or limitations, exaggerating past performance, or guarantee future returns (including implied promises of capital preservation, zero risk, or fixed income). Employing deceptive tactics (e.g., equivocation, improper analogies, omitting assumptions). Key decision-impacting information must be disclosed in clear, accessible language and standardized formats.

8. 确保公平竞争。不得以捏造、散布虚假事实等手段恶意诋毁竞争对手，损害同业信誉；不得通过不当评比、不当排序等方式进行零售营销宣传；不得冒用、擅自使用

与他人相同或近似等有可能使客户混淆的注册商标、字号、宣传册页。

8. Ensuring fair competition. Prohibited actions include: defaming competitors with fabricated claims or damaging industry reputation; using improper rankings, comparisons, or misleading benchmarks; infringing on third-party trademarks, fonts, or materials that risk customer confusion.

9. 规避知识产权侵权风险。制作、使用宣传物料应确认无版权瑕疵，使用他人（含员工）作品应获得权利主体的授权，使用外购素材应获得素材授权证明。

9. Preventing intellectual property infringement. All marketing materials must be free of copyright issues. Authorization must be obtained for third-party works (including employee contributions), and purchased content.

10. 不得开展法律法规和金融监管部门认定的违法违规营销宣传活动。

10. Prohibited activities. No marketing activities shall be conducted that violate laws, regulations, or are deemed unlawful by financial regulators.

（二） 营销宣传特定行为规范

(II) Specific Code of Conduct for Marketing and Promotion

1. 私募产品（含农银理财私募理财产品）营销宣传。不得将私募产品宣传销售文本摆放于营业网点供不特定对

象查阅，不得通过网点电子宣传渠道向不特定对象宣传推介具体的私募产品。不得通过讲座、报告会、分析会等方式，布告、传单、短信、微信（含朋友圈）、博客和电子邮件等载体，向不特定对象公开官传推介具体的私募产品。不得通过报刊、电视、广播、互联网等公共媒体公开宣传推介具体的私募产品信息。通过我行电子渠道面向经确认的特定销售对象宣传推介的除外。

1. Marketing and promotion of private placement products (including private placement wealth management products of ABC Wealth Management). It is prohibited to place marketing and sales materials of private placement products in business outlets for access by unspecified audience, promote specific private placement products to unspecified audiences via electronic channels or publicly promote specific private placement products through lectures, seminars, analysis meetings, or channels such as announcements, flyers, SMS, WeChat (including Moments), blogs, and emails or public media (e.g., newspapers, television, radio, internet). Exceptions apply for marketing to pre-qualified specific clients via the Bank's electronic channels.

2. 电话（含人工外呼及智能外呼）营销宣传。营销人员电话营销前应明确本次电话营销的客户名单、营销目标，做好必要的客户资料档案准备，设计好营销话术。营销人员电话营销时应首先向客户明确说明本人身份，并告知客

户本次电话联系的目的。除客户约定回访外，电话营销须避开客户的日常休息时段。要严格控制电话营销时间和频次，不对客户造成不适体验。电话营销结束后，要及时整理客户资料，做好电话记录，便于日后维护跟进客户。若客户表示不方便接听或明确拒绝，应尽快结束通话，并根据客户诉求做好后续处理。电子信息（短信、微信、邮件、掌银小信封等）营销宣传。取得客户同意或许可。

2. Telephone marketing (including manual and automated calls). Marketing personnel must define customer lists, marketing objectives, and prepare customer data archives prior to calls. Standardized scripts must be developed. During calls, the marketing personnel must disclose their identity and the call's purpose upfront. Calls must avoid customers' rest hours unless pre-arranged. Duration and frequency must be strictly controlled to prevent customer discomfort. Post-call procedures include documenting interactions and updating records. Calls must cease immediately if customer declines or requests termination. The subsequent handling shall be done properly according to the customer's requests. Prior customer consent is required for electronic communications (SMS, WeChat, emails, mobile banking alerts).

3. 互联网（微信朋友圈、微博、短视频、直播、公众号、互联网广告等）营销宣传。利用互联网开展营销宣传应遵守国家及监管部门关于互联网、新媒体、广告营销的

相关制度、规范及要求。利用互联网开展金融营销宣传，不得影响客户正常使用网络，不得干扰客户自主选择。以弹出页面等形式发布营销宣传信息的，应当显著标明关闭标志，确保一键关闭。各级行通过互联网官方平台发布的营销宣传信息应由提出发布的业务部门审核后，提交同级消费者权益保护部门审查。营业网点通过互联网官方平台发布的营销宣传信息应由支行统筹定版，报二级分行业务部门、运营管理和消费者权益保护部门审核通过。营销人员不得自行编发或转载未经审核的金融营销宣传信息。

3. Internet-based marketing (WeChat Moments, Weibo, short videos, live streaming, official accounts, online ads, etc.). Compliance with national policies and regulatory requirements on internet, new media and advertising is mandatory. Marketing must not disrupt customers' internet usage or interfere with their choices. Pop-up ads must include a clear one-click close option. Marketing content on official platforms must be reviewed by the originating business department and approved by consumer interests protection department. Branch-level content must be finalized by the sub-branch and reviewed by the second-level branch's business, operations and consumer protection departments. Unauthorized marketing content compilation or sharing by personnel is prohibited.

4. 第三方合作机构营销宣传。委托第三方合作机构开展营销宣传，应依法审慎确定与合作方的合作形式，明确

约定本机构与业务合作方在营销宣传中的责任，把落实消费者权益保护相关要求纳入准入、清退条件，并在合作协议中予以明确，共同确保营销宣传行为合法合规。不得混淆自有产品和代销产品，模糊两者性质向客户误导销售金融产品。代销产品宣传文案要显著标明合作机构名称并包含相关文字声明。不得擅自印制或变更代销第三方机构的产品宣传资料内容。

4. Marketing via third-party cooperation institutions. Partnership must be established prudently, with clear roles and responsibilities outlined in agreements. Consumer interests protection requirements must be integrated into the third-party access/exit criteria. Proprietary and consignment products must be clearly distinguished to prevent misleading sales. Third-party consignment products promotions must disclose the partner's name and relevant disclaimers. Unauthorized modification or reproduction of third-party promotional materials is prohibited.

（三） 信息披露、查询规范

(III) Disclosure and Inquiry Standards

1. 零售产品和服务主管部门应及时、真实、准确、全面地向客户做好售前、售中、售后产品或服务重要信息披露工作。

1. Retail product/service department must promptly, truthfully, accurately and comprehensively disclose critical pre-sale, during-sale, and post-sale information to customers.

2. 零售产品或服务信息披露应当使用有利于客户接收、理解的方式。对利率、费用、收益及风险等与客户切身利益相关的重要信息，应当根据零售产品或者服务的复杂程度及风险等级，对其中关键的专业术语进行解释说明，并以适当方式供客户确认其已接收完整信息。

2. Disclosures must be presented in a customer-friendly formats. Complex or high-risk products/services require simplified explanations of key terms (e.g., interest rates, fees, profits and risks) and mechanism for customers to confirm receipt of full disclosures.

3. 零售产品或服务信息披露须通过中国农业银行官方网站、柜台、掌银、微信银行等渠道，以产品说明书、服务协议、风险提示书、公告等形式发布，便于客户获取、查询。当客户主动查询上述披露范围外的零售产品或服务信息时，应在合理时间内了解并告知客户其查询内容，法律法规或监管另有规定的除外。

3. Disclosures must be published via official channels (websites, counters, mobile banking, WeChat Bank) in formats such as product manuals, service agreements, risk disclosures and public notices. Queries outside standard disclosures must be addressed within a reasonable timeframe, except where restricted by laws or regulations.

六、审查与监测

VI.Review and Monitoring

本行各级行与零售营销宣传相关部门负责审查本部门在官方渠道及平台发布的营销宣传话术、文本、广告等，并提交同级消费者权益保护部门审查；负责对本条线零售营销宣传活动开展监测工作。在监测过程中发现违反国家相关法律法规、监管规定及行内规章制度有关要求的，应当及时改正。

All levels of the Bank and departments related to retail marketing and promotion are responsible for reviewing marketing scripts, texts, advertisements and other promotional materials released by their departments on official channels and platforms and submitting them to the consumer interest protection departments at the same level for approval. They must also monitor retail marketing and promotional activities within their business lines. Any violation of national laws and regulations, regulatory requirements, or internal policies identified during monitoring must be promptly rectified.

七、营销培训

VII. Marketing Training

及时开展营销宣传行为合规培训。本行各级行应安排内训师、产品经理或外部培训机构讲师等，积极通过线上、线下等多种方式，对营销人员营销宣传行为开展合规培训，

内容包括但不限于业务技能、合法合规宣传、消费者权益保护、投诉安抚等。

Timely compliance training on marketing and promotional activities shall be conducted for marketing personnel. All levels of the Bank shall organize training sessions via online and offline channels using resources such as in-house trainers, product managers, or lecturers from external training institutions. Training content shall cover business skills, legal and compliant promotional practices, consumer rights protection, and complaint resolution.

本政策由中国农业银行负责解释和修订。

This policy is interpreted and revised by Agricultural Bank of China.