



# VCREDIT Holdings Limited 維信金科控股有限公司

(registered by way of continuation in the Cayman Islands with limited liability)  
Stock Code: 2003

## Environmental, Social and Governance Report 2022



## Contents

1	Overview of Environmental, Social and Governance (ESG) Report .....	3
1.1	About The ESG Report.....	3
1.2	Main Businesses and Mission of The Group.....	4
1.2.1	Main Businesses .....	4
1.2.2	Our ESG Mission .....	4
1.3	Stakeholder Participation.....	5
1.4	Materiality Assessment.....	7
2	Rights and Interests of Clients and Investors.....	8
2.1	Corporate Social Responsibility and Innovative Development .....	8
2.1.1	Corporate Social Responsibility .....	8
2.1.2	Innovative Development .....	8
2.2	Handling Complaints from Customers and Solutions to Complaints .....	11
2.2.1	Complaints from Customers .....	11
2.2.2	Solutions to Complaints .....	11
2.3	Intellectual Property Management.....	12
2.4	Information Security.....	13
2.5	Information Assets Security.....	14
2.6	Investor Relationship Management.....	14
2.7	Supply Chain Management .....	15
2.8	Measures about Anti-Bribery and Anti-Fraud.....	17
2.9	Measures about Anti- Money Laundering and Counter-Terrorism Financing.....	18
3	Protection of Employee Rights .....	19
3.1	Equal Employment and Employment Status.....	19
3.1.1	Principles of Equal Employment .....	19
3.1.2	Employment Status.....	20
3.1.3	Employee Turnover.....	21
3.1.4	Employee Promotion.....	22
3.1.5	Working Hours and Rest Periods .....	22
3.2	Employee Compensation and Welfare.....	23
3.3	Employee Health and Safety .....	24
3.4	Employee Development and Training .....	25
3.4.1	Overview of Employee Development and Training .....	25
3.4.2	Trained Employee Status.....	25
3.4.3	The Average Training Hours Completed Per Employee .....	26
3.5	Employee Activities .....	27
3.6	Guidelines and Measures to Prevent Child Labour or Forced Labour .....	29
4	Environmental Performance Analysis .....	30
4.1	Corporate Waste Analysis.....	30
4.1.1	Overview of Relevant Environmental Protection Policies .....	30
4.1.2	Relevant Indicator Analysis of Corporate Waste .....	31
4.2	Use of Resources .....	35
4.2.1	Major Energy Consumption Structure .....	35
4.2.2	Measures to Promote Effective Usage of Energy and Resources.....	36
4.2.3	Results of Obtaining Suitable Water Source and Enhancing Efficient Usage of Water.....	36
4.2.4	The Total Amount of Packaging Materials Used in the Finished Products and the Amount of Each Production Unit.....	36
4.3	Environment and Natural Resources Analysis.....	37

4.3.1	Analysis of the Significant Impacts of Corporate Business Activities on the Environment and Natural Resources and Related Measures .....	37
4.4	Related analysis on companies' response to climate change .....	37
5	Giving Back to the Society.....	38
5.1	Community Investment.....	38

# 1 OVERVIEW OF ENVIRONMENTAL, SOCIAL AND GOVERNANCE (ESG) REPORT

## 1.1 ABOUT THE ESG REPORT

This ESG Report describes the environmental, social and governance performance of VCREDIT Holdings Limited (the “Company” or “VCREDIT”, and together with its subsidiaries, the “Group”).

- Objectives:

This ESG Report illustrates the principles of the Group in fulfilling our corporate social responsibility (“CSR”), and also illustrates the Group’s vision and commitments in respect of our CSR.

- Reporting scope:

This ESG Report covers the period commencing on 1 January, 2022 and ending on 31 December, 2022 (“Year of 2022”). This ESG Report covers the businesses of the Company and the subsidiaries, and the scope is consistent with the annual report of the Group.

- Reporting principles:

This ESG Report is prepared in accordance with the Environmental, Social and Governance Reporting Guide (the “ESG Guide”) under Appendix 27 to the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited (the “Listing Rules”). To provide an unbiased picture of ESG performance, the Group has avoided selections, omissions and presentation format that may inappropriately influence a decision or judgment by the reader.

The contents of this ESG report are defined and disclosed based on the principles of materiality, quantitative and consistency:

**Materiality:** the Group identifies the sustainable development issues concerned by the Group and our stakeholders by completing a detailed list of stakeholders, conducting telephone discussions with representatives of these stakeholders and collecting written opinions from them.

**Quantitative:** the disclosure of the key performance indicators in this ESG Report is prepared in accordance with the relevant calculation standards set out in the ESG Guide of The Stock Exchange of Hong Kong Limited and the recommendations of the Task Force on Climate-related Financial Disclosures (TCFD).

**Consistency:** This ESG Report adopts a disclosure methodology consistent with the previous year's ESG report, with no change in statistical methods and key performance indicators.

## **1.2 MAIN BUSINESSES AND MISSION OF THE GROUP**

### **1.2.1 Main Businesses**

The Group is a technology-driven consumer finance provider in the People's Republic of China ("China" or the "PRC"). The Group primarily offers two credit products through our pure online loan origination processes: (1) credit card balance transfer products, and (2) consumption credit products, both of which are installment-based. During the Year of 2022, the Group has continuously focused on accessibility and inclusivity. We strive to provide unrivalled user experience to underserved borrowers through our cutting-edge technology and proven risk management capabilities. As one of the pioneer consumer finance companies in China, the Group has been committed to efficiently connecting licensed financial institutions and credit groups to provide users with customized and intelligent financial services.

### **1.2.2 Our ESG Mission**

With the continuous expansion of China's consumer finance market, the demand for consumer credit products by individual borrowers in the market is growing as well. The Group's mission is to bring "Financial Services at Your Fingertips", and the Group offers tailored consumer finance products to prime and near-prime borrowers who are underserved by traditional financial institutions by offering consumer finance products and facilitating consumer finance transactions between borrowers and financial institutional funding partners. The Group will continue to promote the culture of "creating value with heart", improve the growth capability, professional skills and overall quality of employees, and create a more cohesive and effective organizational team. Meanwhile, the board of directors of the Company (the "Board") will continue to supervise the Group's fulfillment of ESG mission, practice ESG concepts, and integrate charity, social responsibility, and compliance operations into the Group's governance and operations, making the Group a respected and trusted financial technology enterprise.

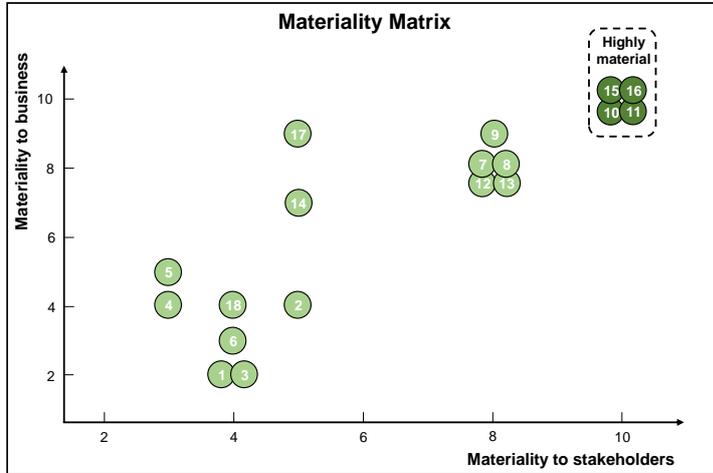
## **1.3 STAKEHOLDER PARTICIPATION**

The Group strives to offer long-term benefits to all of our stakeholders through responsible operations, which not only considers business development goals but also values a sustainable development concept. The Board regards the expectations and needs of stakeholders as the core considerations when the Group formulates ESG strategies. The Group focuses on the sustainable development issues concerned by the six major stakeholders: investors, customers, employees, suppliers and business partners, the government and other regulatory agencies, and the community, and maintains communication with stakeholders through various channels. The Group strives to incorporate the demands of stakeholders into the Group's strategy formulation and operation process, maximizing the protection of the rights and interests of all stakeholders and creating value for them.

<b>Stakeholder Group</b>	<b>Engagement Channels</b>	<b>Matters of Concern</b>
<b>Investors</b>	<ul style="list-style-type: none"> <li>➤ Shareholders meetings</li> <li>➤ Regular company publications</li> <li>➤ Annual reports</li> <li>➤ Circulars and announcements</li> <li>➤ Results conference calls</li> <li>➤ Investor meetings</li> </ul>	<ul style="list-style-type: none"> <li>➤ Business strategy and business sustainability</li> <li>➤ Financial performance</li> <li>➤ Corporate governance</li> <li>➤ Risk and compliance management</li> </ul>
<b>Clients</b>	<ul style="list-style-type: none"> <li>➤ Hotline</li> <li>➤ WeChat online customer service</li> </ul>	<ul style="list-style-type: none"> <li>➤ Product reliability</li> <li>➤ Cost transparency</li> <li>➤ Fund security</li> <li>➤ Service quality and reliability</li> <li>➤ Customer material security</li> </ul>
<b>Employees</b>	<ul style="list-style-type: none"> <li>➤ Staff communication meetings</li> <li>➤ Internal announcement columns</li> <li>➤ Hotline and email</li> </ul>	<ul style="list-style-type: none"> <li>➤ Training and development</li> <li>➤ Employee compensation</li> <li>➤ Rights and benefits</li> <li>➤ Employees' health and safety</li> </ul>
<b>Suppliers and business partners</b>	<ul style="list-style-type: none"> <li>➤ Official company website</li> <li>➤ WeChat official account</li> <li>➤ Weibo official account</li> <li>➤ Procurement activities</li> </ul>	<ul style="list-style-type: none"> <li>➤ Fair competition</li> <li>➤ Industry cooperation and development</li> <li>➤ Supply chain management</li> </ul>
<b>Government and other regulatory agencies</b>	<ul style="list-style-type: none"> <li>➤ Licensed institution reports on regulatory data</li> <li>➤ Field visits from government leaders</li> </ul>	<ul style="list-style-type: none"> <li>➤ Compliance with laws and regulations</li> <li>➤ Response to inquiries / visits</li> </ul>
<b>Community groups</b>	<ul style="list-style-type: none"> <li>➤ Regular meetings of government party committees and trade unions</li> <li>➤ Communication / donation by relevant charitable social groups</li> </ul>	<ul style="list-style-type: none"> <li>➤ Environmental protection</li> <li>➤ Community responsibility</li> </ul>

## 1.4 MATERIALITY ASSESSMENT

Based on the environmental and social dimensions listed in the ESG Guide, the information collected from stakeholders and the assessment of materiality, the Group has established the following materiality matrix to show the dimensions that are critical to the Group's business and stakeholders.



#	Dimensions
15	Product/service quality and client satisfaction
16	Client privacy protection
10	Equal opportunity for employees
11	Employment safety and working environment security

These dimensions will become the primary focus for the Group's environmental, social, and governance strategies. We believe that it will make a significant contribution to the long-term sustainable development of the Group. The Group will strive to align our overall development strategy with the goal of sustainable development and seek to incorporate these concepts into our operations.

## **2 RIGHTS AND INTERESTS OF CLIENTS AND INVESTORS**

### **2.1 CORPORATE SOCIAL RESPONSIBILITY AND INNOVATIVE DEVELOPMENT**

#### **2.1.1 Corporate Social Responsibility**

The Group has always believed that in conducting business operations, not only should business development goals be considered, but also sustainable development factors. Giving back to the society should be regarded as an important responsibility of the Group, and the Group always strives to be a responsible and selfless enterprise. As a socially responsible corporate citizen, the Group looks to utilise resources more effectively and reduce energy consumption in our business operations through the establishment of an efficient operating model. At the same time, the Group continues to pay great attention to the rights and interests of users, investors, and employees, to promote practices that are related to sustainable development and environmental governance, and to give back to society. The Group strives to comprehensively enhance our overall social performance.

#### **2.1.2 Innovative Development**

As one of the innovative explorers in the field of financial technology, the Group has been continuously improving the technological core capabilities of our products on the basis of adhering to the regulatory compliance. The Group is committed to product and service innovation. Having built an intelligent risk control system based on more than ten years of practical experience, and through flexible and effective means such as model iteration and algorithm optimization, the Group has kept our main indicators in a reasonable range and improved continuously. The Group maintains our overall asset quality at a healthy level, and our various businesses are under stable operation. The Group places great importance on the sustainable development of the enterprise. While developing business operations, it earnestly fulfills corporate social responsibility, actively implements digital technology innovation and spirit of practice, continuously promotes the advancement of technology towards goodness, and strives to fully demonstrate the leadership role of a technology enterprise, working hard to create more value for society. In 2022, the Group received multiple awards and honors from various institutions for our excellent performance in business development and ESG fields, highlighting the Group's outstanding position and recognition in the industry.

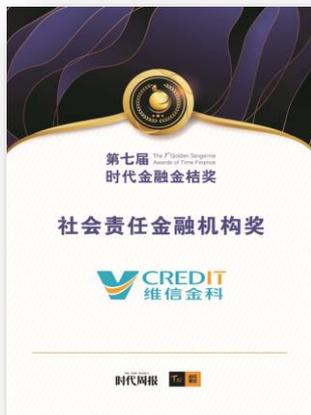
During the Year of 2022, the Group received the following awards:



**2022 “ESG Pioneer 60” Annual ESG Green Finance Award**  
*Shanghai United Media Group | Jiemian News*



**Most Socially Responsible Listed Company**  
*Zhitong Finance*



**Time Finance Golden Orange Award - Social Responsibility Financial Institution Award**  
*The Time Weekly*



**2022 Annual Financial Services Innovation Company**  
*21st Century Business Herald*



**2022 Top 10 Brands in Beijing's Financial Industry - Outstanding Social Responsibility Performance Award**

*Beijing Business Today*



**Member Unit of the Software Supply Chain Security Laboratory 3S-Lab**

*China Academy of Information and Communications Technology*



**Hongkou District Key Enterprise Contribution Award**

*People's Government of Hongkou District, Shanghai*



**Chengdu AA-level Microfinance Company**

*Chengdu Microfinance Association*

## **2.2 HANDLING COMPLAINTS FROM CUSTOMERS AND SOLUTIONS TO COMPLAINTS**

### **2.2.1 Complaints from Customers**

The Group prioritizes customer needs and adheres to our corporate culture of "treating customers with care and fairness". From beginning to end, it strives to fully understand customer expectations and continuously optimize customer service levels, enhance customer experience, and maximize customer benefits. In 2022, in order to strengthen the quality control of services, the customer service department of the Group upgraded the quality control system and introduced an intelligent quality inspection system to conduct 100% quality inspection of all call quality within the Group. A complaint model was also established to ensure service quality before, during and after the service. In 2022, the Group's customer complaint handling rate was 100%, and no complaint was escalated into lawsuits due to improper resolution. Most complaints concern repayment terms and fee amounts. Since the main business of the Group is to provide consumer finance products, the Group hasn't faced product recall for health and safety reasons.

### **2.2.2 Solutions to Complaints**

To effectively protect customer rights, the Group has established a sound complaint handling system and formed a team of experts in handling customer complaints to ensure the proper resolution of any complaint. Most customers' complaints are resolved after explanations and communications from the customer service department. In the event that customer complaints are not resolved by the Group's frontline customer service specialists, they will be escalated and handled by the Group's customer complaint expert team. For cases where the customer complaint expert team has communicated multiple times but still cannot reach a consensus with the customer, the Group will set up an expert complaint team to conduct a comprehensive analysis of the case, provide timely solutions, and ensure effective protection of customer rights as well as customer satisfaction with the handling result.

## 2.3 INTELLECTUAL PROPERTY MANAGEMENT

The Group strictly complies with relevant laws and regulations in the People's Republic of China, such as the *Intellectual Property Law*, *Patent Law*, *Trademark Law*, *Copyright Law*, and *Anti-Unfair Competition Law*. The Group strictly prohibits any infringement of intellectual property rights, and considers the protection and management of intellectual property rights important responsibilities of the Group. In order to standardize the use of intellectual property and strengthen the management of intellectual property, the Group released the *Intellectual Property Management Measures* (the "Measures") in 2018, which details the regulations relating to responsibilities of the intellectual property management department, applications of patent, protection of patent and use of patent, etc. The Measures plays a role in protecting the intangible assets of the Group and maintaining the reputation of the Group, and further strengthening the Group's intellectual property management system.

The Group's Brand Strategy Department is responsible for handling the daily affairs of intellectual property management, including but not limited to drafting intellectual property rules, implementing publicity of intellectual property laws and regulations, and managing the application of intellectual property. The intellectual property that the Group is committed to respecting and protecting include patent rights, trademarks and copyrights, trade secrets, and scientific and technological achievements rights entrusted by other companies to the Group for scientific research tasks and confidentiality obligations, etc.

## 2.4 INFORMATION SECURITY

The Group places great importance on the protection of the privacy of information of the Group's stakeholders, and strictly abide by relevant laws and regulations such as the *Civil Code of the People's Republic of China*, the *Cybersecurity Law of the People's Republic of China*, the *Data Security Law of the People's Republic of China*, and the *Personal Information Protection Law of the People's Republic of China*. At present, the Group has formulated and implemented a series of internal policies aimed at increasing and maintaining the security of information, such as the *Information Security Management Strategy* and the *Information Asset Classification and Security Management Rules*. Meanwhile, the Group updated the *User Privacy Policy* in the Year of 2022. In the updated *User Privacy Policy*, a detailed explanation is given on how the Group collects and uses customers' personal information, how the Group stores and protects customers' personal information, and customer rights in the use of specific products, etc. The Group strictly protects data including, but not limited to, customer information and materials and corporate information. Specific measures include classification and sensitivity grading of information type in the management system, and establishing corresponding security management regulations for different information types.

The information security team of the Group conducts regular comprehensive inspections of the information security system to ensure its effectiveness and to timely eliminate existing information security risks. Meanwhile, the Group also strengthens the supervision and management of the system by engaging external professional service providers, aiming to maximize the protection of information privacy and security for all stakeholders.

## **2.5 INFORMATION ASSETS SECURITY**

To ensure strict protection of customer information assets, the Group has developed comprehensive regulations and rules, which are regularly updated to ensure the long-term effectiveness of the system. To safeguard customer information, the Group first confirms that the use of customer information and materials have been authorized by the customers in written form, and clarifies the terms of customer information protection and reasonable use of information in our customer agreements. After obtaining the customer information and authorization, the Group strictly follows the agreement terms and uses customer information as needed to conduct business within the permitted scope. In the use and storage of customer information, the Group adopts a strict confidentiality policy for customer information with measures including protection from access by non-essential employees, de-sensitization of customer information and restrictions on rights to bulk acquisition or download. To strengthen the protection of customer information assets, the Group has adopted multiple national regulatory agency security certification systems to maximize the security of customer information while conducting business operations.

## **2.6 INVESTOR RELATIONSHIP MANAGEMENT**

Investor relations is one of the most important tasks for the Group to develop in our corporate governance management. The Group attaches great importance to investor relations management, and seeks to maintain a positive interaction with investors. The Group continues to strengthen communication and interaction with investors through various channels such as shareholder meetings, annual reports, communications and announcements, performance sharing sessions, investor conferences, etc., to enhance investors' understanding of the Group. Meanwhile, the Group also seeks to improve our governance capabilities through communication with investors, maximizing the protection of investors' interests.

## 2.7 SUPPLY CHAIN MANAGEMENT

During the Year of 2022, the Group collaborated with 706 suppliers, of which 56.8% are based in East China. To strengthen the standardized management of suppliers and enhance the sustainability of the supply chain, the Group has established a comprehensive supplier management system and established the *Administrative Procurement Management Rules* (referred to as "the Rules"). The Rules clarify the regulations and standards for the selection of all suppliers. According to the Rules, the Group classifies suppliers according to the purchase amount and purchase categories, and ensures that there are no fewer than three qualified suppliers of each of most product categories. Each supplier is required to submit basic business materials such as corporate and tax registration certificates. If a certain purchase category requires suppliers to have special qualifications, the qualifications of the suppliers must be verified before they can be included in the supplier database. Meanwhile, the Group regularly evaluates the service quality of suppliers and reviews the qualifications of suppliers to ensure that the suppliers meet the standards set by the Group. For suppliers who do not meet the standards set by the Group after evaluation, the Group will promptly terminate cooperation with them to ensure the quality of the Group's products. The Group conducts market research on a regular basis, and collects information on and tracks the service quality of suppliers by consulting other companies in the industry. The Group invites suppliers to participate in bidding meetings before purchasing, and selects the most suitable supplier according to the business needs, the service plans and project prices provided by the suppliers.

The Group is concerned about the potential social and environmental impacts of the supply chain, and is committed to developing a sustainable supply chain system while developing our business. In the supplier selection process, the Group's procurement team is responsible for reviewing each supplier's working conditions, environmental impact, labor standards, and other factors to fully understand the potential social and environmental impacts of each supplier. The Group will not use suppliers who cannot provide required materials or suppliers who cannot provide materials that demonstrate good ESG risk management and control measures. Meanwhile, in order to further strengthen the management and control of environmental and social risks in all aspects of the supply chain, the Group has introduced ESG audits in the annual assessment of suppliers in accordance with the relevant guidance and recommendations of professional institutions. The Group has identified potential environmental and social risks and divided the risks into grades. For the high-risk level problems of suppliers, the Group requires suppliers to make immediate rectification; for the low- and medium-risk level problems of suppliers, the Group requires suppliers to complete the rectification within a specified time limit.

In order to encourage suppliers to adopt environmentally friendly products and services, the Group prefers to cooperate with suppliers who pay attention to environmental protection and have relevant environmental protection qualifications. During the supplier selection stage, the Group further ensures the environmental protection of suppliers by requiring suppliers to provide relevant qualification certificates, and further enhances the environmental protection awareness of suppliers through a strict qualification review process. At the same time, the Group incorporates the performance of suppliers in terms of environmental and social responsibility into the supplier performance assessment indicators. For suppliers with excellent performance, the Group will consider increasing cooperation with them; for suppliers that cannot meet expectations in important indicators, the Group will also consider terminating the cooperation with them. The geographical distribution of suppliers of the Group in the Year of 2022 is shown as follows:

<b>Total number of suppliers</b>	<b>Number</b>	<b>706</b>
<b>By region</b>		
East China	%	56.8%
South China	%	18.6%
North China	%	14.0%
South-west China	%	6.1%
Central China	%	2.7%
Other regions*	%	1.8%

\*Note: Other regions include North-east China, North-west China, Hong Kong, Macau and Taiwan

## 2.8 MEASURES ABOUT ANTI-BRIBERY AND ANTI-FRAUD

The Group attaches great importance to anti-bribery and anti-fraud related work, and has always strictly complied with applicable laws and regulations related to anti-bribery and anti-fraud, including but not limited to the *Anti-Money Laundering Law of the People's Republic of China* and the *Anti-Unfair Competition Law of the People's Republic of China*. The Group has also developed the *Anti-Fraud Management Rules* to regulate the management of anti-fraud and ethical conduct in the Group to the greatest extent possible. The *Anti-Fraud Management Rules* clearly state the definition, supervision department, reporting mechanism, verification, follow-up remediation and penalties of fraudulent or corrupt practices, which effectively helps reduce the likelihood of the occurrence of bribery or fraudulent practices within the Group. The management and all employees are required to strictly comply with relevant laws and regulations and the *Anti-Fraud Management Rules* to prevent behaviors that could harm the interests of the Group and shareholders. The Group has a zero-tolerance policy towards bribery and fraud and has established the *Employee Anti-Fraud Code of Conduct*. If any bribery or fraud occurs, the Group will deal with it seriously in accordance with the relevant laws and internal regulations. During the Year of 2022, there were no legal cases regarding bribery or fraudulent practices brought against the Group or our employees

In addition, the Group continues to require the Board and the employees to complete anti-bribery and anti-fraud related training courses on "VCREDIT Online Academy", promoting compliance with laws and regulations and strengthening the regulation of employee behavior. In 2022, to enhance the awareness of anti-bribery and anti-fraud among cooperating parties, the Group added anti-bribery and anti-fraud clauses to external cooperation agreements, aiming to create a culture of integrity and fairness in cooperation.

## 2.9 MEASURES ABOUT ANTI- MONEY LAUNDERING AND COUNTER-TERRORISM FINANCING

The Group strictly implements the anti-money laundering and counter-terrorism financing responsibilities of a financial institution, actively promoting the effective integration of anti-money laundering and counter-terrorism financing work with the Group business. During the Year of 2022, the Group has strictly abided by applicable laws and regulations related to anti-money laundering and counter-terrorism financing and complied with the *Anti-Money Laundering and Counter-Terrorism Financing Management Measures* released by the Group. This measure clarifies the job responsibilities and management scope of each department in the internal control system, and effectively raises awareness of anti-money laundering and counter-terrorism financing of various departments within the Group.

The Group has established a special agency responsible for anti-money laundering and counter-terrorism financing, and implements preventive management measures for anti-money laundering and counter-terrorism financing within the Group. Specific measures include customer identification, suspicious transaction identification, and internal audit of anti-money laundering and counter-terrorism financing. The Group will regularly update the management measures and related initiatives to ensure the long-term effectiveness of relevant policies and regulations. The Group regards the anti-money laundering and counter-terrorism financing as a social responsibility that the Group must undertake to carry on business, and strictly requires the Group's anti-money laundering and counter-terrorism financing internal control management to follow the principles of soundness, rationality, balance, and independence.

## 3 PROTECTION OF EMPLOYEE RIGHTS

### 3.1 EQUAL EMPLOYMENT AND EMPLOYMENT STATUS

#### 3.1.1 Principles of Equal Employment

The Group adheres to the principles of standardization, fairness, and equality throughout all aspects of employment, strictly complying with laws and regulations such as the *Labor Law of the People's Republic of China* and the *Labor Contract Law of the People's Republic of China*, actively safeguarding employee rights and striving to create a warm and inclusive working environment for employees. The Group has developed an *Employee Handbook* to regulate and manage aspects such as equal employment, recruitment and promotion, compensation and benefits, working hours and leave, and provides clear explanations of the rights and obligations that employees should enjoy and fulfill. The Group will regularly update the content of the *Employee Handbook* according to the latest laws and regulations and business needs, ensuring the soundness of the employment management system.

During the recruitment process, the Group adheres to the principles of fairness and justice to recruit qualified candidates and to avoid any discriminatory behavior. The Group is committed to building a diverse and inclusive work environment and strives to provide equal opportunities to employees.

### 3.1.2 Employment Status

As of 31 December, 2022, the employment status of the Group is shown as follows:

<b>Total employment</b>	<b>People</b>	<b>762</b>
<b>By gender</b>		
Male	%	52.0%
Female	%	48.0%
<b>By education background</b>		
Bachelor's degree and above	%	82.0%
Junior college degree	%	15.4%
Vocational school and high school degrees	%	1.3%
Junior high school and below	%	1.3%
<b>By age</b>		
30 and below	%	50.7%
31-40	%	42.1%
41 and above	%	7.2%
<b>By employment type</b>		
Full-time	%	100.0%
Part-time	%	0.0%
<b>By region</b>		
Shanghai	%	76.1%
Other regions	%	23.9%

*\*Note: other regions include Suzhou, Hangzhou, Chengdu, and Hefei*

As of 31 December, 2022, the total number of employees of the Group was 762. Perceived by gender, the overall gender ratio of the Group's in-service employees was nearly 1:1, while the proportion of male was slightly higher. Perceived by age group, there were many young employees, and most of the employees were under 30 years old, which reflected the Group's overall staff vitality and ability to better adapt to the development of the Internet financial industry. Perceived by employment type, 100.0% of the employees of the Group were full-time workers, and perceived by region, most of the employees of the Group worked in Shanghai as of 31 December, 2022.

### 3.1.3 Employee Turnover

The employment turnover of the Group in the Year of 2022 is shown as follows:

<b>Total employment turnover rate*</b>	<b>%</b>	<b>29.8%</b>
<b>By gender</b>		
Male	%	29.5%
Female	%	30.1%
<b>By age</b>		
30 and below	%	41.7%
31-40	%	18.1%
41 and above	%	14.5%
<b>By region</b>		
Shanghai	%	19.1%
Other regions**	%	63.7%

\*Note: *Employment turnover rate = Employees in the specified category leaving employment / Number of employees in the specified category*

\*\*Note: *Other regions include Suzhou, Hangzhou, Chengdu, and Hefei*

In the Year of 2022, the total employee turnover was 227 and the total turnover rate was 29.8%. The Group's turnover by male and female employee in the Year of 2022 were 29.5% and 30.1%. From the perspective of age group and region, the turnover rates of employees below 30 years old and employees working in other regions were relatively higher.

### **3.1.4 Employee Promotion**

The Group has established a sound performance management system and a reasonable promotion mechanism, creating a fair and transparent internal development channel for employees, and striving to achieve common development of the Group and the employees. Under the Group's performance management scheme, the performance of employees is assessed on a regular basis by management. The assessment measures the completion of targeted performance, evaluation of work results, and other relevant factors. The outcomes of the assessment will determine the promotion opportunities for employees.

#### **- Performance Management**

The Group implements comprehensive performance management mechanism, providing employees with the opportunity to establish long-term and effective work performance communication with their leaders, ensuring that while developing the business, equal attention is paid to the career development and personal growth of employees. The content of performance management includes setting mutually recognized performance goals, communicating the progress of goal completion, adjusting goals in a timely manner according to possible and actual situations, and setting expectations for employees' next goals. The Group's performance management mechanism provides employees with the opportunity to jointly set up specific personal development plans with leaders, creates channels for employees to receive work feedback in a timely manner, and effectively helps employees accelerate their promotion within the Group.

### **3.1.5 Working Hours and Rest Periods**

The Group has made detailed provisions in the *Employee Handbook* regarding the working hours and rest time of employees to ensure the protection of their basic rights to rest. Employees' working hour systems depend on the actual division in which an employee is stationed and which of the three working hour systems apply: standard working hours, synthetic working hours and unscheduled working hours.

Employees are entitled to a one-hour lunch break each working day. The lunch break is not included in the calculation of working hours.

## 3.2 EMPLOYEE COMPENSATION AND WELFARE

The Group has established a competitive compensation and incentive mechanism and a humane welfare protection system, aiming to meet the diverse welfare needs of employees while effectively protecting their basic rights and interests.

As part of an employee's compensation and welfare package, the Group pays social insurance and housing provident fund for employees in accordance with applicable laws and regulations. Social insurance includes pension insurance, medical insurance, work-related injury insurance, maternity insurance, and unemployment insurance. The Group conducts annual salary reviews for employees, taking into account the Group's development status, market salary levels, and individual employee performance to ensure that employees' salaries are competitive in the market, and to strengthen the attraction, motivation, and retention of talent. Meanwhile, employees are also legally entitled to welfare and holidays that are prescribed by applicable laws and regulations.

Employee welfare provided by the Group includes:

- **Paid annual leave**

The Group provides employees with paid annual leave. Employees are entitled to individual annual leave, and the specific annual leave entitlement is determined by reference to the number of cumulative working years.

- **Sick leave**

Employees are entitled to sick leave, during which employees are eligible to receive salaries in accordance with applicable laws and regulations.

- **Personal leave**

Employees are entitled to personal leave benefits, and employees can apply for personal leave during their employment in accordance with the Group's regulations.

- **Other leave**

Employees of the Group are also entitled to other kinds of leave benefits. For example, the Group provides entitled employees with marriage leave, bereavement leave, antenatal check leave, maternity leave, paternity leave and breastfeeding leave. These and other entitlements are specified in the *Employee Handbook*.

### 3.3 EMPLOYEE HEALTH AND SAFETY

The Group pays great attention to the health and safety of our employees, and strictly complies with relevant laws and regulations such as *the Prevention and Control of Occupational Diseases Law of the People's Republic of China*, *Supervision and Administration Regulations on Occupational Health in the Workplace* and *Regulations on Industrial and Commercial Insurance*. To strengthen the management of the office environment, the Group has set up security positions in the workplace and hired professional security personnel to maximize the maintenance of employees' workplace safety.

All employees are entitled to an annual health check, and employees are encouraged to adopt lifestyles that prevent disease in advance. The Group also regulates the employee's work behavior and smoking guidelines in the *Employee Handbook*, and requires on-duty personnel to monitor the office environment daily to ensure timely identification and resolution of safety hazards. During the pandemic, the Group has always put the safety and health of employees first. To ensure a safe working environment, the Group has conducted disinfection of the workplace in accordance with the requirements of relevant government departments and provided employees with epidemic prevention materials. Additionally, to enhance the physical and mental health of employees during the pandemic, the Group has provided training courses on topics such as "How to Live Well while Working From Home" and "Emotion Management During the Pandemic", striving to provide protection for the health and safety of employees through various measures.

No employee of the Group died from work-related injury in any of the past three years from 2020 to 2022, and there was no lost day due to work injury.

## 3.4 EMPLOYEE DEVELOPMENT AND TRAINING

### 3.4.1 Overview of Employee Development and Training

The Group places great emphasis on promoting employee development and has established an effective system for employee development and training. The Group periodically provides various types of training activities for employees to help them achieve overall improvement. In the Year of 2022, the Group provided 45 training activities for our employees, which involved a total of 1,450 attendance, and lasted for a total of 301.6 hours. The training topics included onboarding training for new employees, training programs for new managers, performance management Q&A sessions, future manager development, practical cases and applications of business and finance integration, and onboarding training for senior executives.

### 3.4.2 Trained Employee Status

The trained employee status of the Group in the Year of 2022 is shown as follows:

<b>Total number of trained employees</b>	<b>Attendance</b>	<b>1,450</b>
<b>By gender</b>		
Male	%	48.0%
Female	%	52.0%
<b>By employee position</b>		
Senior management	%	13.5%
Middle-level management	%	13.0%
General employees	%	73.5%

In the Year of 2022, the total number of attendees of the Group's training programs was 1,450. Based on gender, female employees accounted for 52.0% of the total attendees. Based on employee position, the general employees were the major group that received training.

### 3.4.3 The Average Training Hours Completed Per Employee

The average training hours completed per employee of the Group in the Year of 2022 is shown as follows:

<b>The average training hours completed per employee</b>	<b>Hour</b>	<b>3.4</b>
<b>By gender</b>		
Male	Hour	3.4
Female	Hour	3.4
<b>By employee position</b>		
Senior management	Hour	11.7
Middle-level management	Hour	1.4
General employees	Hour	2.2

In the Year of 2022, each employee received an average of 3.4 hours of training. The average training hours completed per male employee and per female employee both reached 3.4 hours. Based on employee position, the average training hours completed per general employee reached 2.2 hours, while the average training hours completed by middle-level management and senior management reached 1.4 hours and 11.7 hours, respectively.

### 3.5 EMPLOYEE ACTIVITIES

To enrich employees' activities and enhance internal cohesion within the Group, the Group organizes various employee activities on a regular basis. During the Year of 2022, the Group organized a number of such events including:

- **Happy Hour**

In order to improve employee satisfaction, the Group regularly prepares a variety of employee interaction and sharing events. The themes of the activities include Weekend Cloud Party, Karaoke Day, New Year's Special Event, Programmer's Day Special Event, etc., aiming to motivate employees of the Group, enhance their sense of belonging, and provide opportunities for relaxation, interaction, and communication.



- **Online Activities**

In 2022, the Group held multiple online activities during the period of employees working from home, with themes including the power of music during the pandemic, the power of movies during the pandemic, reading through the pandemic, stepping into spring, and celebrating National Day. These online activities enriched the lives of employees during the pandemic, provided opportunities for interaction and communication, and effectively enhanced the cohesion of Group employees, while also providing protection for their physical and mental health during this special period.

- **VCREDIT College Monthly Book Sharing Activity**

To provide a more diverse range of training and learning opportunities, the training department of the Group launched a series of book club activities. Through organizing book-sharing sessions on different themes, people from different departments and levels can come together to share their experiences and insights on reading. In 2022, the themes of the book club activities included World Book Day, "The Shawshank Redemption", "The Power of Now", "How to Read a Book", "Guqin", "Deng Xiaoping Era", "Cognitive Awakening", etc. The book sharing activities provided opportunities for employees to expand their knowledge boundaries and exchange personal reading experiences, strengthened the Group's culture of sharing, focus, innovation, and excellence, and effectively implemented the belief of the Group in building a learning organization.



### **3.6 GUIDELINES AND MEASURES TO PREVENT CHILD LABOUR OR FORCED LABOUR**

The Group strictly abides by relevant laws and regulations including the *National Law on the Protection of Minors* and the *Prohibition of the Use of Child Labour*, and avoids any use of child labour or forced labour in our business operations, and insists on zero tolerance to any form of child labour and forced labour. During the recruitment process, the Group adopts a strict information review system. The human resources department conducts thorough investigations into the personal information provided by candidates to ensure that all employees meet the legal employment age requirement. If any suspected violations are found, the Group insists on zero tolerance policy and encourages reporting to the management of the Group. The Group takes strict measures against any violations and illegal activities. In 2022, there were no incidents of hiring child labor or forced labor in the Group.

## 4 ENVIRONMENTAL PERFORMANCE ANALYSIS

### 4.1 CORPORATE WASTE ANALYSIS

#### 4.1.1 Overview of Relevant Environmental Protection Policies

Set out below are summaries of the environmental protection policies and regulations adopted or followed by the Group.

Policies and Regulations	Date of Issuance and Issuer	Main Content
<b>Revised Shanghai Environment Protection Regulation</b> (《上海市環境保護條例(2022修正)》)	Promulgated on 21 <sup>st</sup> July, 2022, Shanghai Municipal People's Congress	To solidify and improve the ecological civilization system and mechanism, improve the "light pollution" prevention and control norms, strengthen other environmental governance measures, and revise provisions that are inconsistent with higher-level laws and regulations.
<b>The Implementation Plan for the Environmental Impact Assessment and Pollutant Discharge Permit Work during the "14th Five-Year Plan"</b> (《“十四五”環境影響評價與排污許可工作實施方案》)	Promulgated on 2 <sup>nd</sup> April, 2022, Ministry of Ecology and Environment	To implement the ecological and environmental protection goals and tasks of the "14th Five-Year Plan", deepen the battle against pollution prevention and control, improve the source prevention system mainly based on the environmental impact assessment system, construct a fixed pollution source supervision system centered on pollution discharge permits, and promote the continuous improvement of ecological environment quality and high-quality economic development.
<b>The "14th Five-Year Plan" Ecological Protection and Supervision Plan</b> (《“十四五”生態保護監管規劃》)	Promulgated on 18 <sup>th</sup> March, 2022, Ministry of Ecology and Environment	To establish and improve the ecological protection and supervision system, enhance the collaborative and basic guarantee capabilities of ecological protection and supervision, and clarify the key tasks of ecological protection and supervision in the "14th Five-Year Plan".
<b>The Noise Pollution Prevention and Control Law of the People's Republic of China</b> (《中華人民共和國噪聲污染防治法》)	Promulgated on 24 <sup>th</sup> December, 2021, Ministry of Ecology and Environment	To establish the standard system for preventing and controlling noise pollution, which includes standards for planning and assessing the environmental impact of noise pollution. It sets forth the system for supervising and managing the prevention and control of noise pollution, and specifies the legal liabilities for various behaviors that violate the law on noise pollution prevention and control.
<b>The Measures for the Transfer of Hazardous Wastes</b> (《危險廢物轉移管理辦法》)	Promulgated on 3 <sup>rd</sup> December, 2021, Ministry of Ecology and Environment, Ministry of Public Security, Ministry of Transport	To further improve the management system for the transfer of hazardous wastes and puts forward management requirements for the entire process of hazardous waste transfer. The Measures increases the responsibilities of all parties involved in hazardous waste transfer, enhances the management of inter-provincial waste transfer, promotes the use of electronic manifests throughout the process, and improves the relevant provisions.

## 4.1.2 Relevant Indicator Analysis of Corporate Waste

### Total Emissions and Emission Density of Exhaust Gas

The exhaust gas generated by the Group is mainly caused by fossil fuel combustion of automobiles, and major pollutants include nitrogen oxides (NO<sub>x</sub>), sulfur oxides (SO<sub>x</sub>), and suspended particulate matter (PM). In the Year of 2022, the total exhaust gas emissions and the exhaust emission density of the Group were 197.3 kilograms and 6.4 kilograms/RMB 100 million, respectively.

The total emissions and emission density of the Group in the Year of 2022 are shown in the following table:

<b>Exhaust Gas Type</b>	<b>Exhaust Emissions (kg)</b>	<b>Exhaust Emission Density (kg/100 million)</b>
Nitrogen Oxides (NO <sub>x</sub> )	179.7	5.8
Sulfur Oxides (SO <sub>x</sub> )	0.4	0.0
Suspended Particulates (PM)	17.2	0.6
<b>Total</b>	<b>197.3</b>	<b>6.4</b>

## Total Emissions and Emission Density of Greenhouse Gas (GHG)

The various business segments of the Group have caused direct and indirect emissions of greenhouse gases due to the fossil fuel consumption of automobiles and the electricity consumption of daily office works. In the Year of 2022, the greenhouse gases emitted by the Group reached a total of 1,092.4 tonnes of CO<sub>2</sub> equivalent, and the emission density was 35.0 tonnes of CO<sub>2</sub> equivalent/RMB100 million. Among them, direct emissions of greenhouse gases caused by fossil fuel combustion amounted to about 77.1 tonnes of CO<sub>2</sub> equivalent, and indirect emissions of greenhouse gases caused by electricity use was about 1,015.3 tonnes of CO<sub>2</sub> equivalent.

The total amount of the Group's emissions calculated in terms of various dimensions in the Year of 2022 are shown in the following table:

<b>Greenhouse Gas Emissions</b>		
<b>Greenhouse Gases Type</b>	<b>Direct Emission (tonne of CO<sub>2</sub>e) (from the fossil fuel consumption of automobiles)</b>	<b>Indirect Emission (tonne of CO<sub>2</sub>e) (from the electricity consumption of daily office works)</b>
Carbon Dioxide (CO <sub>2</sub> )	67.2	1,010.3
Methane (CH <sub>4</sub> )	0.2	0.2
Nitrous Oxide (N <sub>2</sub> O)	9.7	4.8
<b>Total</b>	<b>77.1</b>	<b>1,015.3</b>

The GHG emission densities calculated by each dimension in the Year of 2022 are shown in the following table:

<b>Greenhouse Gas Emissions Density</b>		
<b>Greenhouse Gases Type</b>	<b>Direct Emission Density (kg of CO<sub>2</sub>e/RMB100 million) (from the fossil fuel consumption of automobiles)</b>	<b>Indirect Emission Density (kg of CO<sub>2</sub>e/RMB100 million) (from the electricity consumption of daily office works)</b>
Carbon Dioxide (CO <sub>2</sub> )	2,152.8	32,390.2
Methane (CH <sub>4</sub> )	4.8	7.4
Nitrous Oxide (N <sub>2</sub> O)	312.5	153.4
<b>Total</b>	<b>2,470.1</b>	<b>32,551.0</b>

## The Volume and Density of Hazardous and Non-Hazardous Waste Disposed by the Group

The waste discharge volume and density by the Group from daily office works in the Year of 2022 are shown in the following table:

Waste Type	Unit	Discharge volume
<b>Liquid Waste</b>		
Wastewater	m <sup>3</sup>	0
<b>Non-Hazardous Solid Waste</b>		
Paper consumption	piece	252,500
<b>Hazardous Solid Waste</b>		
Waste lead acid batteries	piece	45
Others (e.g. waste organic solution)	kg	0

Waste Type	Unit	Discharge density
<b>Liquid Waste</b>		
Wastewater	m <sup>3</sup> /RMB1 million	0
<b>Non-Hazardous Solid Waste</b>		
Paper consumption	piece/RMB1 million	80.95
<b>Hazardous Solid Waste</b>		
Waste lead acid batteries	piece/RMB1 million	0.01
Others (e.g. waste organic solution)	kg/RMB1 million	0

The waste discharged by the Group in the Year of 2022 mainly includes paper and waste lead-acid batteries. All waste discharged in the above table were properly disposed of in accordance with relevant national environmental protection policies and regulations. In order to reduce paper usage, the Group has continuously promoted the digitization, paperless and online processes in various stages of pre-loan, in-loan, and post-loan, by optimizing approval workflows and rules, as well as promoting electronic documents such as customer loan contracts and loan certificates. In 2022, the festive decorations and office furnishing supplies also used the items purchased last year, reducing the use of disposable materials. In addition, the Group strengthened the collection and processing of waste batteries, end-of-life computers, telephones and other electronic consumable to further reduce the environmental impact through recycling.

## **Measures to Reduce Emissions and the Achievements**

In 2022, the Group continues to promote digital and online operation and encourages all employees to use video conferencing systems to reduce unnecessary offline travel, thus reducing the carbon emissions generated by the Group's daily operations and minimizing the potential negative impact on the environment. Meanwhile, the Group actively advocates green travel to reduce the environmental pollution caused by car exhaust emissions and effectively implements the energy-saving and environmental protection concept of corporate operations.

## 4.2 USE OF RESOURCES

### 4.2.1 Major Energy Consumption Structure

The consumption of various resources by the Group in the Year of 2022 are shown in the following table:

Resources Type	Source of Consumption	Unit	2022
Gasoline	Automobiles	l	28,454.0
Electricity	Daily office works	kwh	1,288,265.0
Natural water	Daily office works	tonnes	6,467.0

The consumption density of various resources by the Group in the Year of 2022 are shown in the following table:

Resources Type	Source of Consumption	Unit	2022
Gasoline	Automobiles	l/RMB1 million	9.1
Electricity	Daily office works	kwh/RMB1 million	413.0
Natural water	Daily office works	tonnes/RMB1 million	2.1

In the Year of 2022, the overall energy consumption of the Group was 551.0 tonnes of standard coal in total. About 6% of the Group's energy consumption came from gasoline, and the remaining 94% came from electricity.

#### **4.2.2 Measures to Promote Effective Usage of Energy and Resources**

The Group always places energy conservation in an important position in our daily operations and reduces the impact of corporate operations on the environment through behavioral norms for employees. To ensure the implementation of energy conservation and environmental protection, the Group explicitly prohibits employees from using high-power personal appliances in the office and requires employees to turn off their personal computers before leaving work in the *Employee Handbook*. The Group has arranged for the administration department to conduct office inspections and turn off lights and TVs in idle rooms in a timely manner. In addition, the Group has implemented a series of water saving measures within the Group, such as reducing the supply of bottled water for reception.

#### **4.2.3 Results of Obtaining Suitable Water Source and Enhancing Efficient Usage of Water**

The Group obtained a suitable water source in accordance with the relevant national environmental protection policies and regulations, and there was no issue in sourcing water. To avoid unnecessary water waste, the Group always reminds employees to conserve water and turn off taps tightly. The Group also regularly inspects for leaks and promptly sends personnel to repair dripping water supply equipment. In addition, the Group has implemented a series of water-saving measures within the Group such as reducing the supply of bottled water. In the Year of 2022, the Group consumed a total of 6,467.0 tonnes of water from daily office works and the water consumption density was 2.1 tonnes/RMB1 million.

#### **4.2.4 The Total Amount of Packaging Materials Used in the Finished Products and the Amount of Each Production Unit**

The main business of the Group is the provision of consumer finance products in the form of credit card balance transfer products and consumption credit products. Therefore, the Group's business uses no packaging material for the credit products.

## **4.3 ENVIRONMENT AND NATURAL RESOURCES ANALYSIS**

### **4.3.1 Analysis of the Significant Impacts of Corporate Business Activities on the Environment and Natural Resources and Related Measures**

The Group integrates the concept of green management throughout various aspects of Group operations and management. On the basis of strictly complying with relevant laws and regulations, the Group continues to implement energy-saving and emission-reducing measures and minimize the possible environmental impact of business operations. The major sources of waste emissions and disposals of the Group include automobiles and daily office works, which all meet the requirements raised by relevant national environmental protection regulations and emission regulations, and have caused no significant impact on the environment or natural resources.

## **4.4 RELATED ANALYSIS ON COMPANIES' RESPONSE TO CLIMATE CHANGE**

The Group fully recognizes the importance and urgency of addressing climate change, and has comprehensively identified, evaluated, and analyzed significant climate issues that may affect the Group. For the Group, major natural disasters such as floods, fires, and earthquakes caused by climate change may have an impact on corporate operations. In order to prevent major losses from the abovementioned disasters, the Group regularly organizes fire drills.

## 5 GIVING BACK TO THE SOCIETY

### 5.1 COMMUNITY INVESTMENT

As a public company listed on the main board of the Hong Kong Stock Exchange with inclusive finance as our development concept, the Group has always attached great importance to corporate social responsibility. The Group has persistently made contributions to social welfare causes, such as poverty alleviation and education assistance, disaster relief, and community public welfare. Through donations, volunteering, and cooperation with non-profit organizations, the Group has provided assistance to the poor, sick, elderly, and educational and charitable institutions, fully demonstrating the responsibility of a leading enterprise in the industry. In the future, the Group will actively explore innovative public welfare projects, work together with more social forces to participate in charitable causes, and contribute to the development of the community as much as possible while paying attention to our own growth. The following are the main achievements of the Group in community investment in the year of 2022:

- **Donate to support Shanghai during COVID-19 pandemic**

In April 2022, the epidemic control in Shanghai transitioned from a city-wide static management to a differentiated prevention and control stage, but the epidemic was still running at a high level, and the prevention and control situation was severe and complex. As a company with a strong sense of social responsibility, the Group urgently mobilized available manpower, transportation, and supply resources and donated a large number of urgently needed epidemic prevention materials to Hongkou District. The donation included 1,400 sets of protective clothing, 28,000 masks, and some food and daily necessities, with a total value of approximately RMB303,197. The Group is committed to becoming a company with warmth and will continue to contribute to the development of the community with practical actions.

- **Contribute to common prosperity**

In August 2022, the “Foreign Trade Trust-2022 Rural Revitalization No. 1 Sparkle Charity Trust” initiated by China Foreign Economic and Trade Trust Co., Ltd. was successfully established. As a highly socially responsible financial technology platform, the Group officially participated in the charity trust donation. The Rural Revitalization No. 1 Sparkle Charity Trust took internet education innovation public welfare projects as the starting point, explored the innovative model of “public welfare charity + trust financial services”, and has become an important carrier and channel for public welfare forces, including the Group, to participate in rural revitalization and education fairness. This is expected to greatly promote the development of rural public welfare. The Group will keep applying our platform advantages and financial service resources, and strive to cooperate with various social forces to contribute to the public welfare of rural revitalization, education fairness, and common prosperity.

- **Participate in Chengdu’s epidemic prevention Work**

In September 2022, under the severe and complex pandemic situation, many employees in the Group’s Chengdu office responded to the government’s call, actively volunteered to join the community volunteer team. They participated in the frontline of epidemic prevention and control work, contributing in boosting the public’s fighting spirit and confidence. Among them, some colleagues took the lead in joining the community volunteer team and stayed at the nucleic acid testing station for three consecutive days, contributing their efforts to fight the epidemic; some colleagues actively participated in the frontline of community epidemic prevention and served the public, demonstrating the responsibility and commitment of the Group through practical actions. The Group will always remember our social responsibility and make unremitting efforts to contribute to the development of the community.