IDIPO	Bank Account management policy	Reference No	IDIPO-FIN-13
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1. General

1.1 To regulate the management of bank accounts, this Measures is formulated in accordance with relevant national laws and regulations, as well as rules and policies issued by higher-level authorities, and in light of the Company's management practices.

1.2 These Measures apply to International Djibouti Industrial Park Operation FZCO(hereinafter referred to as “IDIPO”). Investee companies may refer to and implement these Measures accordingly.

1.3 For the purpose of these Measures, "accounts" refer to all types of accounts opened by the Company with financial institutions (including banks, finance companies, securities firms, etc.), third-party payment institutions, supply chain finance platforms, and internal clearing/settlement centers.

1.4 The Finance Department of IDIPO is the functional department responsible for the Company's account management.

2. Account Management

2.1 The opening, modification, use, and closure of company accounts shall comply with applicable laws and regulations. It is strictly prohibited to use personal accounts to conduct company business, to lease or transfer company accounts, or to misuse accounts for purposes other than those specified. In principle, the Company shall not open accounts outside its registered locality.

2.2 The Company shall strictly control the number of accounts opened. Except for mandatory accounts such as the basic account and tax account, and special-purpose accounts used for investment, financing, and project operations, the opening of new accounts shall be strictly controlled.

2.3 The Company shall review the use of all accounts every six months. Accounts without a clearly defined purpose shall be closed within three months. A general settlement account with fewer than two transactions within six months shall be deemed redundant and, in principle, should be closed promptly.

2.4 Third-party accounts and supply chain platform accounts opened for business purposes shall be managed in the same manner as bank accounts. In principle, such accounts shall not have outbound transfer functions enabled, and funds shall only be permitted to automatically sweep into the Company's bank account or return to the original payer via the same route. If outbound transfer capability is indeed required, the payee must be restricted, and the need must be specified in the account opening application.

2.5 The Company shall strengthen the management of bank-filed specimen seals. It is strictly forbidden for one single person to keep all seals required for payment processing. Any business that requires the signature or seal of relevant responsible persons must strictly follow the required procedures. The Company shall maintain proper records for the handover and use of bank-filed specimen seals for future reference.

3. Online Banking

3.1 For accounts with online banking services, the principle of segregation of duties shall be adhered to, with clear definition of positions and access rights for account operation and approval. The Finance Director of the Company or an authorized person shall concurrently serve as the system administrator of the online banking platform. The approval authority of online banking approvers shall be formally granted by the Finance Director.

3.2 In principle, when conducting fund settlement business through online banking, the Company shall establish a three-tier control structure consisting of: Operator, Reviewer and Approver:

Operator: Responsible for submitting fund settlement instructions, and for inquiries and printing of relevant operation logs and reports.

Reviewer: Responsible for verifying the fund settlement operations performed by the Operator, and supervising the security of daily payment transactions.

Approver: Responsible for authorizing fund settlement operations in accordance with the delegated approval limits.

3.3 Online banking digital certificates used by relevant personnel shall be properly kept by the designated individuals. Passwords must be strictly safeguarded and shall not be disclosed. In the event of personnel changes, the Finance Department of the Company shall promptly retrieve, update, or cancel the corresponding digital certificates and revoke related authorizations.

3.4 The Company shall maintain continuous and complete records and administration of the specific access rights and workflow changes relating to personnel involved in online banking operations. If an authorized person needs to temporarily transfer their digital key to a substitute due to leave, travel, or other reasons, a formal handover procedure shall be completed and supervised by a third party.

3.5 The closure of Company accounts shall be completed in accordance with internal approval procedures and shall not require additional external authorization.

4. Supplementary Provisions

4.1 These Measures shall be interpreted and amended by the Finance Department of IDIPO.

4.2 These Measures shall take effect from the date of issuance.