

# 汇聚融 2026 年第一期个人汽车抵押贷款资产支持证券

## 申购和配售办法说明

### HUI JU RONG 2026-1 Retail Auto Loan Asset-Backed Securities Subscription and Allocation Process Description

#### 重要提示

#### Important Notice

本期资产支持证券系根据中国人民银行关于注册汇聚融系列个人汽车抵押贷款资产支持证券的批准《中国人民银行准予行政许可决定书》（银许准予决字〔2025〕第 20 号）的规定发行。

The issuance of *HUI JU RONG 2026-1 Retail Auto Loan Asset-Backed Securities* (referred to as “Asset-Backed Securities”) is approved by the People's Bank of China through the *Decision of Approval for Administrative Permission* (PBOC Access Administrative Permission〔2025〕No. 20) concerning the registration of *HUI JU RONG Series Retail Auto Mortgage Loan Asset-Backed Securities*.

本期优先级资产支持证券采用簿记建档的方式发行，次级资产支持证券由发起机构自持，本期各级资产支持证券情况如下：

证券信息	优先 A1 级	优先 A2 级	次级
发行规模（元）	1,300,000,000.00	1,800,000,000.00	900,000,000.00
配售金额（元）	1,300,000,000.00	1,800,000,000.00	0.00
评级结果 （中债资信）	AAA <sub>sf</sub>	AAA <sub>sf</sub>	未予评级
评级结果 （联合资信）	AAA <sub>sf</sub>	AAA <sub>sf</sub>	未予评级
预期到期日	2027 年 7 月 26 日	2028 年 12 月 26 日	2031 年 2 月 26 日
还本方式	固定摊还	过手摊还	过手摊还
法定到期日	2034 年 2 月 26 日		
票面利率	固定利率	固定利率	无票面利率
簿记利率区间	【1.1%-2.1%】	【1.2%-2.2%】	-

The Senior Notes will be issued through a bookbuilding process. All of the Subordinated Notes will be retained by the Originator. The key terms of the Asset-Backed Securities are listed below:

Notes information	Senior A1 Notes	Senior A2 Notes	Subordinated Notes
Issuance Amount (CNY)	1,300,000,000.00	1,800,000,000.00	900,000,000.00
Placing Amount (CNY)	1,300,000,000.00	1,800,000,000.00	0.00
Ratings (CBR)	AAA <sub>sf</sub>	AAA <sub>sf</sub>	Not rated
Ratings (LHCR)	AAA <sub>sf</sub>	AAA <sub>sf</sub>	Not rated
Expected Maturity Date	July 26, 2027	Dec. 26, 2028	Feb. 26, 2031
Principal Repayment	Scheduled Amortization	Pass-through	Pass-through
Legal Final Maturity Date	Feb. 26, 2034		
Coupon	Fixed rate	Fixed rate	N/A
Bookbuilding range	【1.1%-2.1%】	【1.2%-2.2%】	-

投资者对全部优先级证券申购须位于上述利率区间内（含上下限）。

All the subscriptions for the Senior Notes must be within the interest rate range above (including the upper and lower limit).

本期资产支持证券的申购时间为2026年【7】月【9】日【9】时至【18】时。请投资者详细阅读《汇聚融2026年第一期个人汽车抵押贷款资产支持证券申购和配售办法说明》（以下简称“《申购和配售办法说明》”）。本《申购和配售办法说明》仅对发行本期资产支持证券的有关事宜向投资者作扼要说明，不构成本期资产支持证券发行的投资建议。投资者欲了解发行人及本期证券发行的基本情况，请详细阅读登载于中央国债登记结算有限责任公司（以下简称“中央结算公司”）网站（www.chinabond.com.cn）或中国货币网（www.chinamoney.com.cn）或北京金融资产交易所官方网站（www.cfae.cn）的《汇聚融2026年第一期个人汽车抵押贷款资产支持证券发行说明书》。

The subscription time starts from 【9:00】 to 【18:00】 (GMT+8) 【July 9<sup>th</sup>】, 2026. Please carefully read the *HUI JU RONG 2026-1 Retail Auto Loan Asset-Backed Securities Subscription and Allocation Process Description (as “Subscription and Allocation Process Description”)*. The *Subscription and Allocation Process*

*Description* is only a description on relevant terms of the issuance of the Asset-Backed Securities, not an investment suggestion. For the basic information of the Issuer and issuance of the Asset-Backed Securities, please carefully read the *HUIJU RONG 2026-1 Retail Auto Loan Asset-Backed Securities Offering Circular* on the website of China Central Depository & Clearing Co., Ltd. (as “CCDC”) ([www.chinabond.com.cn](http://www.chinabond.com.cn)), China Money ([www.chinamoney.com.cn](http://www.chinamoney.com.cn)) and Beijing Financial Assets Exchange ([www.cfae.cn](http://www.cfae.cn)).

## 一、申购配售的时间安排及基本程序

### Part 1. Time Arrangement and Basic Procedure of Subscription and Allocation

#### 1、时间安排

##### 1. Time Arrangement

(1) 2026 年【7】月【2】日，公告《汇聚融 2026 年第一期个人汽车抵押贷款资产支持证券发行说明书》等发行文件；

(1) On 【July 2<sup>nd</sup>】 , 2026, the *HUIJU RONG 2026-1 Retail Auto Loan Asset-Backed Securities Offering Circular* and other relevant issuance documents will be disclosed.

(2) 2026 年【7】月【8】日，公告《汇聚融 2026 年第一期个人汽车抵押贷款资产支持证券申购和配售办法说明》及簿记建档相关文件；

(2) On 【July 8<sup>th</sup>】 , 2026, the *Subscription and Allocation Process Description* and relevant documents will be disclosed.

(3) 2026 年【7】月【9】日【9:00】至【18:00】，簿记管理人在簿记时间内接收申购订单并进行簿记；发行人、发起机构与主承销商根据簿记结果讨论决定本期资产支持证券的票面利率，根据有效订单进行配售，主承销商与获得配售的投资者签署《汇聚融 2026 年第一期个人汽车抵押贷款资产支持证券分销协议》（以下简称“《分销协议》”）或由簿记管理人向符合配售条件的投资者发送缴款通知书，约定双方的权利义务，明确获得配售的投资者的获配证券面额及缴款时间；

(3) On 【July 9<sup>th</sup>】 , 2026, from 【9:00】 to 【18:00】 (GMT+8), the Bookrunner

will accept subscription orders and conduct bookbuilding within the bookbuilding period. The Issuer, the Originator and the Bookrunner shall determine the final interest rate based on the bookbuilding result, and determine allocation based on Valid Orders. The Lead Underwriters shall sign *HUI JU RONG 2026-1 Retail Auto Loan Asset-Backed Securities Distribution Agreement* (as “*Distribution Agreement*”) with the investors who get the allocation, or the Bookrunner shall send *Allocation Confirmation and Payment Notice* to the investors, with the rights and duties of both parties stipulated, and clarify the amount of notes allocated and payment time.

(4) 2026年【7】月【13】日，获得配售的投资者缴款；当日北京时间【16点】前投资者向簿记管理人指定账户缴款；

(4) On 【July 13<sup>th</sup>】, 2026, the investors who obtain the allocation shall pay to the assigned account of the Bookrunner by 【16:00】 (GMT+8).

(5) 2026年【7】月【13】日，北京时间18点前，发行人将簿记配售结果提交中央结算公司；2026年【7】月【14】日北京时间【12点】前，发行人将募集资金到账情况通知中央结算公司，中央结算公司据此办理资产支持证券确权登记。

(5) On 【July 13<sup>th</sup>】, 2026, by 【18:00】 (GMT+8), the Issuer should submit the bookbuilding and allocation result to CCDC. On 【July 14<sup>th</sup>】, 2026, by 【12:00】 (GMT+8), the Issuer shall inform CCDC payment status of the investors, and CCDC will register the Asset-Backed Securities accordingly.

## 2、基本申购程序

### 2. Basic Subscription Procedure

(1) 投资者应按《申购和配售办法说明》的具体要求，正确填写《汇聚融2026年第一期个人汽车抵押贷款资产支持证券申购要约》（简称申购订单，具体格式见《申购和配售办法说明》附件一），并准备相关资料。投资者在规定的时间内，将申购订单及相关资料传真至簿记管理人指定的传真号码。投资者在填写申购订单时，可参考《申购和配售办法说明》附件二；

(1) Investors shall follow the requirements of the *Subscription and Allocation*

*Process Description* and fill the *HUI JU RONG 2026-1 Retail Auto Loan Asset-Backed Securities Subscription Order* (the “*Subscription Order*” in short, please refer to Appendix 1 for the detailed format) correctly and prepare relevant documents. Investors shall fax the *Subscription Order* and relevant documents within the indicated time to the fax number assigned by the Bookrunner. Please refer to Appendix 2 while filling the *Subscription Order*.

(2) 簿记建档结束后，发行人、发起机构与主承销商根据簿记结果协商一致，确定本期优先级资产支持证券的票面利率；

(2) After bookbuilding, the Issuer, the Originator and the Lead Underwriters will discuss based on the bookbuilding results and reach a consensus to decide on the coupon rate of the Senior Securities according to the bookbuilding;

(3) 簿记管理人将根据有效申购要约的数量，按照《申购和配售办法说明》所述配售办法，在与发行人、发起机构协商一致后，对所有有效订单进行配售；

(3) According to the amount of valid Subscription Orders and the allocation method stated in the *Subscription and Allocation process Description*, the Bookrunner will allocate for all the Valid Orders after consensus with the Issuer and Originator.

(4) 获得配售的投资者应按《分销协议》或《配售确认及缴款通知书》的规定按时足额缴款、传真划款凭证。

(4) Investors who obtained allocation shall pay the required proceeds amount on time and fax the voucher according to the *Distribution Agreement* or the *Allocation Confirmation and Payment Notice*.

### 3、投资者资料

#### 3. Investor Information

投资者应于规定的期限内准确填写《申购和配售办法说明》附件一中的投资者基本信息，并将附件一加盖单位公章或经簿记管理人和申购人双方认可的其他形式进行确认与簿记管理人要求的其他资质证明文件一并传真至簿记管理人指定的传真号码。投资者须在传真首页注明发送的总页数（默认以簿记室收单为准）及投资者的联系人和联系电话。

Investors shall fill in the investor basic information form in Appendix 1 in the *Subscription and Allocation Process Description* by the required time. After sealing an official seal and signing or sealing by a legal representative or authorized representative, investors shall fax Appendix 1 along with other documents to the fax number assigned by the Bookrunner. Investors should note the total number of pages (by default, the receipt of the Bookbuilding room shall prevail), as well as the contact person and telephone number of investors on the front page of the fax.

## 二、证券配售

### Part 2. Allocation of Securities

#### 1、定义

##### 1. Definition

(1) 合格订单：指由投资者和/或承销商直接向簿记管理人提交的符合以下条件的订单：

(1) Qualified Order: Subscription Orders submitted directly to the Bookrunner in accordance with the following requirements:

(a) 订单于规定时间内被传真至簿记管理人指定的传真号码；

(a) The order is faxed to the Bookrunner's designated fax number within the designated time range.

(b) 订单的内容和格式符合《申购配售办法说明》的要求；

(b) The content and format are in accordance with the requirement of the *Subscription and Allocation Process Description*.

(c) 订单中优先级资产支持证券的申购利率位于申购利率区间内。

(c) Subscription interest rate of the Senior Notes in the order lies within the subscription interest rate range.

(2) 有效订单：指在优先级资产支持证券发行利率以下（含发行利率）仍

有申购金额的合格订单；

(2) Valid Order: Qualified Orders with subscription amount under the issuance interest rate of the Senior Notes (inclusive).

(3) 有效申购金额：对每一有效订单而言，指该订单中在优先级资产支持证券发行利率以下（含发行利率）的申购金额；

(3) Valid Subscription Amount: for each Valid Order, refer to the subscription amount of this order that is lower than or equal to the issuance interest rate.

(4) 有效申购总金额：指所有有效订单的有效申购金额的总和。

(4) Total Valid Subscription Amount: the total amount of Valid Subscription Amount for all Valid Orders.

## 2、配售办法

### 2. Allocation Method

(1) 如果簿记建档的最终结果显示，有效申购总金额少于本期资产支持证券的发行规模，则每一有效订单将获得 100% 配售；

(1) If the final result of bookbuilding shows that the total Valid Subscription Amount is less than the issuance amount of the Asset-Backed Securities, then each of the Valid Orders will get 100% allocation.

(2) 如果有效申购总面额大于或等于实际发行规模，对于优先级证券，则对发行利率以下的全部合规申购进行全额配售，对等于发行利率的合规申购将按照比例进行配售；同时发起机构和簿记管理人有权按照“核心客户优先原则”，对申购利率等于发行利率的有效订单进行配售调整。核心客户是发起机构或簿记管理人通过多年合作记录的具有长期合作关系的机构客户。

(2) If the total Valid Subscription Amount is larger than or equal to the actual issuance amount, then for the Senior Notes, all the Qualified Orders with subscription rate lower than the issuance interest rate will get fully allocated; Qualified Orders with subscription rate equal to the issuance interest rate will get allocation proportionally

according to their Valid Subscription Amount. Meanwhile, the Originator and the Bookrunner have the right to adjust the allocation amount for those Valid Orders equal to the issuance interest rate according to “core client priority principle”. Core clients are the institutional clients that have long-term cooperation records with the Originator and or the Bookrunner.

### 三、申购要约

#### Part 3. Subscription Order

1、每一申购利率对应的为单一申购金额。当最终确定的发行利率不低于某一申购利率时，投资者的最大获配量为低于该申购利率（包含此申购利率）的所有标位累计量；

1. Each subscription rate corresponds to a single subscription amount. The maximum allocation amount for an investor is the sum of subscription amounts with subscription rate lower than or equal to the issuance rate.

2、就优先 A1 级和优先 A2 级资产支持证券而言，每一申购利率对应的申购总面额不得少于人民币 1,000 万元（含 1,000 万元），并为人民币 100 万元的整数倍，且不得超过该品种的配售规模。

2. For both Senior A1 Notes and Senior A2 Notes, the minimum subscription amount of each subscription interest rate is CNY 10,000,000 (inclusive) with a minimum incremental unit of CNY 1,000,000 and a maximum total size at the issuance amount of the Senior Notes.

3、申购要约（附件一）一经到达簿记管理人处，未经与簿记管理人协商一致，即不得修改、撤回或撤销。

3. Once the Subscription Order (Appendix 1) is received by the Bookrunner, it cannot be withdrawn or revoked.

### 四、缴款办法

#### Part 4. Payment Method

在簿记建档结束后，主承销商与投资者签署《分销协议》或向投资者发送《配售确认及缴款通知书》，约定双方的权利义务，明确获得配售的投资者的获配证券金额和须缴纳的认购款金额、付款日期、收款账户及投资者申购资料原件的寄送地址等。获得配售的投资者应按照《分销协议》或缴款通知书的要求，按时足额将该认购款项划至主承销商指定账户，同时传真划款凭证，并将投资者申购资料原件寄出。

After the bookbuilding process, the Lead Underwriters will sign *Distribution Agreement* with investors, or distribute *Allocation Confirmation and Payment Notice* to investors, stipulating rights and duties and clarifying the amount allocated and the proceeds amount that needs to be paid, the payment date, the receiving account as well as the delivery address to mail the original subscription documents. Investors who obtain the allocation shall pay the required amount on time, fax the voucher and mail original subscription documents based on the *Distribution Agreement or Allocation Confirmation and Payment Notice*.

## 五、违约申购的处理

### Part 5. The Settlement of Default Subscription

获得配售的有效订单的投资者如果未能在簿记管理人规定的时间内向主承销商指定账户划付认购款项，将被视为违约申购，主承销商有权自行处置与该违约方未缴纳的认购款项相对应的资产支持证券，并有权进一步依法追究违约方的法律责任。

In the situation when investors with Valid Orders who obtain the allocation fail to pay the proceeds to the assigned account of the Bookrunner on time will be deemed as default. The Lead Underwriter has the right to deal with unpaid notes of the default party and proceed to claim legal responsibilities of the default party.

## 六、申购传真及确认电话与簿记管理人联系方式

### Part 6. Subscription fax, confirmation telephone number and the contact method of Bookrunner

#### 1、申购传真专线

1. Subscription Fax Number

传真：0755-23835954

Fax : 0755-23835954

2、申购咨询及确认专线

2. Consulting and Confirming Number

电话：0755-23835099

Tel: 0755-23835099

3、簿记管理人联系方式

3. Contact Information of the Bookrunner

中信证券股份有限公司

CITIC Securities Co., Ltd.

地址：广东省深圳市福田区中心三路8号卓越时代广场（二期）北座

Address: North Tower, Excellence Century Plaza (Phase II), No. 8 Zhongxin San Road,  
Futian District, Shenzhen, Guangdong Province

邮政编码：518048

Postal Code: 518048

联系人：李静、高玮玮、李宗煜、陈籽宏、施丹

Contacts: Jing LI, Weiwei GAO, Zongyu LI, Zihong CHEN, Dan SHI

联系电话：020-32258129、0755-23835477

Tel: 020-32258129、0755-23835477

投资者应就其认购本期资产支持证券的有关事宜咨询其法律顾问及其他有关专业顾问，并对认购本期证券的合法性、合规性自行承担责任。投资者认购本期证券，应当认真阅读《汇聚融 2026 年第一期个人汽车抵押贷款资产支持证券发

行说明书》《汇聚融 2026 年第一期个人汽车抵押贷款资产支持证券发行公告》及有关的信息披露文件，进行独立的投资判断。主管部门对本期证券发行的备案，并不表明对本期证券的投资价值做出了任何评价，也不表明对本期证券的投资风险做出了任何判断。

Investors shall consult legal consultants and other specialists on relevant information of the Asset-Backed Securities, and undertake responsibility for the legality and compliance. When subscribing, investors shall carefully read the *HUI JU RONG 2026-1 Retail Auto Loan Asset-Backed Securities Offering Circular*, *HUI JU RONG 2026-1 Retail Auto Loan Asset-Backed Securities Offering Announcement* and other relevant disclosure documents, then make independent investment judgments. The approvals for this issuance given by competent authorities do not constitute any appraisal of the investment value or any judgment of the investment risk of the Asset-Backed Securities in this issue.

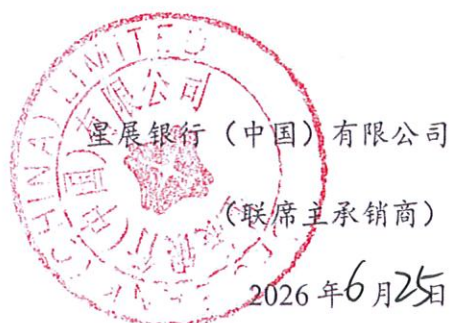
(本页无正文，为《汇聚融 2026 年第一期个人汽车抵押贷款资产支持证券申购和配售办法说明》之盖章页)



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三井住友银行（中国）有限公司

(联席主承销商)



2026年6月25日

附件一：

注：此申购要约为完整的法律文件，请投资者加盖骑缝章

**汇聚融2026年第一期个人汽车抵押贷款资产支持证券申购要约**

<b>重要声明</b>			
填表前请仔细阅读发行说明书等发行文件及填表说明。			
本表一经投资人完整填写，且加盖单位公章或经簿记管理人和申购人双方认可的其他形式，通过传真等方式提交至簿记管理人处后，即构成由投资人发出的、对投资人具有法律约束力的要约，未经与簿记管理人协商一致，不可修改、撤回或撤销。投资人承诺并保证其将根据主承销商确定的配售数量按时完成缴款。			
<b>基本信息</b>			
机构名称			
注册地址			
法定代表人姓名		营业执照注册号	
经办人姓名		经办人身份证号	
联系电话		移动电话	
传真号码		电子邮箱	
<b>账户信息</b>			
中央国债登记公司的一级托管账户	户名		
	账号		
<b>优先 A1 级资产支持证券票面利率为固定利率，票面利率申购区间为【1.1%-2.1%】</b>			
申购票面利率（%）		申购金额（万元）	
<b>优先 A2 级资产支持证券票面利率为固定利率，票面利率申购区间为【1.2%-2.2%】</b>			
申购票面利率（%）		申购金额（万元）	
参与申购的投资者，请将此表填妥且加盖单位公章或经簿记管理人和申购人双方认可的其他形式后，于2026年【7】月【9】日9时至18时传真至簿记建档室，并电话确认。			
申购传真：0755-23835954			
咨询电话：0755-23835099			
邮箱：sd05@citics.com			

本单位已充分了解本次汇聚融2026年第一期个人汽车抵押贷款资产支持证券发行有关内容和细节，现特此做出以下陈述、承诺和保证：

1、本单位依法具有购买本期资产支持证券的资格，有权向簿记管理人提交本《申购要约》。并且，在任何适用的法律、法规和国家有关主管部门的规定要求的情况下，已就此取得所有必要的批准、核准、同意、决议和内部批准。

2、本单位保证，本单位向簿记管理人发出的资料真实、准确、完整、有效。

3、本单位已经完全了解和接受《汇聚融2026年第一期个人汽车抵押贷款资产支持证券发行公告》、《汇聚融2026年第一期个人汽车抵押贷款资产支持证券申购和配售办法说明》的有关规定和要求，并确认该有关规定和要求对本单位具有约束力，承诺按照申购配售说明的要求填写本申购要约。

4、本单位理解并接受，簿记管理人可以根据询价情况适当调整各档询价时间，并同意提供簿记管理人要求提供的其他资质证明文件。

5、本单位理解并接受，如遇有不可抗力、监管机构要求或其他可能对本次发行造成不利影响的情况，在经与主管机关协商后，发起机构、发行人及主承销商有权暂停或终止本次发行。

6、本单位同意根据簿记建档等情况确定本单位的具体配售面额，并接受所确定的最终债券配售结果；簿记管理人向本单位发出了《汇聚融2026年第一期个人汽车抵押贷款资产支持证券分销协议》或缴款通知书，即构成对本申购要约的承诺。

7、本单位理解并接受，本单位如果获得配售，则本单位即有义务按照《分销协议》或缴款通知书规定的时间、金额和方式，将认购款足额划至簿记管理人通知的划款账户。如果申购人违反此义务，簿记管理人有权处置该违约申购人订单项下的全部债券，同时，本申购人同意就逾时未划部分按每日万分之五的比例向簿记管理人支付违约金，并赔偿簿记管理人由此遭受的损失。

8、本单位同意，中信证券作为本期资产支持证券的主承销商，代表本单位委托中债资信为本期资产支持证券提供评级服务，中债资信收取的评级机构服务报酬由信托财产承担。

经办人或其他有权人员签字：

(单位盖章)

年 月 日

## Appendix 1

Note: This subscription order is a complete legal document, investors shall seal across-page.

### HUI JU RONG 2026-1 Retail Auto Loan Asset-Backed Securities

#### Subscription Order

<b>Important Notice</b>			
Please read the <i>Offering Circular</i> and the instruction carefully before filling this form. Once this form is filled, signed or officially sealed by the legal representative (or the authorized representative), and faxed to the Bookrunner, the investor is legally bounded by this document. The investor commits and guarantees that it will finish the payment on time as the amount that the Lead Underwriter allocated.			
<b>Basic Information</b>			
Company name			
Registered Address			
Legal Representative		Business license Number	
Responsible Person		ID number of responsible person	
Contact Number		Mobile	
Fax		Email	
<b>Account Information</b>			
CCDC Primary Custody Account	Account name		
	Account number		
<b>HUI JU RONG 2026-1 Retail Auto Loan Asset-Backed Securities</b> <b>The subscription rate range of Senior A1 Notes is 【1.1%-2.1%】</b>			
Subscription Interest Rate (%)		Subscription Amount(CNY10,000)	
<b>HUI JU RONG 2026-1 Retail Auto Loan Asset-Backed Securities</b> <b>The subscription rate range of Senior A2 Notes is 【1.2%-2.2%】</b>			
Subscription Interest Rate (%)		Subscription Amount(CNY10,000)	
<p>For investors participating in the subscription, please complete the form and affix with the official seal or verified by other means recognized by both the Bookrunner and the investor, and fax to the number designated by the Bookrunner between 【9:00】 to 【18:00】 (GMT+8) on 【July 9<sup>th</sup>】, 2026, and confirm by telephone.</p> <p>Subscription Fax Number: 0755-23835954            Consulting and Confirming Number: 0755-23835099            Email: sd05@citics.com</p>			
<p>We (as “The Company”) thoroughly understands relevant information and details of the issuance of the Asset-Backed Securities of <i>HUI JU RONG 2026-1 Retail Auto Loan Asset-Backed Securities</i>. Therefore, we make statement, commitment and guarantee as follows:</p> <ol style="list-style-type: none"> <li>1. The Company is qualified for subscribing the Asset-Backed Securities by law, and have the right to submit <i>Subscription Order</i> to the Bookrunner. Also, under any applicable law, regulation and provisions of relevant administration department, we have obtained necessary approval, consent, resolution and internal approval.</li> <li>2. The Company guarantees that the information sent to the Bookrunner is authentic, accurate,</li> </ol>			

complete and effective.

3. The Company thoroughly understands and accepts the relevant requirements of *HUI JU RONG 2026-1 Retail Auto Loan Asset-Backed Securities Offering Announcement*, *HUI JU RONG 2026-1 Retail Auto Loan Asset-Backed Securities Subscription and Allocation Process Description*, and confirms that the Company is legally bounded by the relevant requirements. We commit to fill the subscription form according to the requirements in this *Subscription and Allocation Process Description*.

4. The Company understands and accepts that the Bookrunner can appropriately adjust the inquiry time of the Asset-Backed Securities according to the inquiry, and agrees to provide other qualification documents required by the Bookrunner.

5. The Company understands and accepts that in the event of force majeure, regulatory requirements or other circumstances that may adversely affect the issue. The originator, issuer and lead underwriters have the right to suspend or terminate of this issue after consultation with the competent authority.

6. The Company agrees with the concrete allocation amount assigned by the Bookrunner based on the bookbuilding result, and accepts the final allocation result. Once the Bookrunner sends the *Distribution Agreement* or the *Allocation Confirmation and Payment Notice*, the commitment to this order is made.

7. The Company understands and accepts that if we obtained allocation, we have duty to fully pay the required amount to the assigned account on time according to the *Distribution Agreement* or the *Allocation Confirmation and Payment Notice*. If the purchaser violates this obligation, the Bookrunner has the right to dispose of all the notes under the purchaser's order. At the same time, the purchaser agrees to pay the Bookrunner a percentage of the overtime and non-derivatives at a rate of five in ten thousandths of a day and liquidate damages and compensation for the losses suffered by the Bookrunner.

8. The Company agrees that China Bond Rating Co., Ltd. shall be engaged by CITIC Securities Co., Ltd.. acting as the Lead Underwriter of the Notes who is representing us, at the cost of the Trust Assets.

Authorized Representative (or Responsible Person) Signature or Seal:

(Official Business Seal)

Date:        /        /

重要提示:

**Important Notice:**

1、本期资产支持证券的优先A1级申购面额下限为1,000万元（含1,000万元），且申购面额应为100万元的整数倍，优先A1级资产支持证券的申购面额上限为130,000.00万元（含130,000.00万元）。优先A2级申购面额下限为1,000万元（含1,000万元），且申购面额应为100万元的整数倍，优先A2级资产支持证券的申购面额上限为180,000.00万元（含180,000.00万元）。次级资产支持证券由发起机构自行持有。

1. The minimum subscription amount of the Senior A1 Notes is CNY 10,000,000 (inclusive) with an incremental unit of CNY 1,000,000. The maximum subscription amount for Senior A1 Notes is CNY 1,300,000,000.00 (inclusive). The minimum subscription amount of the Senior A2 Notes is CNY 10,000,000 (inclusive) with an incremental unit of CNY 1,000,000. The maximum subscription amount for Senior A2 Notes is CNY 1,800,000,000.00 (inclusive). The Subordinated Notes shall be retained by the Originator.

2、优先A1级资产支持证券的票面利率申购区间为【1.1%-2.1%】，优先A2级资产支持证券的票面利率申购区间为【1.2%-2.2%】，次级资产支持证券无票面利率，此次不予申购。填写申购利率时按由低到高的顺序填写，各档申购标位不超20个，最小变动单位为0.01%。

2. The subscription interest rate range for Senior A1 Notes is 【1.1%-2.1%】. The subscription interest rate range for Senior A2 Notes is 【1.2%-2.2%】. The Subordinated Notes bears no coupon rate, and will be subject to subscription. Please rank in the order from lower to higher when filling in the subscription interest rates, no more than 20 scalar potentials could be included for each class, and the minimum incremental unit of subscription interest rate is 0.01%.

3、投资者将《申购要约》填妥并加盖单位公章或经簿记管理人和申购人双方认可的其他形式后，在本发行方案要求的时间内以传真等簿记管理人认可的方式进行递送，并电话确认。

3. After the investors have completed the form and affixed with the official seal or verified by other means recognized by both the Bookrunner and the subscriber, it shall

be faxed to the bookbuilding room within the time required in this issuance plan, and confirm by telephone.

4、请在填写本《申购要约》前务必仔细阅读附件二所列的“填报说明”，以免填写差错造成订单无效。

4. Please read the *Filling Instruction* in Appendix 2 carefully before filling in this *Subscription Order* to avoid sending invalid order because of false filling.

5、请投资者填写申购订单的销售机构名称及销售比例。投资者未填写的，则默认为该订单的销售机构为簿记管理人。

5. Please fill in the name of the selling institution and the corresponding percentage of sale. If the investors fail to fill, the selling institution would be regarded as the Bookrunner.

附件二 (Appendix 2) :

汇聚融2026年第一期个人汽车抵押贷款资产支持证券申购要约填报说明  
(适用于优先A1级资产支持证券和优先A2级资产支持证券)

HUI JU RONG 2026-1 Retail Auto Loan Asset-Backed Securities Subscription Order  
Filling Instruction – Applies to Senior Notes Investors

(以下内容不需随簿记资料传真至簿记管理人处, 填表前请仔细阅读)

(No need to fax the following content to the Bookrunner together with subscription documents. Please read carefully before filling the form.)

申购利率及申购金额填写示例(声明: 本示例数据为虚设, 不含任何暗示, 请投资者根据自己的判断填写)。假设本期某级证券票面利率的询价区间为3.30%-3.70%。某投资者拟在不同利率分别申购不同的金额, 其可做出如下填写:

Example for filling subscription interest rates and subscription amounts.  
(Declaration: the data in this example is hypothetical without any implication. Investors shall make independent judgment when filling the form). Assuming the interest rate range of a class of Notes is 3.30%-3.70%, and one investor intends to subscribe different amounts at different coupon rates, then it can fill in as follows:

申购利率 Subscription Interest Rate (%)	申购金额 (人民币万元) Subscription Amount (CNY 10,000)
3.30	10,000
3.40	10,000
3.50	10,000
3.60	10,000
3.70	10,000
本申购要约的销售机构名称及对应的比例 Name and corresponding percentage of the selling institution of this Subscription Order	中信证券 100% CITIC Securities 100%

上述报价的含义如下:

The implication of the price above is as follows:

- 当最终确定的发行利率高于或等于3.70%时, 有效申购金额为人民币50,000万元;
- When the final issuance interest rate is higher than or equal to 3.70% the Valid Subscription Amount is CNY 500,000,000
- 当最终确定的发行利率低于3.70%, 但高于或等于3.60%时, 有效申购

金额人民币40,000万元;

- When the final issuance interest rate is lower than 3.70% but higher than or equal to 3.60%, the Valid Subscription Amount is CNY 400,000,000;

- 当最终确定的发行利率低于3.60%，但高于或等于3.50%时，有效申购金额人民币30,000万元;

- When the final issuance interest rate is lower than 3.60% but higher than or equal to 3.50%, the Valid Subscription Amount is CNY 300,000,000;

- 当最终确定的发行利率低于3.50%，但高于或等于3.40%时，有效申购金额人民币20,000万元;

- When the final issuance interest rate is lower than 3.50% but higher than or equal to 3.40%, the Valid Subscription Amount is CNY 200,000,000;

- 当最终确定的发行利率低于3.40%，但高于或等于3.30%时，有效申购金额人民币10,000万元;

- When the final issuance interest rate is lower than 3.40% but higher than or equal to 3.30%, the Valid Subscription Amount is CNY 100,000,000;

- 当最终确定的发行利率低于3.30%时，该询价要约无效。

- When the final issuance interest rate is lower than 3.30%, the subscription order is invalid.

金额人民币40,000万元;

- When the final issuance interest rate is lower than 3.70% but higher than or equal to 3.60%, the Valid Subscription Amount is CNY 400,000,000;

- 当最终确定的发行利率低于3.60%，但高于或等于3.50%时，有效申购金额人民币30,000万元;

- When the final issuance interest rate is lower than 3.60% but higher than or equal to 3.50%, the Valid Subscription Amount is CNY 300,000,000;

- 当最终确定的发行利率低于3.50%，但高于或等于3.40%时，有效申购金额人民币20,000万元;

- When the final issuance interest rate is lower than 3.50% but higher than or equal to 3.40%, the Valid Subscription Amount is CNY 200,000,000;

- 当最终确定的发行利率低于3.40%，但高于或等于3.30%时，有效申购金额人民币10,000万元;

- When the final issuance interest rate is lower than 3.40% but higher than or equal to 3.30%, the Valid Subscription Amount is CNY 100,000,000;

- 当最终确定的发行利率低于3.30%时，该询价要约无效。

- When the final issuance interest rate is lower than 3.30%, the subscription order is invalid.