

How to complete a Provisional Allotment Letter (PAL) 如何填寫暫定配額通知書

Please follow the following steps if you want to subscribe for all H Rights Shares provisionally allotted to you:

如欲認購所有獲暫定配發之H股供股股份，請留意以下步驟：

Step 1:
Please write a cheque / banker's cashier order made payable to **"ICBC (Asia) Nominee Limited – PICC – PAL"**. Write your name and identifier (the number indicated on the middle of Form A on page 1 of your PAL) on the back of your cheque / banker's cashier order.

步驟1:
請填寫支票／銀行本票，抬頭人名稱為「**工銀亞洲代理人有限公司 – 中國財險 – 暫定配額供股**」。並於支票／銀行本票背頁寫上 閣下的姓名及識別號(號碼見暫定配額通知書第1頁表格甲中間部份)。

Step 2:
Please write the name of the bank on which the cheque / banker's cashier order is to be drawn.

步驟2:
請填寫開出支票／銀行本票的銀行名稱。

Step 3:
Please write the cheque / banker's cashier order number.

步驟3:
請填寫支票／銀行本票號碼。

Step 4:
Please provide your contact telephone number.

步驟4:
請提供 閣下的聯絡電話號碼。

Step 5:
Please staple a cheque / banker's cashier order to the duly completed PAL and submit the application to any designated branches of Industrial and Commercial Bank of China (Asia) Limited by **on later than 4:00 p.m. on 2 December 2014**.

步驟5:
請將有關支票／銀行本票緊釘於已填妥的暫定配額通知書上，並遞交至任何一間指定之中國工商銀行(亞洲)有限公司分行，**惟不得遲於2014年12月2日下午4時正**。

Form A 表格甲

IMPORTANT 重要提示

Reference is made to the prospectus (the "H Share Rights Issue Prospectus") issued by PICC Property and Casualty Company Limited (the "Company") dated 18 November 2014 in relation to the H Share Rights Issue. Terms defined in the H Share Rights Issue Prospectus shall bear the same meanings when used herein unless the context otherwise requires.

茲提述中國人民財產保險股份有限公司(「本公司」)於2014年11月18日就H股供股所發之招股章程(「H股供股章程」)。該章程另有所指外，於H股供股章程中所界定之詞彙與本文件採用者具相同涵義。

IF YOU ARE IN ANY DOUBT AS TO THE CONTENTS OF THIS PROVISIONAL ALLOTMENT LETTER OR AS TO THE ACTIONS TO BE TAKEN, OR IF YOU HAVE SOLD ALL OR PART OF YOUR H SHARES OF THE COMPANY, YOU SHOULD CONSULT A LICENSED SECURITIES DEALER, BANK MANAGER, SOLICITOR, PROFESSIONAL ACCOUNTANT OR OTHER PROFESSIONAL ADVISER.

閣下如對本暫定配額通知書之內容或應採取之行動有任何疑問或如閣下已出售閣下名下全部或部份本公司之H股，應諮詢持牌證券交易商、銀行經理、律師、專業會計師或其他專業顧問。

THIS PROVISIONAL ALLOTMENT LETTER IS VALUABLE AND TRANSFERABLE AND REQUIRES YOUR IMMEDIATE ATTENTION. THE OFFER CONTAINED IN THIS PROVISIONAL ALLOTMENT LETTER AND THE ACCOMPANYING EXCESS APPLICATION FORM WILL EXPIRE AT 4:00 P.M. ON 2 DECEMBER 2014.

本暫定配額通知書具有價值及可轉讓，務請閣下立即處理。本暫定配額通知書及隨附之額外申請表格所載之提呈要約將於2014年12月2日下午四時正截止。

Dealings in the securities of the Company and the Nil Paid H Rights and the H Rights Shares may be settled through CCASS and you should consult a licensed securities dealer, bank manager, solicitor, professional accountant or other professional adviser for details of the settlement arrangements and how such arrangements may affect your rights and interests. Existing H Shares have been dealt in on an ex-rights basis from 10 November 2014. Dealings in the Nil Paid H Rights will take place from 20 November 2014 to 27 November 2014 (both days inclusive).

本公司證券、未繳款H股供股權及H股供股股份之買賣可通過中央結算系統進行交易。閣下應諮詢持牌證券交易商、銀行經理、律師、專業會計師或其他專業顧問，以了解交收安排詳情以及有關安排可能如何影響閣下之權利及權益。自2014年11月10日起，現有H股已除牌僅准進行交易。未繳款H股供股權將於2014年11月27日(包括兩天包括在內)期間買賣。

This provisional allotment letter in relation to the H Share Rights Issue (the "Provisional Allotment Letter") and any acceptance of and application made under it are governed by and shall be construed in accordance with the laws of Hong Kong. 有關H股供股之暫定配額通知書(「暫定配額通知書」)以及據此作出之任何接納及申請均受香港法律監管，並按其詮釋。

Hong Kong Exchanges and Clearing Limited, The Stock Exchange of Hong Kong Limited and the Hong Kong Securities Clearing Company Limited take no responsibility for the contents of this Provisional Allotment Letter, make no representation as to its accuracy or completeness and expressly disclaim any liability whatsoever for any loss howsoever arising from or in reliance upon the whole or any part of the contents of this Provisional Allotment Letter.

香港交易及結算有限公司、香港聯合交易所有限公司及香港中央結算有限公司對本暫定配額通知書之內容概不負責，對其準確性或完整性亦不發表任何聲明，並明確表示，概不對因本暫定配額通知書全部或任何部份內容而產生或因倚賴該等內容而引致之任何損失承擔任何責任。

Subject to the granting of the listing of, and permission to deal in, the Nil Paid H Rights and the H Rights Shares on the Hong Kong Stock Exchange, and subject to compliance with the stock admission requirements of HKSCC, the Nil Paid H Rights and the H Rights Shares will be accepted as eligible securities by HKSCC for deposit, clearance and settlement in CCASS with effect from the respective commencement dates of dealings in the Nil Paid H Rights and the H Rights Shares on the Hong Kong Stock Exchange or such other date(s) as determined by HKSCC. Settlement of transactions between participants of the Hong Kong Stock Exchange on any trading day is required to take place in CCASS on the second trading day thereafter. All activities under CCASS are subject to the "General Rules of CCASS" and the "CCASS Operational Procedures" in effect from time to time.

於未繳款H股供股權及H股供股股份獲香港聯交所批准上市及買賣符合香港結算之股份收納規定後，未繳款H股供股權及H股供股股份將獲香港結算接納為合資格證券，自未繳款H股供股權及H股供股股份在香港聯交所首個開始買賣之日或香港結算指定之其他日期起，可在中央結算系統內寄存、結算及交收。香港聯交所參與者之間於任何交易日進行之交易，須於其後第二個交易日於中央結算系統內交收。中央結算系統內之一切活動均須根據不時有效之《中央結算系統一般規則》及《中央結算系統運作程序規則》進行。

PICC 中國人民財產保險股份有限公司
PICC Property and Casualty Company Limited
(A joint stock limited company incorporated in the People's Republic of China)
(在中華人民共和國註冊成立之股份有限公司)
(Stock Code: 2328)
(股份代號: 2328)

H Share Registrar:
Computershare Hong Kong Investor Services Limited
Shops 1712-1716, 17th Floor, Hopewell Centre
183 Queen's Road East
Wanchai
Hong Kong
H股股份總戶登記處:
香港中央證券登記有限公司
香港
灣仔皇后大道東183號
合和中心17樓1712-1716號舖

PROPOSED H SHARE RIGHTS ISSUE OF 379,777,642 H SHARES ON THE BASIS OF 0.9 H RIGHTS SHARES FOR EVERY 10 EXISTING H SHARES AT HK\$7.46 PER H RIGHTS SHARE
建議H股供股，按每持有10股現有H股獲發0.9股H股供股股份之基準，以每股H股供股股份7.46港元之價格發行379,777,642股H股
PAYABLE IN FULL ON ACCEPTANCE BY NOT LATER THAN 4:00 P.M. ON 2 DECEMBER 2014
股款須不遲於2014年12月2日下午四時正接納時繳足
PROVISIONAL ALLOTMENT LETTER
暫定配額通知書

Name(s) and address of the Qualified H Shareholder(s)
合資格H股股東姓名及地址

Chan Tai Man
Flat A, 18/F,
HK Building, Central
HK.

Provisional Allotment Letter number
暫定配額通知書編號

123456

Identifier
識別號

C000000001

BOX A 甲欄
Total number of H Shares registered in your name(s) at the close of business on 17 November 2014
於2014年11月17日營業時間結束時，登記於閣下名下之H股總數

*****2,000

BOX B 乙欄
Total number of H Rights Shares provisionally allotted to you subject to payment in full on acceptance by not later than 4:00 p.m. on 2 December 2014
暫定配發予閣下之H股供股股份總數，有關股款最遲須於2014年12月2日下午四時正接納時繳足

*****180

BOX C 丙欄
Total subscription monies payable on acceptance in full
於接納時應繳足之股款總額

HKS
港元 *****1,342.80

Name of bank on which cheque/ banker's cashier order is drawn:
支票／銀行本票的付款銀行名稱: ICBC (Asia)

Cheque/banker's cashier order number:
支票／銀行本票號碼: 000456

Please insert your contact telephone no:
請填上 閣下聯絡電話號碼: 12345678

A copy of this Provisional Allotment Letter, together with a copy of the H Share Rights Issue Prospectus and a copy of the Excess Application Form have been registered by the Registrar of Companies in Hong Kong as required by Section 342C of the Hong Kong Companies Ordinance. The Securities and Futures Commission and the Registrar of Companies in Hong Kong take no responsibility for the contents of any of these documents.

本暫定配額通知書、H股供股章程及額外申請表格已獲香港公司註冊處處長登記，證券及期貨事務監察委員會及香港公司註冊處處長對任何該等文件之內容概不負責。

The Documents will not be registered under the applicable securities legislation of any jurisdiction other than Hong Kong. No action has been taken to permit a public offering of the Nil Paid H Rights and/or H Rights Shares, other than in Hong Kong, or the distribution of this Prospectus in any jurisdiction other than Hong Kong.

招股文件將不會根據香港以外任何司法權區之適用證券法例登記。本公司並無採取任何手續，以獲准在香港以外地區公開發售未繳款H股供股權及/或H股供股股份，或在香港以外之任何司法權區發售本招股章程。

No person receiving the H Share Rights Issue Prospectus or a Provisional Allotment Letter or an Excess Application Form in any territory outside Hong Kong may treat it as an offer or invitation to apply for the H Rights Shares, unless it is first registered or approved by the relevant securities regulator in that territory or the applicable securities legislation of that territory. It is the responsibility of anyone outside Hong Kong wishing to apply for the provisionally allotted H Rights Shares or to apply for excess H Rights Shares, as to the observance of the laws and regulations of that territory, including obtaining of any governmental or other consents, and to pay any taxes and duties required to be paid in such territory in connection therewith without prejudice to the application of any laws or regulations of any jurisdiction.

或經外埠證券機構、證券存託地或可合資格且有相關證券的或適當地註冊辦理任何發售手續或符合該地之其他法律及監管規定，否則不可將本申請H股供股股份或H股供股股份之提呈要約視為發售。任何在香港以外地區之人士如將招股章程或暫定配額通知書或額外申請表格寄往香港以外之任何地區，均須遵守該地區之法律及監管規定，包括在內，應取得任何政府或其他同意，並繳納任何稅項及收費。香港公司招股章程及任何未繳款H股供股權或額外H股供股股份之申請書及任何有關申請書之適用證券法例或其他法律或規例，則本公司保留拒絕接納之權利。

Each person accepting the provisional allotment specified in this Provisional Allotment Letter: confirms that he/she/it has read the terms and conditions and accepts them; agrees that this Provisional Allotment Letter, and the resulting contract, shall be governed by, and construed in accordance with Hong Kong law; and agrees to be bound by them; and agrees to execute and deliver such documents as may be required in connection with the provisional allotment.

凡接納本暫定配額通知書所載之暫定配額之每位人士均: 確認其已閱讀本暫定配額通知書所附條款及H股供股章程所載之條款及H股供股章程及在此構成之合約並同意受其管轄; 同意本暫定配額通知書及由此構成之合約將受香港法律管轄; 同意其將受其約束; 及同意簽署及交付其可能與本暫定配額通知書有關之任何文件。

閣下如擬全數繳納本暫定配額通知書上所列有關配發閣下之H股供股股份之股款，支票及銀行本票須由香港持牌銀行發出，所有支票及銀行本票須由香港持牌銀行發出，所有支票及銀行本票須由香港持牌銀行發出，所有支票及銀行本票須由香港持牌銀行發出，所有支票及銀行本票須由香港持牌銀行發出。

The H Share Rights Issue is conditional upon the fulfilment of the conditions set out in the paragraph headed "Conditions of the H Share Rights Issue" under the section headed "Terms and Conditions" in the H Share Rights Issue Prospectus. If any of the conditions set out in the paragraph headed "Conditions of the H Share Rights Issue" under the section headed "Terms and Conditions" in the H Share Rights Issue Prospectus is not fulfilled, the H Share Rights Issue will not proceed.

H股供股須待H股供股章程中「董事會函件」一節「H股供股之條件」內所載之條件達成後，方可作實。倘H股供股之條件未能達成，則H股供股將不會進行。

The Underwriting Agreement contains provisions entitling the Underwriters to terminate the Underwriting Agreement if the Underwriters are unable to place the H Shares on or before the date specified in the Underwriting Agreement. If the Underwriting Agreement does not become unconditional on or before the date specified in the Underwriting Agreement, the H Shares have been dealt in on an ex-rights basis from 10 November 2014 to 27 November 2014 (both days inclusive). Any persons dealing in H Shares up to the date on which the conditions set out in the paragraph headed "Conditions of the H Share Rights Issue" under the section headed "Terms and Conditions" in the H Share Rights Issue Prospectus are fulfilled (and up to the Latest Time for Termination), and any person dealing in the Nil Paid H Rights during the period from 20 November 2014 to 27 November 2014 (both days inclusive) will bear the risk that the H Shares may not become unconditional or may not proceed.

倘H股供股未能成為無條件或未能進行，則H股供股將不會進行。倘H股供股未能成為無條件或未能進行，則H股供股將不會進行。倘H股供股未能成為無條件或未能進行，則H股供股將不會進行。

Any persons dealing in H Shares up to the date on which the conditions set out in the paragraph headed "Conditions of the H Share Rights Issue" under the section headed "Terms and Conditions" in the H Share Rights Issue Prospectus are fulfilled (and up to the Latest Time for Termination), and any person dealing in the Nil Paid H Rights during the period from 20 November 2014 to 27 November 2014 (both days inclusive) will bear the risk that the H Shares may not become unconditional or may not proceed.

任何人士及於2014年11月20日至2014年11月27日(包括首尾兩日)買賣未繳款H股供股權之任何人士將承擔H股供股未能成為無條件或未能進行之風險。倘H股供股未能成為無條件或未能進行，則H股供股將不會進行。

Any dealing in the H Rights Shares or the Nil Paid H Rights is at the investor's own risk. If any doubt, investors are recommended to consult their professional advisers. For the avoidance of doubt, we do not accept any special instruction written on this Provisional Allotment Letter.

任何買賣未繳款H股供股權或H股供股股份之風險概由投資者自行承擔。如有任何疑問，建議諮詢其專業顧問。為免存疑，本公司將不會處理本暫定配額通知書上的任何特別書面指示。

中國工商銀行(亞洲)
ICBC (Asia)

19 11 2014
日Day 月Month 年Year

或持票人Or Bearer

折付 ICBC (Asia) Nominee Limited – PICC – PAL
Pay

港元 HK Dollars
ONE THOUSAND THREE HUNDRED FORTY TWO DOLLARS AND EIGHTY CENT

Printed by HKSP

000456 018744

HK\$ 1,342.80

Chan Tai Man

