



Yixin Group Limited

(the "Company")

(Incorporated in the Cayman Islands with limited liability)

SHAREHOLDERS' COMMUNICATION POLICY

(the "Policy")

(Adopted by the Company pursuant to the Board resolution passed on January 30, 2018)

1) Purpose

The Policy aims to ensure that the Company's shareholders (the "Shareholders") and other stakeholders at large are provided with ready, equal, regular and timely access to material information about the Company, in order to maintain an on-going dialogue with the Shareholders and to enable the Shareholders to exercise their rights in an informed manner, and to allow the Shareholders and other stakeholders to engage actively with the Company through general meetings or other proper means.

2) General Policy

a) The board of directors (the "Board") shall maintain an on-going dialogue with the Shareholders and other stakeholders, and will regularly review the Policy to ensure its effectiveness.

b) The Company communicates information to the Shareholders and other stakeholders through, including its periodical financial announcements and reports, annual general meetings and other general meetings (if any), all the disclosures submitted to The Stock Exchange of Hong Kong Limited ("SEHK") and its corporate communications and other corporate publications on the Company's website.

For the purpose of the Policy, "corporate communication" means any document issued or to be issued by the Company for the information or action of holders of any of its securities, including, but not limited to, the directors' report and annual accounts together with a copy of the auditor's report, the interim report, a notice of meeting, a circular and a proxy form.

c) The Company will make equal, regular, timely and effective communication and dissemination of information to the Shareholders and other stakeholders. The Head of Investor Relations will answer all questions in relation to the Policy.

3) Communication Strategies

The Company utilizes a number of mechanisms in order to access its objectives to provide the Shareholders with effective and efficient communication. Information will be communicated to the Shareholders in a number of ways, including:

a) through the Shareholders' enquiries:

i) the Company's Branch Registrar will answer the Shareholders' questions regarding their shareholding or corporate communication;

ii) the Shareholders and other stakeholders may at any time make a request for the Company's information to the extent such information is publicly available through the Company's email address and enquiry hotlines;

b) by corporate communication:

The Company's website provides the Company's email addresses and address to facilitate communications with the Shareholders. The Shareholders have the right to choose the language or means of the corporate communications;

c) by posting relevant information on the Company's website:

i) the Company's website (www.yixincars.com) contains a dedicated "Investor Relations" section under which the corporate communications as released by the Company to SEHK will be made available;

ii) Information on the Company's website is updated on a regular basis; and

iii) any other material or information deemed necessary for the purpose of the Policy will be made available on the Company's website as soon as practicable;

d) at the Shareholders' meetings;

i) the Company encourages the Shareholders to participate in general meetings or to appoint proxies to attend and vote at meetings for and on their behalf if they are unable to attend the meetings;

ii) appropriate arrangements for the general meetings shall be in place to encourage and facilitate the Shareholders' participation;

iii) the Company shall provide the Shareholders with relevant information on the resolution(s) proposed at a general meeting in a timely manner in accordance with the Rules Governing the Listing of Securities on SEHK. The information provided shall be reasonably necessary to enable the Shareholders to make an informed decision on the proposed resolution(s);

iv) the Company will monitor and review the process of the Company's general meetings on a regular basis, and, if necessary, make changes to ensure that the Shareholders' needs are best served; and

v) the chairman of the Board or his delegates, other Board members, the chairmen of the Board committees, appropriate management executives and external auditors will attend general meetings to answer the Shareholders' questions; and

e) Investment Market Communications

i) Investor/analysts briefings and one-on-one meetings, roadshows (both domestic and international), media interviews, marketing activities for investors and specialist industry forums etc will be arranged in order to facilitate communication between the Company, the Shareholders and the investors; and

ii) the Company's designated spokespersons and employees who have contacts or dialogues with investors, analysts, media or other interested outside parties are required to comply with the disclosure obligations and requirements under the relevant laws and regulations.

4) Shareholders' Privacy

The Company will not disclose the Shareholders' information without their prior consent, unless required by law to do so.

Note: If there is any inconsistency between the English and Chinese versions of the Policy, the English version shall prevail.