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NATIONAL STANDARD OF THE PEOPLE'S REPUBLIC OF CHINA

GB/T 45251-2025

Internet finance - Online consumer lending - Guidance on post-loan collection risk control

互联网金融个人网络消费信贷贷后催收风控指引

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Foreword

This document is in accordance with the provisions of GB/T 1.1-2020 "Guidelines for standardization work Part

1.Structure and drafting rules for standardization documents" Drafting. Please note that some of the contents of this document may involve patents. The issuing organization of this document does not assume the responsibility for identifying patents. This document is under the jurisdiction of the National Financial Standardization Technical Committee (SAC/TC180). This document was drafted by: China Internet Finance Association, China Banking Association, China Communications Enterprise Association, China Internet Society, China Academy of Information and Communications Technology, China Minsheng Bank Co., Ltd., China Merchants Bank Co., Ltd., Beijing Zhongguancun Bank Co., Ltd. Company, CITIC Bank, MyBank, Beijing Sunshine Consumer Finance, China CITIC Bank Consumer Finance Co., Ltd., China Telecom Group Co., Ltd., China Mobile Communications Group Co., Ltd., China Unicom Group Co., Ltd., Shenzhen Xiaoying Microfinance Co., Ltd., China Foreign Economic and Trade Trust Co., Ltd., Shanghai Qibutianxia Information Technology Co., Ltd. Technology Co., Ltd., Shenzhen Tencent Computer Systems Co., Ltd., Du Xiaoman Technology (Beijing) Co., Ltd., JD Technology Holdings Co., Ltd. Co., Ltd., Regal Titanium (Beijing) Technology Co., Ltd., CBC (Beijing) Credit Management Co., Ltd., Guangzhou Datong Credit Management Co., Ltd., Gaobai

(China) Enterprise Management Consulting Co., Ltd., Xinyuan Public Information Development Co., Ltd., China Mobile Internet Co., Ltd., China Unicom Online Information Technology Co., Ltd., Huawei Technologies Co., Ltd., and Beijing Yimei Soft Technology Co., Ltd. The main drafters of this document are. Yang Nong, He Hongying, Yang Bin, Shen Yifei, Su Li, Guo Xiaoyu, Chen Yong, Yang Shuo, Cui Xinxin, Li Binxu, Sun Wen, Liu Wenjun, Yan Nan, Jin Hongfeng, Qian Yao, Li Dan, Lin Zhiyong, Cao Wei, Hao Zhichao, Li Qinzi, Zhang Dakun, Yang Changlin, Zhou Xiaolu, Yan Yan, Zhang Xiangyu, Song Wenchao, Lu Bibo, Liao Lei, Lai Xin, Li Yuhua, Guo Zhaochen, Gao Yang, Zhu Xiaoyu, Wang Ming, Li Xuming, Qian Kun, Fu Jingsheng, Sun Jing, Li Ying, Yu Danhong, Ye Fei, Yin Dingxin, Li Guiling, Wang Yahang, Du Ning, Zhang Xi, Xia Zhancai, Huang Hua, Wen Guoquan, Li Hui, Cao Yang, Zhang Zhenyu, Zhang Xuefeng, Xia Bo.

In order to further standardize the post-loan collection of personal online consumer credit and protect the legitimate rights of creditors, debtors and related parties In accordance with the "Implementation Measures of the People's Bank of China for the Protection of Financial Consumer Rights and Interests" and "Banking and Insurance Institutions In accordance with the relevant laws and regulations such as the Measures for the Administration of Consumer Rights Protection of Institutions and the Interim Measures for the Administration of Internet Loans of Commercial Banks, etc. Under the guidance of the competent authorities, relevant industry organizations are organized to jointly develop this document. Financial consumers can protect their own legitimate rights and interests based on this document, and relevant industry self-regulatory organizations can regulate personal online consumption based on this document. Self-discipline management is implemented for post-credit collection. Internet finance personal online consumer credit Post-loan collection risk control guidelines

1 Scope

GB/T 45251-2025 gives the Chinese guidance on risk control in the collection of online consumer loans. Debt collection in Chinese internet lending became a public scandal, with borrowers and their contacts harassed by outsourced collectors operating outside any defined limit, and this standard is the industry's answer: it defines what collection may and may not consist of. It sets the general requirements for post-loan collection risk control, then the management of the collection itself, the classification of accounts and the collection strategy appropriate to each, the permitted channels and the limits on contact frequency and hours, the prohibition on contacting third parties and on harassment, threats or disclosure of the debt, the identification and protection of vulnerable borrowers, the scripts, recording and quality inspection, the management and supervision of outsourced collection agencies and their staff, the handling of complaints and disputes, the personal information protection obligations throughout, and the records and audit. It took effect on 28 February 2025.

This document stipulates the overall requirements for risk control of post-loan collection of personal online consumer credit, collection work standards and collection promotion business standards. Measures for healthy development. This document is applicable to commercial banks, consumer finance companies, microfinance companies, auto finance companies and other institutions engaged in lending business (hereinafter referred to as Collectively referred to as "financial institutions") conduct post-loan collection business for personal online consumer credit by themselves or entrust third-party collection agencies to conduct post-loan collection business. This document also applies to After financial institutions transfer their claims in accordance with regulations, financial asset management companies, local asset management companies, financial asset investment companies, financing guarantee companies, The creditor's rights transferee, such as insurance companies, can carry out the collection business on their own or entrust a third-party collection agency to carry out the collection business. Collection agencies can use this as a reference when conducting post-loan collection business for individual business owners' business loans and personal non-online consumer loans (including credit card products).

2 Normative references

The contents of the following documents constitute essential clauses of this document through normative references in this document. For referenced documents without a date, only the version corresponding to that date applies to this document; for referenced documents without a date, the latest version (including all amendments) applies to This document.

GB/T 22239-2019 Information security technology - Basic requirements for cybersecurity level protection YD/T 2823 Call center service quality and operation management specifications

3 Terms and definitions

The following terms and definitions apply to this document.

3.1 Collection When the debtor violates the contract or service agreement for personal online consumer credit products and fails to repay the due debt on time and in full, Urge debtors to fulfill their debt repayment responsibilities by issuing reminders, notifications, and urging them to do so.

3.2 Third-party collection agency Registered in accordance with the law, with independent legal person status or civil subject status, entrusted by financial institutions to assist them in conducting personal online consumer credit An outsourcing service provider for post-loan collection business.

3.3 Debtor According to the personal online consumer credit product contract or service agreement, the borrower and guarantor who have the repayment obligation to the financial institution Guarantors and other persons with joint and several liability.

3.4 Debt collector Practitioners responsible for debt collection work in financial institutions and third-party collection agencies.