

**CHARTER OF THE CYBERSECURITY RISK MANAGEMENT COMMITTEE  
OF THE BOARD OF DIRECTORS OF  
YIREN DIGITAL LTD.**

**(Adopted by the Board of Directors of Yiren Digital Ltd. (the “Company”) on March 18, 2024)**

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**I. PURPOSE OF THE COMMITTEE**

The purpose of the Cybersecurity Risk Management Committee (the “Committee”) of the Board of Directors (the “Board”) of the Company is to act on behalf of the Company’s Board in fulfilling the Board’s oversight responsibility with respect to the risks related to the Company’s information technology use and data protection, including but not limited to cybersecurity and privacy. The operation of the Committee shall be subject to the Company’s memorandum and articles of association as in effect from time to time and applicable laws.

**II. COMPOSITION OF THE COMMITTEE**

The Committee shall consist of two or more directors, as determined from time to time by the Board. The chairperson of the Committee shall be designated by the Board. Any vacancy on the Committee shall be filled by the Board. No member of the Committee shall be removed except by the Board.

**III. MEETINGS AND PROCEDURES OF THE COMMITTEE**

The Committee shall meet as often as it determines necessary to carry out its duties and responsibilities, but no less frequently than once annually. The Committee, in its discretion, may ask members of management or others to attend its meetings (or portions thereof) and to provide pertinent information as necessary. The Committee shall have authority to require that any of the Company’s personnel, counsel, accountants (including the Company’s independent outside auditors), or any other consultant or advisor to the Company, attend any meeting of the Committee or meet with any member of the Committee or any of its special, outside legal, accounting or other, advisors or consultants. The Cybersecurity Committee may also exclude from its meetings any persons it deems appropriate in order to carry out its responsibilities.

A majority of the members of the Committee present in person or by means of a conference telephone or other communications equipment by means of which all persons participating in the meeting can hear each other shall constitute a quorum. The affirmative vote of a majority of members present at the meeting at which a quorum is present shall constitute the action of the Committee.

The Committee shall maintain minutes of its meetings and records relating to those meetings and shall report regularly to the Board on its activities, as appropriate.

**IV. DUTIES AND RESPONSIBILITIES OF THE COMMITTEE**

The following are the principal responsibilities of the Committee. The Committee may perform such other functions as are consistent with its purpose and applicable law, rules and regulations and as the Board may request.

- (a) ***Information Technology and Network Systems.*** The Committee shall oversee the quality and effectiveness of the Company’s policies and procedures with respect to its information technology and network systems, including encryption, network security and data security, as well as access to such systems.

- (b) **Data Governance and Privacy.** To provide oversight of policies, procedures, plans, and execution of such related to data privacy requirements, data storage and transfer requirements, or those intended to provide for the security, confidentiality, availability, and integrity of the Company's information or personal data in its control.
- (c) **Information Technology Security Budget.** The Committee shall oversee the Company's information technology senior management team relating to budgetary priorities based, in part, on assessing risk associated with various perceived threats.
- (d) **Incident Response.** The Committee shall review and provide oversight on the policies and procedures of the Company in preparation for responding to any data security incidents.
- (e) **Disaster Recovery.** The Committee shall review periodically with management the Company's disaster recovery, business continuity, and business resiliency capabilities.
- (f) **Compliance Risks and Audits.** The Committee shall oversee the Company's management of internal and external risks related to its information technology systems and processes, including encryption, network security, data security, risk management frameworks, and any internal or third party audits of such systems and processes.
- (g) **Current and Annual Reports.** The Committee shall review and oversee the preparation of the Company's disclosures in its reports filed with the Securities and Exchange Commission relating to its information technology systems, including any such disclosures relating to privacy, network security, and data security.
- (h) **Access Controls.** The Committee shall review with management the quality and effectiveness of information technology systems and processes that relate to the Company's internal access control systems, including physical, organizational, and technical security.
- (i) **Cyber Insurance.** The Committee shall review the Company's cyber insurance policies to evaluate the appropriateness of the coverage.
- (j) **Product Security.** The Committee shall review periodically with management the risks related to the security of and access to customer data through use of the Company's products and services.

The function of the Committee is primarily one of oversight. The members of the Committee do not perform management's functions with respect to the Company's information technology and network systems, including cybersecurity. The Committee relies on the expertise and knowledge of management in carrying out its oversight responsibilities. It is not the Committee's responsibility to manage the Company's systems, or ensure that the information technology and network systems and the Company's products and services are complete and effective, conform to applicable standards, or otherwise comply with applicable laws and the Company's policies.

From time to time, or when requested by the Board, the Chairperson of the Committee will report to the Board.

## V. EVALUATION OF THE COMMITTEE

The Committee shall, on an annual basis, evaluate its performance. In conducting this review, the Committee shall evaluate whether this Charter appropriately addresses the matters that are or should be within its scope and shall recommend such changes as it deems necessary or appropriate. The Committee shall address all matters that the Committee considers relevant to its performance, including at least the following: the adequacy, appropriateness and quality of the information and recommendations presented by the Committee to

the Board, the manner in which they were discussed or debated, and whether the number and length of meetings of the Committee were adequate for the Committee to complete its work in a thorough and thoughtful manner.

The Committee shall deliver to the Board a report, which may be oral, setting forth the results of its evaluation, including any recommended amendments to this Charter and any recommended changes to the Company's or the Board's policies or procedures.

## **VI. INVESTIGATIONS AND STUDIES; OUTSIDE ADVISERS**

The Committee may conduct or authorize investigations into or studies of matters within the Committee's scope of responsibilities. The Committee shall have authority to retain and determine compensation for, at the expense of the Company, special legal, cybersecurity or other advisors or consultants as it deems necessary or appropriate in the performance of its duties. The Committee shall also have authority to pay, at the expense of the Company, ordinary administrative expenses that, as determined by the Committee, are necessary or appropriate in carrying out its duties.

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While the members of the Committee have the duties and responsibilities set forth in this Charter, nothing contained in this Charter is intended to create, or should be construed as creating, any responsibility or liability of members of the Committee, except to the extent otherwise provided under applicable law.