吉时代2026年第三期个人汽车抵押贷款资产支持证券

优先级资产支持证券申购和配售办法说明

重要提示

本期资产支持证券系根据银行业信贷资产登记流转中心发放的产品信息登记编码和中国人民银行《中国人民银行准予行政许可决定书》（银许准予决字〔2026〕第45号）备案和批准发行。

本期优先级资产支持证券将采用簿记建档的方式发行，次级资产支持证券将全部由发起机构吉致汽车金融有限公司自行持有。本期各级证券情况如下：

	优先 A1 级	优先 A2 级	次级
发行规模（万元）	162,000.00	359,000.00	79,000.50
比例	27,00%	59.83%	13.17%
簿记建档额（万元）	162,000.00	359,000.00	全部由发起机构自持
评级（中债资信）	AAA_{sf}	AAA_{sf}	无评级
评级（中诚信国际）	AAA_{sf}	AAA_{sf}	无评级
预期到期日	2027 年 9 月 26 日	2028 年 12 月 26 日	2031 年 11 月 26 日
加权平均期限（年）	0.69	1.23	3.17
票面利率	固定利率		-
偿还方式	固定摊还型	过手型	过手型
支付频率	按月支付		-
初始起算日	2026 年 6 月 30 日（24:00）		
法定到期日	2033 年 11 月 26 日		
票面利率簿记区间	1.00%~2.00%	1.10%~2.10%	-

投资者的全部申购须位于上述票面利率簿记区间内（含上下限）。

本期证券的申购时间为2026年9月10日北京时间9:30时至18:00时（如遇不可抗力、技术故障，经发行人与簿记管理人协商一致，可延长一次簿记建档截止时间，延长时长应不低于30分钟，延长后的簿记建档截止时间不得晚于18:30）。请投资者详细阅读《吉时代2026年第三期个人汽车抵押贷款资产支持证券优先级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》仅对发行本期证券的有关事宜向投资者作扼要说明，不构成本期证券发行的投资建议。投资者欲了解发起机构、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（http://www.chinabond.com.cn）、中国货币网（http://www.chinamoney.com.cn）、北京金融资产交易所官方网站（www.cfae.cn）的《吉时代2026年第三期个人汽车抵押贷款资产支持证券发行说明书》。

一、申购配售的时间安排及基本程序

1、时间安排

（1）2026年9月3日，公告《吉时代2026年第三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;

（2）2026年9月9日，公告《吉时代2026年第三期个人汽车抵押贷款资产支持证券优先级资产支持证券申购和配售办法说明》等文件;

（3）2026年9月10日，簿记管理人在申购时间内接收申购订单并进行簿记；发起机构、发行人与牵头主承销商、联席主承销商根据簿记结果讨论决定本期优先级资产支持证券的票面利率（以下简称"发行利率"），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《吉时代2026年第三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《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及缴款时间;

（4）2026年9月11日至2026年9月14日，获得配售的投资者缴款；2026年9月14日当日北京时间16:00时前投资者向主承销商指定账户缴款;

（5）2026年9月11日，北京时间17:00前，发行人将簿记配售结果提交中央结算公司;

（6）2026年9月15日，北京时间17:00时前，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。

2、基本申购程序

（1）投资者应按《申购和配售办法说明》的具体要求，正确填写《吉时代2026年第三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，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;

（2）簿记建档结束后，发起机构、发行人与牵头主承销商、联席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发行票面利率;

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

（4）主承销商将向获配债券的投资者发出相应《分销协议》或由簿记管理人向符合配售条件的投资者发送《配售确认及缴款通知书》（或称"获配金额确认通知书"），列明其获配的债券数量、其应缴纳的认购款金额、方式、缴款时间、认购款的收款银行账户信息等;

（5）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。

3、投资者资料

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，并将附件一加盖公章或经簿记管理人和申购人双方认可的其他形式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。

二、证券定价和配售

1、定义

（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:

（a）订单于规定时间内被提交至簿记建档室；

（b）订单的内容和格式符合《申购和配售办法说明》的要求；

（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（含上下限）。

（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；

（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；

（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。

2、定价办法

申购时间截止后，簿记管理人将全部合格订单按申购利率由低至高逐一排列，并对每个申购利率对应的申购规模进行累加，取募满拟簿记建档额所对应的申购利率作为发行利率。

3、配售办法

（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证券的簿记建档额，则每一有效订单将获得100%配售；

（2）如果有效申购总金额大于或等于簿记建档额，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。

三、申购要约

1、本期申购标位为非累计标位。每一申购利率对应的申购总面额是指在最终确定的发行利率不低于此申购利率（包含该申购利率）时，投资者在该申购利率的新增认购需求，不累计；

2、本期优先级资产支持证券的申购金额下限为1,000万元（含1,000万元），并且，申购金额应为100万元的整数倍，上限为各级证券的簿记建档额；

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

四、缴款办法

在簿记建档结束后，主承销商与投资者签署《分销协议》或由簿记管理人向符合配售条件的投资者发送《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。

五、违约申购的处理

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牵头主承销商指定账户划付认购款项，将被视为违约申购，牵头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。

六、申购传真及确认电话与簿记管理人联系方式

1、申购传真专线

传真：010-56162085 分机号 90002

2、申购咨询及确认专线

电话：010-56051406

3、簿记管理人联系方式

中信建投证券股份有限公司（作为簿记管理人）

注册地址：北京市朝阳区安立路66号4号楼

办公地址：北京市朝阳区景辉街16号院1号楼泰康集团大厦

法定代表人：刘成

联系人：蒋果、李凯、任世毅

联系电话：010-56051897、010-56052040

邮政编码：100020

投资者应就其认购本期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《吉时代2026年第三期个人汽车抵押贷款资产支持证券发行说明书》、《吉

时代2026年第三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批准，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。

（本页以下无正文）

（本页无正文，为《吉时代2026年第三期个人汽车抵押贷款资产支持证券优先级资产支持证券申购和配售办法说明》之盖章页）

中信建投证券股份有限公司

（牵头主承销商/簿记管理人）

2026年8月27日

（本页无正文，为《吉时代2026年第三期个人汽车抵押贷款资产支持证券优先级资产支持证券申购和配售办法说明》之盖章页）

三井住友银行（中国）有限公司

（联席主承销商）

2026年 8 月 27 日

（本页无正文，为《吉时代2026年第三期个人汽车抵押贷款资产支持证券优先级资产支持证券申购和配售办法说明》之盖章页）

三菱日联银行（中国）有限公司

（联席主承销商）

2026年 8 月 27 日

（本页无正文，为《吉时代2026年第三期个人汽车抵押贷款资产支持证券优先级资产支持证券申购和配售办法说明》之盖章页）

中国光大银行股份有限公司

（联席主承销商）

2026年 8 月 27 日

This English translation of the Subscription and Placement Process Description is for the convenience of certain investors only. The official Subscription and Placement Process Description is in Chinese, and investors are only entitled to rely on the official Chinese Subscription and Placement Process Description. If there are differences between the Chinese version and this English version, the Chinese Subscription and Placement Process Description will prevail.

Generation 2026-3 Retail Auto Mortgage Loan Asset Backed Securities Senior Notes Subscription and Placement Process Description

IMPORTANT NOTICE

The issuance of the Notes has been registered under the product information registration code issued by the Banking Credit Assets Registration and Transfer Center and approved by the People's Bank of China under the Decision of the People's Bank of China to Grant Administrative Permission (ref. Yin Xu Zhun Yu Jue Zi [2026] No.45).

The senior notes will be issued through a book building process. All Subordinated Notes will be retained by the Settlor - Genius Auto Finance Co., Ltd. The key terms of notes are listed below:

	Class A1 Notes	**Class A2 Notes**	**Subordinated Notes**
Principal Amount(10,000 RMB)	162,000.00	359,000.00	79,000.50
Percentage of Total Principal Amount of the Notes	27,00%	59.83%	13.17%
Book Building Amount (10,000 RMB)	162,000.00	359,000.00	All retained by the Settlor/Servicer
Credit Rating (CBR)	AAA_{sf}	AAA_{sf}	Not Rated
Credit Rating (CCXI)	AAA_{sf}	AAA_{sf}	Not Rated
Expected Maturity Date	26th September, 2027	26th December, 2028	26th November, 2031
Weighted Average Life (years)	0.69	1.23	3.17
Coupon Rate Type	Fixed Rate		-
Payment Method	Scheduled Amortization	Pass-through	Pass-through
Payment Frequency	Monthly		-

Cutoff Date	30st June, 2026 (24:00)		
Legal Maturity Date	26th November, 2033		
Coupon Rate Range	1.00%~ 2.00%	1.10%~ 2.10%	-

All the bidding interest rates for Senior Notes must be within the rate range above (inclusive).

The subscription time starts from 9:30am to 18:00pm (GMT+8) on 10th, 2026 (In case of force majeure or technical failure, the issuer and the bookrunner may extend the deadline for book building once subject to separate negotiations. The extended time shall not be less than 30 minutes, and the extended deadline for book building shall not be later than 18:30). Please read the Generation 2026-3 Retail Auto Mortgage Loan Asset Backed Securities Subscription and Placement Process Description (hereinafter referred to as "Subscription and Placement Process Description"). The Subscription and Placement Process Description is only a description on relevant terms of the issuance of the Notes, not an investment suggestion. For the basic information of Issuer and issuance of the Notes, please carefully read the Offering Circular released on the website of CCDC (www.chinabond.com.cn), China Money (www.chinamoney.com.cn), and Beijing Financial Assets Exchange (www.cfae.cn).

A. Time Arrangement and Basic Procedure of Subscription and Placement

1. Time Arrangement

(1) On 3rd September , 2026, Offering Circular and other relevant issuance documents will be disclosed.

(2) On 9th September, 2026, Subscription and Placement Process Description will be disclosed.

(3) On 10th September, 2026, the Bookrunner will accept subscription orders in the subscription time and begin book building. The Settlor/Servicer, Issuer and the Underwriters will determine the final coupon rate based on the book building result, and determine allocation based on valid orders. Underwriters shall sign Generation 2026-3 Retail Auto Mortgage Loan Asset Backed Securities Distribution Agreement (hereinafter referred to as "Distribution Agreement") with the investors who get placement, or the Bookrunner shall send Placement Confirmation and Payment Notice to investors, detailing rights and duties of both parties, and the number of notes placed and payment time.

(4) From 11th September, 2026 to 14th September, 2026, the investors who obtained allocation shall make payments; investors shall pay proceeds into the assigned account of the

Underwriters no later than 16:00 (GMT+8) on 14th September, 2026.

(5) On 11th September, 2026, by 17:00 pm (GMT+8), the Issuer submits the book building and placement result to CCDC.

(6) On 15th September, 2026, by 16:00 pm (GMT+8), the Issuer should inform CCDC payment situation of the raised amount, and CCDC should register the Notes accordingly.

2. Basic Subscription Procedure

(1) Investors should follow the requirements of Subscription and Placement Process Description and fill in the Generation 2026-3 Retail Auto Mortgage Loan Asset Backed Securities Subscription Order (hereinafter referred to as "Subscription Order", please refer to Appendix 1) correctly and prepare relevant documents. Investors should fax the Subscription Order and relevant document within the indicated time to the fax number assigned by the Bookrunner. Please refer to Appendix 2 hereof when fill in the Subscription Order.

(2) After book building, Settlor/Servicer, Issuer and Lead Underwriter and Joint Lead Underwriters should achieve a consensus based on the book building result and determine the final coupon rate of Senior Notes.

(3) According to the amount of valid Subscription Orders and the Placement Process introduced in Subscription and Placement Process Description, the Bookrunner will allocate all the valid orders after consensus with the Settlor/Servicer and the Issuer.

(4) Underwriters shall sign Distribution Agreement with the investors who get placement, or the Bookrunner shall send Placement Confirmation and Payment Notice to investors, listing amount of notes placed, subscription amount, form, payment time, the receiving bank account information and so on.

(5) Investors who obtained allocation should pay the required proceeds amount on time and fax the proof of transfer according to the Distribution Agreement or the Placement Confirmation and Payment Notice.

3. Investor Information

Investors should fill in the investor basic information form in Appendix 1 in the Subscription and Placement Process Description no later than indicated time. After sealing official seal (or other procedures mutually agreed by the Bookrunner and investor), investors should fax Appendix 1 along with other documents requested by the Bookrunner to the fax number assigned by the Bookrunner. Investors should indicate the total number of pages, contact and contact number on the front page of the fax.

B. Pricing and Placement of Notes

1. Definition

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

a. the order is faxed to the fax number of the Bookrunner within the required time;

b. the content and format are in accordance with the requirement of the Subscription and Placement Process Description.

c. the subscription coupon rate of the Senior Notes in the order is within the subscription coupon rate range.

(2) Valid Order: compliance order that has subscription amount under the issuance coupon rate of the Senior Notes (inclusive).

(3) Valid Subscription Amount: the subscription amount of each valid order that is lower than or equal to the issuance coupon rate.

(4) Total valid subscription amount: the total amount of valid subscription amount for all valid orders.

2. Pricing Method

After the closure of the subscription time, Bookrunner shall sort all the compliance order from low to high by subscription coupon rate and accumulate the corresponding subscription amount of each subscription rate. The lowest interest rate where the total valid subscription amount is equal to the book building amount is issuance coupon rate.

3. Placement Process

(1) If the result of book building shows that the total valid subscription amount is less than the book building amount of the Notes, then each of the valid orders will get 100% placement.

(2) If the total valid subscription amount is larger than or equal to the actual book building amount, then for Senior Notes, all the compliance orders lower than the issuance coupon rate will get 100% placement, and the compliance orders equal to the issuance interest rate will get placement proportionally according to their valid subscription amount. Meanwhile, the Originator and the Bookrunner have the right to adjust placement for those valid orders equal to the issuance interest rate according to “core client priority principle”. The core clients are the institutional clients with long-term cooperation records with the Settlor/Servicer and Bookrunner.

C. Subscription Order

1. Each subscription rate hereof is non-cumulative. The subscription amount, corresponding to each subscription interest rate, refers to the additional subscription demand, which is non-cumulative, of the investors given such interest rate when the final interest rate is no less than the subscription interest rate (inclusive).

2. For the Senior Notes, the minimum subscription amount for each subscription rate is RMB 10,000,000 (inclusive) with an incremental unit of RMB 1,000,000 and the maximum total subscription amount equals to the book building amount.

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

D. Payment Method

After book building process, the Underwriters and investors should sign the Distribution Agreement, or the Bookrunner distributes Placement Confirmation and Payment Notice to investors, stipulating rights and duties, and clarifying the number of notes placed, the subscription amount, the payment date, the receiving account as well as the address to which the investors shall sent original copes of subscription documents. Investors who obtained placement should pay the required amount on time and fax the voucher based on the Distribution Agreement or Placement Confirmation and Payment Notice.

E. The Settlement of Default Subscription

In the situation where investors of valid orders who obtained placement cannot pay proceeds to the assigned account by the Lead Underwriters on time will be deemed as default. The Lead Underwriters have the right to handle unpaid notes of the default party and investigate the legal responsibilities of the default party.

F. Bookrunner's subscription fax, confirmation phone number and contact information

1. Subscription Fax Number

Fax: 010-56162085- 90002

2. Consulting and Confirming Number

Tel: 010-56051406

3. Contact Information of Bookrunner

China Securities Co., Ltd.

Registered address: Building 4, No. 66 Anli Road, Chaoyang District, Beijing

Office Address: Taikang Group Building, Building 1, Yard 16, Jinghui Street, Chao yang District, Beijing, China

Legal representative: Cheng Liu

Contact: Guo Jiang, Kai Li, Shiyi Ren

Contact number: 010-56051897、010-56052040

Zip code: 100020

Investors should consult legal professionals and other specialists on relevant information of the Notes and undertake responsibility by themselves about the legality and compliance of the Notes. When subscribing the Notes, investors should read Generation 2026-3 Retail Auto Mortgage Loan Asset Backed Securities Offering Circular, Generation 2026-3 Retail Auto Mortgage Loan Asset Backed Securities Offering Announcement and other relevant information disclosed carefully and make independent judgments. The approval of relevant authorities does not indicate any evaluation or any judgment on investment value or investment risk of the Notes.

Note： This English Translation of this Subscription and Placement Process Description is for the convenience of certain investors only. If there are differences between the Chinese version and this English translation, the Chinese version will prevail.

(Remainder of page intentionally left blank)

[Signature Page not Translated]

附件一：此申购要约为完整的法律文件，共【 】页，若多页请投资者加盖骑缝章

吉时代2026年第三期个人汽车抵押贷款资产支持证券申购要约

<table>
<tr><td colspan="4">重要声明
填表前请详细阅读发行说明书、申购与配售办法说明等发行文件及填表说明。
本表一经申购人完整填写，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建档室，即构成由申购人发出的、对申购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。申购人承诺并保证其将根据簿记管理人确定的配售数量按时完成缴款。</td></tr>
<tr><td colspan="4">基本信息</td></tr>
<tr><td>机构名称</td><td colspan="3"></td></tr>
<tr><td>注册地址</td><td colspan="3"></td></tr>
<tr><td>法定代表人姓名</td><td></td><td>营业执照注册号</td><td></td></tr>
<tr><td>经办人姓名</td><td></td><td>经办人身份证号</td><td></td></tr>
<tr><td>联系电话</td><td></td><td>移动电话</td><td></td></tr>
<tr><td>传真号码</td><td></td><td>电子邮箱</td><td></td></tr>
<tr><td colspan="4">账户信息</td></tr>
<tr><td rowspan="2">中央国债登记公司的一级托管账户</td><td>户名</td><td colspan="2"></td></tr>
<tr><td>账号</td><td colspan="2"></td></tr>
<tr><td colspan="4">优先 A1 级资产支持证券为固定利率，申购利率区间为 1.00%~ 2.00%</td></tr>
<tr><td colspan="2">申购利率（%）</td><td colspan="2">申购金额（万元）</td></tr>
<tr><td colspan="2"></td><td colspan="2"></td></tr>
<tr><td colspan="2"></td><td colspan="2"></td></tr>
<tr><td colspan="4">优先 A2 级资产支持证券为固定利率，申购利率区间为 1.10%~2.10%</td></tr>
<tr><td colspan="2">申购利率（%）</td><td colspan="2">申购金额（万元）</td></tr>
<tr><td colspan="2"></td><td colspan="2"></td></tr>
<tr><td colspan="2"></td><td colspan="2"></td></tr>
<tr><td colspan="4">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 9 月 10 日 9:30 时至 18:00 时传真至簿记建档室（如遇不可抗力、技术故障，经发行人与簿记管理人协商一致，可延长一次簿记建档截止时间，延长时长应不低于 30 分钟，延长后的簿记建档截止时间不得晚于 18:30），并电话确认。
申购传真： 010-56162085 分机号 90002，咨询电话：010-56051406。</td></tr>
<tr><td colspan="4">本单位已充分了解本次吉时代 2026 年第三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所申购品种的资格，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，了解和接受《吉时代 2026 年第三期个人汽车抵押贷款资产支持证券发行说明书》等公告文件的相关内容，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《吉时代 2026 年第三期个人汽车抵押贷款资产支持证券发行公告》、《吉时代 2026 年第三期个人汽车抵押贷款资产支持证券优先级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、每一申购利率对应的申购总金额是指在最终确定的发行利率不低于此对应申购利率（包含该标位）时，投资者在该申购利率的新增认购需求，每一标位单独统计，不累计。
5、本单位理解并同意提供簿记管理人要求提供的其他资质证明文件。
6、本单位同意簿记管理人根据簿记建档等情况确定本单位的具体配售金额，并接受所确定的最终债券配售结果；主承销商向本单位发出了《吉时代 2026 年第三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。如果投资人违反此义务，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，本投资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、本单位承诺对认购资金享有合法、合规的所有权或处分权，未使用犯罪活动所得或其他非法资金认购本期资产支持证券。本单位承诺配合发行人提供有关资料，且保证所交付的资料真实、准确、完整。
9、本单位理解并接受，如遇有不可抗力、监督者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。</td></tr>
</table>

经办人或其他有权人员签字: **（单位盖章）** **年 月 日**	

重要提示:

1、本期资产支持证券优先级的申购金额下限为人民币1,000万元(含1,000万元)，并且，优先级资产支持证券的申购金额应为100万元的整数倍。优先A1级申购上限为162,000.00万元（含162,000.00万元），优先A2级申购上限为359,000.00万元（含359,000.00万元）。

2、优先A1级资产支持证券的票面利率申购区间为1.00%~2.00%，填写申购票面利率时按由低到高的顺序填写，最多可填写20个标位，可不连续，利率的最小变动单位为0.01%。

3、优先A2级资产支持证券的票面利率申购区间为1.10%~2.10%，填写申购票面利率时按由低到高的顺序填写，最多可填写20个标位，可不连续，利率的最小变动单位为0.01%。

4、投资者将《申购要约》填妥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。

5、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。

附件二:

吉时代2026年第三期个人汽车抵押贷款资产支持证券申购要约填报说明

（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）

对于优先级资产支持证券:

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）。假设本期优先级资产支持证券申购利率的询价区间为2.50%至3.50%。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：

申购利率（%）	申购金额（万元）
3.05	1,000
3.10	1,000
3.15	1,000

上述报价的含义如下：

- 当最终确定的票面利率高于或等于3.15%时，有效申购金额为人民币3,000万元；
- 当最终确定的票面利率低于3.15%，但高于或等于3.10%时，有效申购金额人民币2,000万元；
- 当最终确定的票面利率低于3.10%，但高于或等于3.05%时，有效申购金额人民币1,000万元；
- 当最终确定的票面利率低于3.05%时，该申购要约无效。

Appendix 1

Note: This subscription order is a complete legal document; if there are multiple pages, please seal across-page seal.

Generation 2026-3 Retail Auto Mortgage Loan Asset Backed Securities Subscription Order

<table>
<tr><td colspan="4">Important Notice
Please read the Offering Circular, Subscription and Placement Process Description and instruction carefully before filling in the form.
Once this form is filled by the investor and signed and affixed with the official seal or completed other forms of confirmation recognized by both the Book Runner and the investor, and faxed to the Bookrunner, the investor is legally bounded by this order offered by the investor, which cannot be amended, withdrawn, or revoked without a consensus with the Book Runner.
Investor commits and guarantees that he will pay to the Lead Underwriter on time according to the amount placed.</td></tr>
<tr><td colspan="4">Basic Information</td></tr>
<tr><td>Company Name</td><td colspan="3"></td></tr>
<tr><td>Registered Address</td><td colspan="3"></td></tr>
<tr><td>Legal Representative</td><td></td><td>Business license No.</td><td></td></tr>
<tr><td>Responsible Person</td><td></td><td>ID of responsible person</td><td></td></tr>
<tr><td>Contact Number</td><td></td><td>Mobile</td><td></td></tr>
<tr><td>Fax</td><td></td><td>Email</td><td></td></tr>
<tr><td colspan="4">Account Information</td></tr>
<tr><td rowspan="2">Primary Escrow Account in CCDC</td><td>Account Name</td><td colspan="2"></td></tr>
<tr><td>Account No.</td><td colspan="2"></td></tr>
<tr><td colspan="4">Class A1 Notes adopt Fixed Interest Rate. The subscription range is 1.00%~2.00%</td></tr>
<tr><td colspan="2">Subscription Rate（%）</td><td colspan="2">Subscription Amount (RMB 10,000)</td></tr>
<tr><td colspan="2"></td><td colspan="2"></td></tr>
<tr><td colspan="2"></td><td colspan="2"></td></tr>
<tr><td colspan="4">Class A2 Notes adopt Fixed Interest Rate. The subscription range is 1.10%~2.10%</td></tr>
<tr><td colspan="2">Subscription Rate（%）</td><td colspan="2">Subscription Amount (RMB 10,000)</td></tr>
<tr><td colspan="2"></td><td colspan="2"></td></tr>
<tr><td colspan="2"></td><td colspan="2"></td></tr>
<tr><td colspan="4">For subscribers participating in the subscription, please complete the form and affix with the official seal or complete other subscription order forms recognized by the Book Runner and subscribers, and submit it to the book building room between 9:30 to 18:00 (GMT+8) on 10th September, 2026 (In case of force majeure or technical failure, the issuer and the bookrunner may extend the deadline for book building once subject to separate negotiations. The extended time shall not be less than 30 minutes, and the extended deadline for book building shall not be later than 18:30), and confirm by telephone.
Subscription Fax Number: 021-68815200
Consulting Number: 021-52860250</td></tr>
</table>

We (as “The Company”) thoroughly understand relevant information and details of the issuance of Generation 2026-3 Retail Auto Mortgage Loan Asset Backed Securities. Therefore, we make statement, commitment and guarantee as follows:

1. The Company is qualified for subscribing the Notes by law, and has the right to submit Subscription Order to the Bookrunner. Also, under any applicable law, regulation and discipline of relevant administration department, the Company has obtained necessary approval, consent, resolution and internal approval.
2. The Company guarantees that the information sent to the Bookrunner is real, exact, complete and effective.
3. The Company thoroughly understands and accepts the relevant regulation and requirements of Generation 2026-3 Retail Auto Mortgage Loan Asset Backed Securities Offering Circular, Generation 2026-3 Retail Auto Mortgage Loan Asset Backed Securities Subscription and Placement Process Description, and confirms that the Company is legally bounded by the relevant regulation and requirements. The Company commits to filling in the subscription form according to the requirements in this Subscription and Placement Process Description.
4. The subscription amount, corresponding to each subscription interest rate, refers to the additional subscription demand, which is non-cumulative, of the investors given such interest rate when the final interest rate is no less than the subscription interest rate (inclusive).
5. The Company understands and accepts that the Book Runner may require the subscriber to provide relevant qualification evidential documents if necessary.
6. The Company agrees with the concrete placement amount assigned by the Bookrunner based on book building result, and accepts the final placement result. Once the Lead Underwriter sends the Distribution Agreement or the Placement Confirmation and Payment Notice, the commitment to this order is formed.
7. The Company understands and accepts that if the Company obtains a position in the placement, it shall bear the obligation to make full payment of the subscription amount to the account designated by the Book Runner according to the time, amount and method as provided by the Distribution Agreement or the payment notice. If a subscriber fails to fulfill such obligations, the Book Runner has the right to dispose all Notes under the order of such defaulted subscriber; in the meantime, the Company agrees to pay a daily late fee of 0.05% on the defaulted portion of the payment to the Book Runner, and indemnify the Book Runner for any loss incurred as the result.
8. The Company understands and accepts that in case of force majeure, regulatory requirements or other circumstances that might result in negative impacts on this issuance, after the negotiation with the regulatory authorities, the Settlor/Originator, Issuer and the Lead Underwriters have the right to suspend or terminate this issuance.

Authorized Representative or Responsible Person Signature or Seal:

(Company Official Seal)

Date: / /

IMPORTANT NOTICE

1. For the Senior Notes, the minimum subscription amount for each subscription rate is RMB 10,000,000 (inclusive) with an incremental unit of RMB 1,000,000. The maximum subscription amount of Class A1 and Class A2 are RMB 1,620,000,000.00 (inclusive) and RMB 3,590,000,000.00 (inclusive) respectively.

2. The coupon rate range for Class A1 Notes is between 1.00%~2.00%. Please rank the order from low to high when filling in the subscription rates. The maximum number of bids submitted is 20, and the minimum variable of subscription rate is 0.01%.

3. The coupon rate range for Class A2 Notes is between 1.10%~2.10%. Please rank the order from low to high when filling in the subscription rates. The maximum number of bids submitted is 20, and the minimum variable of subscription rate is 0.01%.

4. Investors shall fill in this form with the official seal (or other procedures mutually agreed by the Bookrunner and investor) and fax to the book building room within the time required in this issuance plan, followed by the confirmation via phone.

5. Please read the Filling Instruction in Appendix 2 carefully before filling in this Subscription

Order to avoid void order because of false filling.

Appendix 2

Generation 2026-3 Retail Auto Mortgage Loan Asset Backed Securities Subscription Order Filling Description

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

Example for filling Senior Notes subscription rates and subscription amount

(Declaration: the data in this example is hypothetical without any implication. Investors please make your own judgment when filling in the form). Assuming the interest rate range of Senior Notes is 2.50% to 3.50%. One investor tends to subscribe different amounts corresponding to different interest rates, and he can fill as follows:

Subscription Rate(%)	Subscription Amount (RMB 10,000)
3.05	1,000
3.10	1,000
3.15	1,000

The bids above shall be interpreted as following:

- When the final interest rate is higher than or equal to 3.15%, the valid subscription amount is RMB 30,000,000.
- When the final interest rate is lower than 3.15%, but higher than or equal to 3.10%, the valid subscription amount is RMB 20,000,000.
- When the final interest rate is lower than 3.10%, but higher than or equal to 3.05%, the valid subscription amount is RMB 10,000,000.
- When the final interest rate is lower than 3.05%, the inquiry order is void.

Note: This English Transalation of this Subscription Order is for the conveience of certain investors only. If there are differences between the Chinese version and this English translation, the Chinese vesrion will prevail.

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