

# Most Important Highlights

(by Jappo, [ABCina.it](http://ABCina.it) , commentary article in *Italian* [available here](#))

A social credit system is an important component part of the Socialist market economy system and the social governance system. It is founded on laws, regulations, standards and charters, it is based on a complete network covering the credit records of members of society and credit infrastructure, it is supported by the lawful application of credit information and a credit services system, its inherent requirements are establishing the idea of an sincerity culture, and carrying forward sincerity and traditional virtues, it uses encouragement to keep trust and constraints against breaking trust as incentive mechanisms, and its objective is raising the honest mentality and credit levels of the entire society.

[...]important basis for comprehensively implementing the scientific development view and building a harmonious Socialist society, it is an important method to perfect the Socialist market economy system, accelerating and innovating social governance, and it has an important significance for strengthening the sincerity consciousness of the members of society, forging a desirable credit environment, raising the overall competitiveness of the country and stimulating the development of society and the progress of civilization.

On the basis of the general requirement to “strengthen sincerity in government affairs, commercial sincerity, social sincerity and judicial credibility construction” as put forward by the 18th Party Congress, “establish and complete a social credit system, commend sincerity and punish insincerity” as put forward by the 3rd Plenum of the 18th Party Congress, “establish and complete a social credit system” as put forward in the “CCP Central Committee and State Council Opinions concerning Strengthening and Innovating Social Management”, as well as “accelerate the construction of a social credit system” as put forward in the “12th Five-Year Planning Outline of the Economic and Social Development of the People’s Republic of China” (hereafter simply named the “12th Five-Year Plan”), this Planning outline has been formulated. The planning period is 2014-2020.

## I, The overall line of thinking for the construction of a social credit system

### (1) Development situation.

A nationwide uniform financial credit information database has been created[...]

The main problems that exist include: a credit investigation system that covers all of society has not yet been formed, credit records of the members of society are gravely flawed, incentive mechanisms to encourage keeping trust and punishments for breaking trust are incomplete, trust-keeping is insufficiently reward, the costs of breaking trust tend to be low; credit services markets are not developed, service systems are immature, there are no norms for service activities, the credibility of service bodies is insufficient, and the mechanisms to protect the rights and interests of credit information subjects are flawed; the social consciousness of sincerity and credit levels tend to be low, and a social atmosphere in which agreements are honored and trust are honestly kept has not yet been shaped, especially grave production safety accidents, food and drug security incidents happen from time to time, commercial swindles, production and sales of counterfeit products, tax evasion, fraudulent financial claims, academic impropriety and other such phenomena cannot be stopped in spite of repeated bans, there is still a certain difference between the extent of sincerity in government affairs and judicial credibility, and the expectations of the popular masses.

### (2) Circumstances and requirements

Our country is in a period of strategic opportunity to accelerate the transformation its development method and realize scientific development. Accelerating the promotion of social credit system construction is an important precondition for stimulating optimized resource allocation[...] Perfecting the social credit system is a necessary condition to deepen international cooperation and exchange [...]

### (3) Guiding ideology and target principles.

[...]

The main objectives of the construction of a social credit system are: by 2020, basically having established fundamental laws, regulations and standard systems for social credit, basically having completed a credit investigation system covering the entire society with credit information and resource sharing at the basis, basically having completed credit supervision and management systems, having a relatively perfect credit service market system, and giving complete rein to mechanisms to encourage keeping trust and punish breaking trust. Having made clear headway in the construction of sincerity in government affairs, commercial sincerity, social sincerity and judicial credibility, and a substantial rise in market and social satisfaction levels. Having broadly strengthened the sense of sincerity in the entire society, achieved a clear improvement in the credit environment for economic and social development, and a market improvement of the economic and social order.

[...]

## II, Move sincerity construction forward in focus areas

### (1) Accelerating the construction of government affairs sincerity.

[...]

Persisting in administration according to the law. Administration according to the law penetrates the entire process of policymaking, implementation, supervision and service, comprehensively move government affairs openness forward, under the precondition of protecting national information security, commercial secrets and individual privacy, publish credit information obtained in administrative management according to the law, and establish effective information sharing mechanisms. Realistically raise government work efficiency and service levels, transform the functions of government. Complete systems to constrain and supervise the use of power, ensure that policymaking powers, implementation powers and supervision powers are mutually constraining and mutually coordinating. Perfect mechanisms and procedures for government policymaking, raise the transparency of policymaking. Further expand the major policy decision publication and hearing system, broaden channels for public participation in government policymaking, strengthen social supervision over and constraints on the use of power, improve government credibility, establish an honest image of an open, fair and clean government.

Give rein to the demonstration role of government in sincerity construction. All levels' People's Governments must first and foremost strengthen their own sincerity construction, and drive the establishment of an sincerity consciousness in all of society and an increase in the levels of sincerity through honest governing by governments. Take the lead in using credit information and credit products in administrative permission, government procurement, tendering and bidding, labour and employment, social security, scientific research management, cadre promotion and appointment, management and supervision, application for government financial support and other such areas, and foster the development of a credit services market.

[...]

it is not permitted to engage in local protectionism measures, such as abusing administrative powers to close off markets, cover up or connive at acts violating laws, regulations or trust by social subjects within an administrative region

[...]

Establish civil servant sincerity dossiers, enter civil servants' personal credit information concerning reports on events, records of sincerity and cleanliness in government affairs, the results of annual evaluations, acts violating laws, disciplines and contract into their files, and make civil servants' sincerity records into an important basis for assessment, employment and rewards.

[...]

### (2) Deeply move the construction of commercial sincerity forward.

Credit construction in the area of production. Build credit reporting structures for safe production, perfect safe production commitment, bad safe production credit record and safe production trust-breaking punishment systems. [...]

[...the remaining part explore in detail the requirements of few important sectors, as in mining, logistic, finance etc...]

(3) Comprehensively move forward the construction of social sincerity.

[...this remaining part explore in detail the requirements of social sectors, as in healthcare, disaster reliefs, but also including work and labour, energy saving, pollution etc...]

Credit construction among natural persons. Give prominence to the fundamental role of natural persons' credit construction in the construction of a social credit system, with the support of national population information resource databases, establish and perfect credit records for natural persons in economic and social life, and realize that natural persons' credit records are completely covered on a nationwide scale. Strengthen professional credit construction among focus groups, establish personal credit records among public servants, enterprises' legal representatives, lawyers, accounting employees, registered accountants, statisticians employees, registered tax advisors, auditors, evaluators, authentication, monitoring and survey employees, securities and futures employees, high-level managers in publicly traded companies, insurance brokers, medical personnel, teachers, scientific research personnel, patent service employees, project managers, news and media employees, tourist guides, professional veterinarians and other such persons, and record their credit ranking. broaden the use of professional credit reports, and guide the construction of professional ethics and behavioural norms.

Credit construction in the area of Internet applications and services. Forcefully move forward the construction of online sincerity, foster ideas of running the Internet according to the law and using the Internet in a sincere manner, progressively implement the online real-name system, perfect legal guarantees for the construction of online credit, forcefully move forward the construction of online credit supervision and management mechanisms. Establish online credit evaluation systems, evaluate the credit of the operational behaviour of Internet enterprises and the online behavior of netizens, and record their credit rank. Establish network credit files covering Internet enterprises and individual netizens, vigorously move forward with the establishment of exchange and sharing mechanisms for online credit information and corresponding credit information in other areas, forcefully promote the broad application of online credit information in various areas of society. Establish online credit black list systems, list enterprises and individuals engaging in online swindles, rumormongering, infringement of other persons' lawful rights and interests and other grave acts of breaking trust online onto black lists, adopt measures against subjects listed on black lists including limitation of online conduct and barring sectoral access, and report them to corresponding departments for publication and exposure.

(4) Forcefully move forward the construction of judicial credibility.

[...]

Give rein to the functional role of trials to encourage sincere trading and advocate mutual trust and cooperation, punish commercial swindles, wilful violation or breach of contracts and other such trust-breaking acts, and lead a wind of sincerity and trust-keeping.

Construction of prosecutorial credibility. Further deepen prosecutorial openness, innovate methods and channels for prosecutorial openness, broadly hear the opinions of the masses, safeguard the popular masses' right to know, right to participate, right of expression and right to supervision with regard to prosecutorial work.

[...]

### **III, Strengthen the construction of sincerity education and a sincerity culture**

The construction of sincerity education and a sincerity culture are major channels to lead the sincerity and self-discipline members of society, and enhance the moral cultivation of the members of society, and is an important content of the construction of the Socialist core value system.

#### **(1) Popularize sincerity education.**

With constructing the Socialist core value system, fostering and practicing the Socialist core value view as the foundation, bring sincerity education into the entire process of civil virtue construction and spiritual civilization construction. Move forward the civil virtue construction project, strengthen education about social morals, professional ethics, household virtue and individual morality, inherit the fine traditional virtues of China

[...]

#### **(2) Strengthen the construction of a sincerity culture.**

Carry forward a culture of sincerity With members of society as targets, with sincerity propaganda as method [...]

Establish models of sincerity. Fully give rein to the propaganda and guiding roles of television, radio, newspapers, the Internet and other such media, integrate the selection of models of virtues and all kinds of sectoral sincerity construction activities, establish social credit models, ensure that members of society have examples to learn from, goals to pursue and that sincerity and trust-keeping become conscious pursuits of the entire society.

Deeply launch topical activities concerning sincerity. Organize public interest activities such as the "Sincerity Activity Week" "Quality Month", "Safe Production Month", [...]

#### **(3) Accelerate the training of specialized credit talents.**

Strengthen the construction of the scholarly specialization of credit management.

### **IV, Accelerate the construction and application of credit information systems**

Completing credit records of members of society is a basic requirement for the construction of a social credit system. Giving rein to the strengths and roles of sectors, localities and markets, accelerating the construction of the social credit system, and perfecting the recording, integration and application of credit information are the basis and the preconditions for shaping mechanisms to encourage trust-keeping and punish trust-breaking.

#### **(1) The construction of sectoral credit information systems.**

Strengthen credit record construction in focus areas. [...List of focus on the areas...]

#### **(2) The construction of local information systems.**

[... local government basic duties in regard of social credit score...]

#### **(3) The construction of credit investigation systems.**

Accelerate the construction of credit investigation systems. Credit investigation bodies launching credit investigation operation [...]

(4) The construction of uniform credit investigation platforms in the financial sector.

Perfect basic databases for financial credit information. [...]

(5) Move forward credit information exchange and sharing.

Progressively move forward government affairs credit information exchange and sharing. [...]

Move forward information exchange and sharing between the government affairs credit information system and credit investigation systems. [...]

## **V, Perfect operational mechanisms for the social credit system with rewards as the focus point.**

Operational mechanisms are the institutional basis to guarantee the coordinated operation of all parts of the social credit system. In particular, mechanisms encouraging trust-keeping and punishing breach of trust directly play a role in the credit activities of all social subjects, and are the core mechanisms for the operation of the social credit system.

(1) Build mechanisms to incentivise trust-keeping and punish trust-breaking.

[...] Perfect social public opinion supervision mechanisms, strengthen disclosure and exposure of trust-breaking acts, give rein to the role of the masses in appraisal, discussion, criticism and reports, shape social deterrence through social moral condemnation, and censure trust-breaking acts of members of society.  
[...]

(2) establishing and completing legal, regulatory and standards systems for credit.

Perfect legal and regulatory systems for credit. [...]

Move forward the construction of sectoral, departmental and local credit structures. [...]

Establish categorized credit information management systems. [...]protection of personal privacy and commercial secrets [...]. Enhance investigation and prosecution of the sale of personal privacy and commercial secrets.

Accelerate the construction of a credit information standard systems [...] nationwide[...].

Establish uniform social credit coding systems. Establish uniform social credit coding systems for natural persons, legal persons and other organizations. Perfect corresponding structures and standards, and promote the broad use of uniform social credit codes in economic and social activities.

(3) Foster and standardize credit service markets.

Develop various kinds of credit service structures. Progressively establish credit service organization systems where public credit service bodies and social credit service bodies interact and mutually supplement each other, at multiple levels and in all directions in a manner where basic credit information services and value-added services complement each other.

Move forward and standardize the development of a credit rating industry. [...] Standardize and develop a credit rating market, raise the overall credibility of the credit rating industry. [...] Encou-

rage our country's rating bodies to participate in international competition and the formulation of international standards, and strengthen coordination and cooperation with credit rating bodies in other countries.

[...]

Promote the formulation of legal systems concerning credit service activities, establish credit service bodies access and withdrawal mechanisms, realize that employment qualification assessment is open and transparent, further perfect professional norms for credit services, and stimulate the healthy development of the credit service sector.

[...]

(4) Protect the rights and interest of credit information subjects.

Complete protection mechanisms for the rights and interests of information credit subjects. [...] Strengthen guidance and education of credit information subjects, incessantly strengthen their consciousness about upholding their own lawful rights and interests.

Establish self-correction and active self-renewal social incentive and care mechanisms. With establishing educational mechanisms aimed at trust-breaking acts by minors as a focus point, provide appropriate protection to members of society who regret and have corrected past light acts of trust-breaking, and shape incentive mechanisms for trust-keeping and advancement.

Establish credit information infringement liability investigation mechanisms. Formulate management rules and operational regulations for processing objections, handling complaints and managing litigation concerning credit information. Further strengthen law enforcement, and strictly punish the leaking of State secrets or commercial secrets, or the infringement of personal privacy by credit service bodies and other such unlawful acts according to the law. Strengthen the role of social supervision through exposing various kinds of acts violating information subjects' rights and interests through all kinds of media.

(5) Strengthen credit information security management.

Complete credit information security management systems. Perfect credit information protection and online trust systems, establish and complete credit information security supervision systems. [...]

## **VI, Establishing implementation and support systems**

(1) Strengthening responsibility and implementation.

All localities and all departments must unify thoughts, and according to the general requirements of this Planning Outline, establish Planning Outline Promotion Small Groups, to formulate concrete implementation plans on the basis of the division of work and responsibility, and the work reality.

[...]

(2) Expanding policy support.

[...]

All localities and all departments are encouraged to integrate the deployment of the Planning Outline with their own work reality, take the lead and engage in pioneering trials in the area of social credit system construction innovation and demonstration, and provide support in government budgets, financial arrangements and other such areas.

(3) Implementing specific projects.

The Government Affairs Information Openness Project. Deeply implement the “Government Information Openness Regulations of the People’s Republic of China”, conduct categorized management according to the principles of active openness and openness on request, realistically expand the strength of government affairs openness, and establish an open and transparent government image.

[...]

(4) Promoting examples of innovation.

Comprehensive demonstrations of local credit construction. Demonstration regions are to take the lead in integrating credit information in all local departments and work units, creating uniform credit information sharing platforms, and open these up to society in an orderly manner and according to the law.

[...]

Applied credit information demonstrations in focus areas and sectors. Try out the implementation of the credit reporting system in food security, environmental protection, production safety, product quality, project construction, e-commerce, negotiable securities and futures, funding guarantees, government procurement, tendering and bidding and other such areas.

(5) Complete organizational guarantees.

Perfect organizational coordinating mechanisms. Perfect interministerial joint conference systems for the construction of the social credit system, [...] and fully give rein to the role of all kinds of social organizations in moving forwards the construction of a social credit system.

Build local government promotion mechanisms. [...]

Establish work reporting and coordination systems. [...]

China Copyright and Media

## **Planning Outline for the Construction of a Social Credit System (2014-2020)**

POSTED ON JUNE 14, 2014 UPDATED ON APRIL 25, 2015

State Council Notice concerning Issuance of the Planning Outline for the Construction of a Social Credit System (2014-2020)

GF No. (2014)21

All provincial, autonomous region and municipal People’s Governments, all State Council ministries and commissions, all directly subordinate departments:

The “Planning Outline for the Construction of a Social Credit System (2014-2020)” is hereby issued to you, please implement it earnestly.

State Council, 14 June 2014

(This document for public circulation)

## Planning Outline for the Construction of a Social Credit System (2014-2020)

A social credit system is an important component part of the Socialist market economy system and the social governance system. It is founded on laws, regulations, standards and charters, it is based on a complete network covering the credit records of members of society and credit infrastructure, it is supported by the lawful application of credit information and a credit services system, its inherent requirements are establishing the idea of an sincerity culture, and carrying forward sincerity and traditional virtues, it uses encouragement to keep trust and constraints against breaking trust as incentive mechanisms, and its objective is raising the honest mentality and credit levels of the entire society.

Accelerating the construction of a social credit system is an important basis for comprehensively implementing the scientific development view and building a harmonious Socialist society, it is an important method to perfect the Socialist market economy system, accelerating and innovating social governance, and it has an important significance for strengthening the sincerity consciousness of the members of society, forging a desirable credit environment, raising the overall competitiveness of the country and stimulating the development of society and the progress of civilization.

On the basis of the general requirement to “strengthen sincerity in government affairs, commercial sincerity, social sincerity and judicial credibility construction” as put forward by the 18th Party Congress, “establish and complete a social credit system, commend sincerity and punish insincerity” as put forward by the 3rd Plenum of the 18th Party Congress, “establish and complete a social credit system” as put forward in the “CCP Central Committee and State Council Opinions concerning Strengthening and Innovating Social Management”, as well as “accelerate the construction of a social credit system” as put forward in the “12th Five-Year Planning Outline of the Economic and Social Development of the People’s Republic of China” (hereafter simply named the “12th Five-Year Plan”), this Planning outline has been formulated. The planning period is 2014-2020.

### I, The overall line of thinking for the construction of a social credit system

#### (1) Development situation.

The Party Centre and the State Council pay high regard to the construction of a social credit system. Relevant regions, departments and work units have explored and moved the matter forward, and positive headway has been made in social credit system construction. The State Council has established an interministerial joint conference for social credit system construction to comprehensively move social credit system construction forward, which promulgated and implemented the “Credit Investigation Sector Management Regulations”, and a batch of rules and standards for credit system construction have been successively rolled out. A nationwide uniform financial credit information database has been created, the construction of a credit system for small and micro-enterprises and the countryside has been vigorously moved forward; various ministries have promoted credit information openness, launched industry credit evaluation, and implemented categorized supervision and management over credit; various sectors have vigorously launched propaganda and education on sincerity and sincerity self-discipline activities; various regions have explored the establishment of comprehensive credit information sharing platforms, stimulating the comprehensive use of credit information by various departments and work units; social demand for credit services and products is growing every day, and the credit services market is incessantly expanding in scale.

Although certain headway has been made in the construction of our country’s social credit system, the contradictions that it is not matched, not coordinated and not adapted to economic development levels and the social development stage remain prominent. The main problems that exist in-

clude: a credit investigation system that covers all of society has not yet been formed, credit records of the members of society are gravely flawed, incentive mechanisms to encourage keeping trust and punishments for breaking trust are incomplete, trust-keeping is insufficiently rewarded, the costs of breaking trust tend to be low; credit services markets are not developed, service systems are immature, there are no norms for service activities, the credibility of service bodies is insufficient, and the mechanisms to protect the rights and interests of credit information subjects are flawed; the social consciousness of sincerity and credit levels tend to be low, and a social atmosphere in which agreements are honoured and trust are honestly kept has not yet been shaped, especially grave production safety accidents, food and drug security incidents happen from time to time, commercial swindles, production and sales of counterfeit products, tax evasion, fraudulent financial claims, academic impropriety and other such phenomena cannot be stopped in spite of repeated bans, there is still a certain difference between the extent of sincerity in government affairs and judicial credibility, and the expectations of the popular masses.

## (2) Circumstances and requirements

Our country is currently in the assault phase of deepening economic structural reform and perfecting the Socialist market economy system. The modern market economy is a credit economy, establishing and completing an social credit system is an important step in rectifying and standardizing the market economy order, improving the market's credit environment, reducing transaction costs and preventing economic risk, and is an urgent requirement to reduce administrative governmental interference in the economy and perfecting the Socialist market economy system.

Our country is in a period of strategic opportunity to accelerate the transformation its development method and realize scientific development. Accelerating the promotion of social credit system construction is an important precondition for stimulating optimized resource allocation, broadening internal demand and stimulating the structural optimization and improvement of industrial structures, and is an urgent requirement to perfect scientific development mechanisms.

Our country is in a crucial period of economic and social transformation. Interest subjects are becoming more pluralized, various social contradictions are prominent, and social organizations and management methods are seeing profound change. Completely moving the construction of a social credit system forward is an effective method to strengthen social sincerity, stimulate mutual trust in society, and reducing social contradictions, and is an urgent requirement for strengthening and innovating social governance, and building a Socialist harmonious society.

Our country is in a period of expansion in which the openness levels of the economy are rising on an even greater scale, across even broader fields, and at even deeper levels. Economic globalization has enabled an incessant increase of our country's openness towards the world, and economic and social interaction with other countries and regions is becoming ever closer. Perfecting the social credit system is a necessary condition to deepen international cooperation and exchange, establishing international brands and reputations, reducing foreign-related transaction costs, and improving the country's soft power and international influence, and is an urgent requirement to promote the establishment of an objective, fair, reasonable and balanced international credit rating system, to adapt to the new circumstances of globalization, and master new globalized structures.

## (3) Guiding ideology and target principles.

To comprehensively move the construction of a social credit system forward, we must persist in taking Deng Xiaoping Theory, the important "Three Represents" thought and the scientific development view as guidance, act according to the spirit of the 18th Party Congress, the 3rd Plenum of the 18th Party Congress, and the "12th Five-Year Plan", take completing credit laws, regulations and standard systems and shaping a credit investigation system covering all of society as the basis, take moving forward the construction of sincerity in government affairs, commercial sincerity, social sincerity and judicial credibility as main content, take moving forward the construction of an sincerity culture and establishing mechanisms to encourage sincerity and punish insincerity as fo-

cal points, take moving forward the construction of sectoral credit, the construction of local credit and the development of credit services markets as support, take raising the entire society's sense of sincerity and credit levels and improving the economic and social operating environment as targets, put people first, broadly shape a thick atmosphere in the entire society that keeping trust is glorious and breaking trust is disgraceful, and ensure that sincerity and trustworthiness become conscious norms of action among all the people.

The main objectives of the construction of a social credit system are: by 2020, basically having established fundamental laws, regulations and standard systems for social credit, basically having completed a credit investigation system covering the entire society with credit information and resource sharing at the basis, basically having completed credit supervision and management systems, having a relatively perfect credit service market system, and giving complete rein to mechanisms to encourage keeping trust and punish breaking trust. Having made clear headway in the construction of sincerity in government affairs, commercial sincerity, social sincerity and judicial credibility, and a substantial rise in market and social satisfaction levels. Having broadly strengthened the sense of sincerity in the entire society, achieved a clear improvement in the credit environment for economic and social development, and a market improvement of the economic and social order.

The main principles for social credit system construction are:

Government promotion, joint construction with society. Fully give rein to the organizational, guiding, promoting and demonstration roles of government. The government is responsible for formulating and implementing development plans, completing regulations and standards, fostering and supervising credit service markets. Focus on giving rein to the role of market mechanisms, coordinate and optimize resource allocation, encourage and muster social forces, broaden participation, move forward together, shape joint forces for social credit system construction.

Completing the legal system, standardizing development. Progressively establish and complete credit law and regulation systems and credit standards systems, strengthen credit information management, standardize the development of credit service structures, safeguard the security of credit information, and the rights and interests of information subjects.

Comprehensive planning, graduated implementation. In view of the long-term nature, systemic nature and complexity of social credit system construction, strengthen top-level design, stand on the present, gaze towards the future, plan the overall picture comprehensively, plan systematically, organize implementation in a planned and graduated manner.

Breakthroughs in focus points, strengthen application. Choose focus areas and model regions to launch credit construction demonstrations. Vigorously spread the socialized application of credit products, stimulate the interaction, exchange, coordination and sharing of credit information, complete combined social credit reward and punishment mechanisms, construct a social credit environment of sincerity, self-discipline, trust-keeping and mutual trust.

II, Move sincerity construction forward in focus areas

(1) Accelerating the construction of government affairs sincerity.

Sincerity in government affairs is the crux of social credit system construction, the level of sincerity of all sorts of governmental actors plays an important model and guidance role for the construction of sincerity among other social subjects.

Persisting in administration according to the law. Administration according to the law penetrates the entire process of policymaking, implementation, supervision and service, comprehensively move government affairs openness forward, under the precondition of protecting national information security, commercial secrets and individual privacy, publish credit information obtained in administra-

tive management according to the law, and establish effective information sharing mechanisms. Realistically raise government work efficiency and service levels, transform the functions of government. Complete systems to constrain and supervise the use of power, ensure that policymaking powers, implementation powers and supervision powers are mutually constraining and mutually coordinating. Perfect mechanisms and procedures for government policymaking, raise the transparency of policymaking. Further expand the major policy decision publication and hearing system, broaden channels for public participation in government policymaking, strengthen social supervision over and constraints on the use of power, improve government credibility, establish an honest image of an open, fair and clean government.

Give rein to the demonstration role of government in sincerity construction. All levels' People's Governments must first and foremost strengthen their own sincerity construction, and drive the establishment of an sincerity consciousness in all of society and an increase in the levels of sincerity through honest governing by governments. Take the lead in using credit information and credit products in administrative permission, government procurement, tendering and bidding, labour and employment, social security, scientific research management, cadre promotion and appointment, management and supervision, application for government financial support and other such areas, and foster the development of a credit services market.

Accelerate the construction of government trust-keeping and commitment mechanisms. Strictly carry out the commitments that government has made to society, bring the honoring of agreements and keeping of service commitments in government affairs into the government achievements evaluation system, make development planning and government work reporting concerning the implementation situation of economic and social development objectives, as well as the situation of keeping commitments in handling affairs for the common people into an important content for evaluating the level of government honest, and promote the progressive establishment and completion of government affairs and administrative commitment-keeping assessment system in all localities and all departments. All levels' People's Governments' political commitments and all categories of agreements signed according to the law must be earnestly carried out and honored. It is necessary to vigorously create a fair, competitive, uniform and highly efficient market environment, it is not permitted to engage in local protectionism measures, such as abusing administrative powers to close off markets, cover up or connive at acts violating laws, regulations or trust by social subjects within an administrative region. It is necessary to support statistics departments in creating statistics according to the law, and creating accurate statistics. Government borrowing must take place according to the law and regulations, appropriate in scope, with controllable risks and transparent procedures. Budget controls must be strengthened in government revenues and expenses, and transparency raised. Strengthen and perfect mass supervision and public opinion supervision mechanisms,. Perfect government information sincerity restraint and accountability mechanisms. All levels' People's Governments must consciously accept legal supervision from that level's People's Congress and the democratic supervision of the Consultative Conference. Expand the supervision and auditing strength of supervision, auditing and other such bodies concerning administrative acts.

Strengthen sincerity management and education among civil servants. Establish civil servant sincerity dossiers, enter civil servants' personal credit information concerning reports on events, records of sincerity and cleanliness in government affairs, the results of annual evaluations, acts violating laws, disciplines and contract into their files, and make civil servants' sincerity records into an important basis for assessment, employment and rewards. Deeply launch education concerning sincerity, abiding by the law and morality among civil servants, strengthen study of legal knowledge and credit knowledge, compile civil servants' sincerity manuals, strengthen the legal and sincerity consciousness of civil servants, establish a line of civil servant teams that abide by the law and by sincerity, are highly efficient and clean.

(2) Deeply move the construction of commercial sincerity forward.

Raising sincerity levels in commercial affairs is a focus point of the construction of the social credit system, it is a basic condition for commercial relations to be effectively upheld, commercial operating costs to effectively lower, and the commercial environment to effectively improve, it is the root for the existence of the sustainable development of all kinds of commercial subjects, and is a basic guarantee for the effective conduct of all kinds of economic activities.

Credit construction in the area of production. Build credit reporting structures for safe production, perfect safe production commitment, bad safe production credit record and safe production trust-breaking punishment systems. Take the mining, non-coal mining, hazardous chemical product, fireworks, and special equipment production enterprises as well as civil explosive product production and sales enterprises and demolition enterprises or work units as focus point, complete safe production access and withdrawal credit examination and verification mechanisms, and stimulate enterprises to implement safe production responsibility systems. Take food, medicine, daily consumables, agricultural produce and farming inputs into focus points, to strengthen and perfect 12365 product quality input reporting consulting service platforms, build systems for honest quality reporting, trust-breaking blacklist and exposure, market prohibition and withdrawal.

Credit construction in the logistics sector. Research and formulate collection and sharing systems for enterprise credit information in the area of trading and logistics, perfect basic credit evaluation norms and indicator systems for trading and logistics enterprises. Move forward the construction of credit in wholesale and retail, trading and logistics, accommodation, food and drink, and residents' services, launch categorized enterprise credit management. Perfect credit cooperation models between retailers and suppliers. Strengthen anti-monopoly and anti-unfair competition law enforcement, strengthen investigation and prosecution of acts of market distortion, false propaganda, commercial swindling, commercial slander, commercial bribes and other such unlawful acts, expose model cases and major cases increase the costs for enterprises to break trust, and stimulate sincere business and fair competition. Progressively establish nationwide product circulation tracing systems with product bar codes and other such symbols as a basis. Strengthen the construction of sincerity systems for quality and health inspection. Support commerce and trade services enterprises' credit funding, develop commercial factoring, standardize advance payment and consumption acts. Encourage enterprises to broaden credit selling, stimulate individuals to consume on credit. Move forward with the construction of credit in external commerce and trade, further strengthen credit information management, credit risk monitoring and advance warning, as well as enterprise credit ranking management in foreign trade, foreign aid, foreign investment cooperation and other such areas. With the aid of electronic port management platforms, establish and perfect import and export enterprise credit evaluation systems, credit category management and joint supervision and management systems.

Credit construction in the area of finance. Innovate financial credit products, improve financial services, safeguard the security of personal information of financial consumers, and protect the lawful rights and interests of financial consumers. Strengthen punishment of financial swindles, malicious evasion of loan repayments, insider trading, selling fake warranties, insurance and compensation fraud, disclosure of false information, illegal fundraising, obtaining foreign currency under false pretences and other acts of financial trust-breaking, and standardize the order of financial markets. Strengthen the construction of financial credit information infrastructure, further broaden the coverage of credit records, and strengthen the incentivizing role of the financial sector to those keeping trust, and its constraining role towards trust-breakers.

Credit construction in the area of taxation. Establish intra-departmental credit information sharing mechanisms. Launch the exchange, verification and application of basic information about taxpayers, all kinds of trading information, asset ownership and transfer information as well as taxation records and other such tax-related kinds of information. Further perfect tax payment information ranking evaluation and publication systems, strengthen credit categorization management in the area of taxation, and give rein to the role of credit evaluation differentials in rewarding or punishing taxpayers. Establish black-list systems for legal violations concerning taxation. Move forward the

joint management of taxation information and other kinds of social information, and ensure that taxpayers comply with fiscal law.

Credit construction in the area of pricing. Guide enterprises and businesses to strengthen self-discipline in pricing, standardize and guide businesses' pricing acts, implement systems for businesses to clearly indicate their prices and fees, and strive for "clear real prices". Supervise and urge businesses in strengthening internal pricing management, establish and complete internal pricing management systems on the basis of the condition of the business. Perfect business pricing sincerity systems, complete information disclosure work, and promote realistic reward and punishment systems. Strengthen pricing law enforcement inspection and anti-monopoly law enforcement, investigate and prosecute the concoction and dissemination of price-rising information, pricing swindles, pricing monopolies and other such trust-breaking activities in pricing, openly expose model cases, and standardize the market pricing order.

Credit construction in the area of project construction. Move credit system construction forward in the project construction market. Accelerate the construction for credit regulation systems in the project construction market, and formulate credit standards for all kinds of subjects and employees in the project construction market. Move forward the construction of a credit openness and sincerity system for project construction information, completely establish programme information and credit information openness and sharing columns on governmental websites, concentrate open project construction programme information and credit information, promote the construction of nationwide comprehensive search platforms, and realize "one-stop" comprehensive search services for project construction programme information and credit information openness and sharing. Deeply launch the construction of project quality and sincerity. Perfect entry and withdrawal structures for the project construction market, and strengthen punishment against enterprises where major project quality or security accidents occur, or other major trust-breaking acts occur, as well as their employees. Establish connected management mechanisms linking credit evaluation result, qualification examination and approval, professional qualification registration, qualification cancellation, and other such examination, approval and verification procedures for enterprises and employees. Establish scientific and effective employee credit evaluation mechanisms and trust-breaking liability prosecution systems for the construction area, and bring dismembered contracting, out-contracting, unlawful sub-contracting, late payment of project funds and peasant worker salaries, etc., into the scope of liability for trust-breaking.

Credit construction in the area of government procurement. Strengthen government procurement credit management, strengthen joint mechanisms, and protect the lawful rights and interests of parties in government procurement. Formulate credit record standards for suppliers, evaluation experts, government procurement agencies as well as corresponding employees. Establish records for bad conduct by government procurement suppliers according to the law, and prohibit suppliers with a record of bad conduct to participate in government procurement activities for a certain period of time. Perfect access and withdrawal mechanisms for the government procurement market, fully use the credit information provided by industry and commerce, taxation, finance, prosecutorial and other such departments to strengthen credit management of government procurement parties and corresponding personnel. Accelerate the construction of nationwide, uniform government procurement management and trading systems, raise the transparency of government procurement activities, and realize the uniform publication and sharing of credit information.

Credit construction in the area of tendering and bidding. Broaden the scope of information openness and sharing concerning tendering and bidding, establish credit evaluation indicators and evaluation standard systems covering tendering and bidding situations, and complete credit information openness and sharing systems for tendering and bidding. Further implement recording and publication rules for unlawful acts in the tendering and bidding process, and promote the perfection of joint reward and punishment mechanisms. Realize the interaction and interconnection of tendering and bidding contract implementation and other such credit information, as well as real-time exchange, integration and sharing, with the use of electronic tendering and bidding systems and public service platforms. Encourage market subjects to utilize basic credit information and third-party

credit evaluation results, and make them into an important basis for inspecting the credentials of and evaluating bidders, deciding on contracts and signing contracts.

Credit construction in the area of traffic and transportation. Shape a traffic and transportation credit regulation system by integrating departmental regulations and local regulations and government rules. Perfect credit assessment standards, implement categorized assessment, supervision and management. Formulate assessment standards aimed at the different operational categories of public roads, railways, waterways, aviation, channels and other such transportation markets, strengthen credit assessment, evaluation, supervision and management, vigorously guide third-party bodies to participate in credit assessment and evaluation, progressively establish a comprehensive assessment and evaluation system that integrates traffic and transportation management bodies with social credit evaluation bodies, and that contains supervision, complaints and redress mechanisms. List all kinds of unlawful traffic and transportation acts into trust-breaking records. Encourage and support all work units to give preference to choose traffic and transportation enterprises and employees with high credit assessment ratings in areas such as purchasing traffic and transportation services, tendering and bidding, personnel employment, etc. It is necessary to strengthen supervision, management and punishment of trust-breaking enterprises and employees, and progressively establish cross-regional and cross-sectoral credit reward and punishment mechanisms.

Credit construction in the area of e-commerce. Build and complete e-commerce enterprise and client credit management and transaction credit evaluation systems, strengthen quality supervision by e-commerce enterprises of credit products they exploit and sell. Carry out the e-commerce subject identification rules, perfect website real-name systems. Strengthen website product quality inspection, strictly investigate and prosecute the production and sale of counterfeit goods, pyramid selling, false advertising, selling seconds as top-quality, violation of service contracts and other such swindling activities in the area of e-commerce. Attack inside-outside collusion, counterfeiting of flow rates and commercial reputation acts, and establish fixed-term sectoral prohibition rules for subjects breaking trust. Stimulate the broad application of e-commerce credit products in e-commerce. Launch trustworthiness authentication service work among e-commerce websites, spread the application of website trustworthiness symbols, and provide methods for e-commerce users to distinguish the real from the fake, and to recognize phishing websites.

Credit construction in the area of statistics. Launch sincere statistics commitment activities among enterprises, create a fine wind of sincere reporting being glorious and trust-breaking and reporting falsehoods being disgraceful. Perfect statistical sincerity evaluation standard systems. Establish and complete sincerity evaluation structures for enterprise statistics and sincerity files for statistical personnel. Strengthen law enforcement and inspection, straiten investigation and prosecution of fraudulent acts in the area of statistics, and establish structures to report and expose trust-breaking acts in statistics. Expand joint punishment of enterprises breaking trust concerning statistics. Enter the name list files of enterprises breaking trust in statistics and information about their breach of laws and regulations into the credit information systems of finance, industry and commerce and other such sectors and departments directly couple statistics credit records with enterprise finance, government subsidies, industry and commerce registration and other such measures, and realistically strengthen punishment and constraint of trust-breaking acts in statistics.

Credit construction in the intermediary services sector. Establish and perfect credit records and exposure systems for intermediary services bodies and their employees, and make them into an important basis for administrative market law enforcement departments' carrying out categorized credit management. Focus on strengthening the management of notarization and arbitration, lawyers, accountancy, guarantees, authentication, inspection and monitoring, evaluation, accreditation, agency, brokerage, professional recommendation, consulting, trading and other such bodies, and explore the establishment of scientific and rational evaluation indicator systems, evaluation structures and work mechanisms.

Credit construction in the area of exhibitions and advertising. Promote sincere exhibition-running among exhibition organizing bodies, carry out the sincere service contract, establish structures to expose credit files and information about enterprises breaking laws and regulations, and broaden the application of credit services and products. Strengthen the construction of sincerity in the advertising sector, establish and complete categorized credit management structures for the advertising sector, attack all kinds of false advertising, give prominence to the responsibility of participants in advertising production and dissemination, and perfect trust-breaking punishment mechanisms for advertising subjects and elimination mechanisms for grave trust-breaking.

Constructing sincerity management systems in enterprises. Launch sincerity commitment activities in enterprises in all sectors, strengthen propaganda about enterprises that are models of sincerity, and exposure of model cases of trust-breaking, guide enterprises to strengthen their sense of social responsibility, strengthen credit self-discipline in production and operations, financial management and labour management, and improve the commercial credit ecology environment. Encourage enterprises to establish client files and launch client sincerity evaluation, enter sincere trading records of clients into receivable account management and credit issuance quota calculations for credit sales, establish scientific enterprises credit management workflows, prevent credit risks, and enhance enterprise' comprehensive competitiveness. Strengthen enterprises' sincerity and contract compliance in debt issuance, lending, guarantees and other activities concerning debts, liabilities, credit trading, production and operations. Encourage and support enterprises meeting conditions to establish credit supervisors. Encourage enterprises to establish internal staff sincerity assessment and evaluation structures. Strengthen the credit self-construction of enterprises in water supply, electricity supply, heating supply, gas supply, telecommunications, railways, aviation and other sectors that relate to the popular masses' daily lives.

### (3) Comprehensively move forward the construction of social sincerity.

Social sincerity is the basis for building the social credit system, only if there is mutual sincere treatment between members of society, and only if sincerity is fundamental, will it be possible to create harmonious and amicable interpersonal relationships, will it be possible to stimulate the progress of society and civilization, and realize social harmony, stability and a long period of peace and order.

Credit construction in the areas of healthcare, hygiene and birth control. Strengthen the construction of credit management and sincere sectoral work styles in healthcare and hygiene bodies. Establish a value view of sincerity and sincerity among skillful physicians, and persist in the professional integrity of benevolence in heart and deeds. Foster ideas about sincerity in work, sincerity in purchasing, sincerity in diagnosis and treatment, sincerity in fee charging and sincerity in healthcare protection, persist in reasonable examinations, reasonable use of medicine, reasonable treatment, reasonable fee charging and other such service norms in sincere healthcare, comprehensively establish publication systems for drug prices and healthcare service prices, launch foundational activities for sincere hospitals and sincere pharmacies, formulate credit evaluation indicators and standards for healthcare bodies and professional doctors, pharmacists, nurses and other healthcare personnel, and move forward with examination and evaluation of hospitals and the regular assessment of doctors, launch comprehensive evaluation of the medical deontology of healthcare personnel, punish unlawful and trust-breaking acts such as taking bribes, excessive treatments, etc., and establish a sincere healthcare service system. Accelerate the perfection of credit structures in the area of drug security, establish credit files for drug research, development, production and circulation enterprises. Vigorously launch sincerity commitment activities for drug safety with "sincerity is supreme, score successes with quality" as focus point, realistically raise credit supervision and management levels concerning drug security, strictly attack acts of counterfeiting and falsification, and guarantee that the popular masses use drugs in a safe and effective manner. Strengthen credit construction in the area of population and birth control, and launch credit information sharing work in population and birth control.

Credit construction in the area of social security. Establish comprehensive sincerity systems in areas such as disaster relief, aid, care for the elderly, social security, charity, lotteries, etc., attack all kinds of trust-breaking acts such as swindling and deception. Establish and complete sincerity systems in all segments, such as application, verification and withdrawal concerning the implementation of policies affecting people's livelihoods, such as social aid, social housing, etc., strengthen the verification of conditions for applications in policies concerning people's livelihoods, strengthen dynamic management for social aid and supervision and management for the use of social housing, and put individuals breaking trust and violating regulations on a credit blacklist. Build information systems for the verification of residents' and households' economic situation, establish and perfect authentication mechanisms for low-income households, guarantee that social aid, social housing and other such policies concerning the people's livelihood are carried out in a fair, just and healthy manner. Establish and complete social security sincerity management systems, strengthen management in social security, strengthen labour guarantees and supervision of law enforcement in the area of social security, standardize benefits payment activities, strengthen punishment for acts violating regulations, cheating or deceiving insurance, etc. by all kinds of social security hospitals, pharmacies, industrial injury insurance-funded healthcare bodies and other social security service bodies as well as their work personnel, prevent and attack all kinds of insurance fraud. Further perfect social security finance management systems, raise the transparency of fee collection, management, payment and all other segments, promote the construction of sincerity systems in social insurance, standardize the payment acts of those participating in the insurance, and guarantee the safe operation of social security funds.

Credit construction in the area of labour and employment. Further implement and perfect the structure for sincerity and legal compliance concerning labour guarantees in enterprises, formulate rules to publicize major unlawful acts concerning labour guarantees to society. Establish systems to publicize unlawful acts by employing work units concerning wages payment arrears, and complete hierarchical credit evaluation rules for labour guarantees in employing work units. Standardize employment activities, strengthen management of the implementation and mediation of labour contracts, promote that enterprise vigorously launch activities to build harmonious labour relationships. Strengthen supervision and law enforcement of labour guarantees, and strengthen the attack against unlawful acts. Strengthen the construction of sincerity in the human resources market, standardize the activities of professional intermediaries, attack all kinds of unlawful and trust-breaking activities of black intermediaries, black employers, etc.

Credit construction in the area of education and scientific research. Strengthen education about sincerity among educational and research personnel. Launch activities concerning sincerity commitments among teachers, and consciously accept supervision by the broad students, parents and all walks of society. Give rein to the influential role of teachers in education about sincerity and being a model of virtue for others. Strengthen education about sincerity among students, foster good habits of sincerity and trust-keeping, and lay the basis to raise the sincerity and quality of the entire nation. Explore the establishment of credit evaluation systems for education bodies and their employees, teachers and students, research bodies and scientific and technological communities, as well as research personnel, link up credit evaluation with examinations and student recruitment, student status management, grant of degrees and transcripts, research programme establishment, the professional evaluation of specialized technological position, appointment and employment, award selection, etc., strive to resolve the problems that schooling records are fabricated, dissertations are plagiarized, there is academic impropriety, there is fraud in examinations and student recruitment, etc.

Credit construction in the areas of culture, sports and tourism. With the support of the nationwide cultural market technological supervision, management and public service platforms, establish and complete credit information databases of cultural enterprise subjects, employees and cultural products in areas such as entertainment, performance, artworks, online culture, etc.; formulate management measures for sincerity in cultural markets according to the law, and strengthen dynamic supervision and management in cultural markets. Formulate credit employment standards for professional sports employees, establish rules for third-party evaluation of credit rankings of

professional sports employees, professional sports clubs and intermediary organizations, move forward the broad utilization of corresponding credit information records and credit ranking in participating in or organizing professional sports matches, professional sports access and transfer sessions, etc. Formulate sincerity service norms for professional tourism personnel, establish open customer feedback and complaints recording structures for the tourism industry, establish third-party evaluation systems for credit ranking of travel companies, tourism destinations, hotels, restaurants, etc.

Credit construction in the area of intellectual property rights. Establish and complete intellectual property rights sincerity management structures, and publish credit evaluation rules for intellectual property protection. Focus on attacking infringements of intellectual property rights and the sale of fake and shoddy products, bring intellectual property rights infringement acts into trust-breaking records, strengthen the joint punishment of piracy, infringement and other such trust-breaking acts of intellectual property rights infringement, and raise the intellectual property rights protection consciousness of the entire society. Launch credit construction among intellectual property service bodies, explore the establishment of various kinds of standard-setting systems and sincerity evaluation systems for intellectual property rights services.

Credit construction in the areas of environmental protection and energy saving. Move forward the construction of state capabilities for environmental monitoring, information and statistics, strengthen the collection and integration of environmental protection credit data, realize coordination and information sharing in environmental protection work, perfect open catalogues of environmental information. Establish open structures for environmental management and survey information. Perfect liability investigation mechanisms for environmental assessment documents, establish sincerity file databases for environmental assessment bodies, their employees and evaluation experts, strengthen categorized supervision and management over credit assessment of environmental bodies, their employees and evaluation experts. Establish structures for enterprises to launch self-monitoring of the pollutants they emit, publish the situation of their pollution emissions as well as to discover and deal with sudden incidents. Establish credit evaluation structures for enterprises' environmental behaviour, regularly publish evaluation results, and organize the carrying out of dynamic and categorized management, issue corresponding rewards, warnings and punishments on the basis of the enterprises' credit rank. Perfect credit information sharing mechanisms for enterprises' environmental activities, and strengthen links with banks, securities, insurance, commercial and other such departments. Strengthen the construction of capacity to report and analyse statistics and data on national energy use. Strengthen the assessment of focus work units' responsibilities concerning their energy use targets, regularly publish assessment results, and research the establishment of credit evaluation mechanisms for focus work units. Strengthen energy auditing, energy saving evaluation and reporting mechanisms, as well as evaluation and supervision of employees' credit. Research the carrying out of energy saving service companies' credit evaluation work, and progressively publish credit evaluation results to society in a regular manner. Strengthen credit assessment and management concerning environmental project evaluation experts' employment situations.

Sincerity construction in social organizations. With the support of legal person work unit information resource databases, accelerate the perfection of social organization registration and management information. Complete social organization information openness systems, guide social organizations to enhance the openness and transparency of their operations, and standardize the information openness behaviour of social organizations. Include sincerity construction content into the articles of association of all kinds of social organizations, strengthen the sincerity self-discipline of social organization, and raise the credibility of social organizations. Give rein to the role of social associations (commercial organizations) in the construction of sectoral credit, and strengthen members' sincerity propaganda, education and training.

Credit construction among natural persons. Give prominence to the fundamental role of natural persons' credit construction in the construction of a social credit system, with the support of national population information resource databases, establish and perfect credit records for natural per-

sons in economic and social life, and realize that natural persons' credit records are completely covered on a nationwide scale. Strengthen professional credit construction among focus groups, establish personal credit records among public servants, enterprises' legal representatives, lawyers, accounting employees, registered accountants, statisticians employees, registered tax advisors, auditors, evaluators, authentication, monitoring and survey employees, securities and futures employees, high-level managers in publicly traded companies, insurance brokers, medical personnel, teachers, scientific research personnel, patent service employees, project managers, news and media employees, tourist guides, professional veterinarians and other such persons, and record their credit ranking. broaden the use of professional credit reports, and guide the construction of professional ethics and behavioural norms.

Credit construction in the area of Internet applications and services. Forcefully move forward the construction of online sincerity, foster ideas of running the Internet according to the law and using the Internet in a sincere manner, progressively implement the online real-name system, perfect legal guarantees for the construction of online credit, forcefully move forward the construction of online credit supervision and management mechanisms. Establish online credit evaluation systems, evaluate the credit of the operational behaviour of Internet enterprises and the online behaviour of netizens, and record their credit rank. Establish network credit files covering Internet enterprises and individual netizens, vigorously move forward with the establishment of exchange and sharing mechanisms for online credit information and corresponding credit information in other areas, forcefully promote the broad application of online credit information in various areas of society. Establish online credit black list systems, list enterprises and individuals engaging in online swindles, rumourmongering, infringement of other persons' lawful rights and interests and other grave acts of breaking trust online onto black lists, adopt measures against subjects listed on black lists including limitation of online conduct and barring sectoral access, and report them to corresponding departments for publication and exposure.

(4) Forcefully move forward the construction of judicial credibility.

Judicial credibility is an important content of the construction of a social credit system, it is a precondition to establish the judiciary's authority, and is a baseline for social public justice.

Construction of judicial credibility. Increase the informatization levels of judicial trials, and realize interaction and interconnection of trial information between the four levels of the judiciary, covering the entire process of trial work. Move forward with information openness on the enforcement of cases, perfect joint enforcement mechanisms, and raise the enforcement rate of valid legal writs. Give rein to the functional role of trials to encourage sincere trading and advocate mutual trust and cooperation, punish commercial swindles, wilful violation or breach of contracts and other such trust-breaking acts, and lead a wind of sincerity and trust-keeping.

Construction of prosecutorial credibility. Further deepen prosecutorial openness, innovate methods and channels for prosecutorial openness, broadly hear the opinions of the masses, safeguard the popular masses' right to know, right to participate, right of expression and right to supervision with regard to prosecutorial work. Continue to push forward "sunshine case-handling", straiten management systems, strengthen internal and external supervision, establish and complete special investigation, synchronized supervision and responsibility prosecution mechanisms. Fully give rein to the functional role of legal supervision to strengthen investigation and prevention of workplace crime, and stimulate the construction of sincerity. Perfect systems to inquire about bribery cases, standardize and strengthen inquiry work management, establish and complete joint social mechanisms to inquire into and use bribery files.

Construction of credibility in the area of public security. Comprehensively carry out "sunshine law enforcement", publish law enforcement case-handling rules, structures, procedures, time limits and other such information according to the law and in a timely manner, where there is information that should not be published to society because case-handling is still in progress, but relates to specific rights and obligations, or it is necessary that specific counterparts are aware of it, those specific

counterparts shall be notified, or inquiry services shall be provided to those specific counterparts. Further strengthen exchange and sharing of population information with all localities, and all departments, perfect the construction of national population information resource databases. Enter citizens' traffic safety and law-breaking situation into sincerity files, stimulate all members of society to raise their consciousness about traffic security. Regularly publish the evaluation results of fire safety in high-fire risk work units to society, and make them into an important reference basis to rank work units' credit. Bring social work units' respect for fire safety laws and regulations into sincerity management, and strengthen the subjective responsibility of social work units concerning fire safety.

The construction of credibility in the judicial and administrative systems. Further raise the standardization and institutionalization levels of management of prisons, drug rehabilitation facilities, and community correction bodies, safeguard the lawful rights and interests of persons serving sentences, persons rehabilitating from drug use, and persons in community correction. Forcefully move forward judicial and administrative information openness, further standardize and innovate information management and disclosure methods concerning lawyers, notaries, grassroots legal services, legal aid, judicial examinations, judicial expert advice, etc., and guarantee the popular masses' right to know.

Credit construction among judicial law enforcement and employed personnel. Deepen the reform of the judicial system and work mechanisms, move forward the construction of law enforcement standardization, straiten law enforcement procedures, persist in the fact that laws must be obeyed, law-breaking must be punished and everyone is equal according to the law, raise the scientific, institutionalization and standardization levels of judicial work. Fully give rein to the supervisory role of People's Congresses, Consultative Conferences and the social public over judicial work, perfect mutual supervision and restraint mechanisms between judicial bodies, strengthen internal supervision in judicial bodies, and realize that supervision stimulates fairness, justice and credibility.

### III, Strengthen the construction of sincerity education and a sincerity culture

The construction of sincerity education and a sincerity culture are major channels to lead the sincerity and self-discipline members of society, and enhance the moral cultivation of the members of society, and is an important content of the construction of the Socialist core value system.

#### (1) Popularize sincerity education.

With constructing the Socialist core value system, fostering and practicing the Socialist core value view as the foundation, bring sincerity education into the entire process of civil virtue construction and spiritual civilization construction. Move forward the civil virtue construction project, strengthen education about social morals, professional ethics, household virtue and individual morality, inherit the fine traditional virtues of China, carry forward the new winds of the times, and shape a fine trend of "seeing sincerity and trust-keeping as glorious, and seeing the loss of integrity to temptation and gains as shameful" across the entire society.

Further enhance the content of sincerity education in all levels and all kinds of education and training. Forcefully launch activities to let universal education and propaganda about credit enter enterprises, enter classrooms, enter communities, enter villages and enter households.

Build and use morality classrooms well, and advocate value views and moral norms of patriotism, respecting labour, sincerity, amity, etc. Launch mass activities for moral judgment, conduct analysis and evaluation of instances where there was a lack of sincerity and credit was not stressed, and guide people towards sincerity and trust-keeping, morality and upholding courtesy.

#### (2) Strengthen the construction of a sincerity culture.

Carry forward a culture of sincerity With members of society as targets, with sincerity propaganda as method and with sincerity education as carrier, forcefully advocate sincerity and ethical norms, carry forward the positive and upward, sincere and trust-keeping traditional culture of the Chinese nation and the contract spirit of the modern market economy, and shape social morals of venerating sincerity and practicing sincerity.

Establish models of sincerity. Fully give rein to the propaganda and guiding roles of television, radio, newspapers, the Internet and other such media, integrate the selection of models of virtues and all kinds of sectoral sincerity construction activities, establish social credit models, ensure that members of society have examples to learn from, goals to pursue and that sincerity and trust-keeping become conscious pursuits of the entire society.

Deeply launch topical activities concerning sincerity. Organize public interest activities such as the "Sincerity Activity Week" "Quality Month", "Safe Production Month", "Sincere Trading Propaganda Week", the "5 March" Lei Feng Activity Day, the "15 March" International Consumer Rights Protection Day, the "14 June" Credit Record Care Day, the "4 December" National Legal System Propaganda Day, etc., in a paced and planned manner, give prominence to the topic of sincerity, create a social atmosphere of sincerity and harmony.

Forcefully launch special campaigns in focus sectors and areas on the question of sincerity. Deeply launch specialized education and campaign activities concerning prominent issues in the area of morality, launch special campaigns targeting sectors and areas where sincerity is prominently lacking and sincerity building is urgently necessary, persist in correcting unhealthy trends and evil practices of abusing power for personal gain, lying and cheating, forgetting integrity when tempted by gains, benefiting oneself at others' expense, etc., and establish trends of sectoral sincerity and integrity.

(3) Accelerate the training of specialized credit talents.

Strengthen the construction of the scholarly specialization of credit management. List credit management as an emerging and focus discipline that is urgently needed for the reform of the national economic system and the development of social governance, support higher education institutes meeting conditions to establish credit management majors and to set up corresponding courses, and establish credit management research streams in graduate student programmes. Launch research in credit theory, credit management, credit technology, credit standards, credit policy and other such areas.

Strengthen professional credit management training and specialized evaluation. Establish and complete professional credit management training and specialized evaluation structures. Expand professional qualification training for credit management, train specialized forces for credit management. Stimulate and strengthen the circulation and training of credit employees and credit management personnel, to provide human resource support for the construction of a social credit system.

IV, Accelerate the construction and application of credit information systems

Completing credit records of members of society is a basic requirement for the construction of a social credit system. Giving rein to the strengths and roles of sectors, localities and markets, accelerating the construction of the social credit system, and perfecting the recording, integration and application of credit information are the basis and the preconditions for shaping mechanisms to encourage trust-keeping and punish trust-breaking.

(1) The construction of sectoral credit information systems.

Strengthen credit record construction in focus areas. Focus on the areas of industry and commerce, tax payment, pricing, import and export, production safety, product quality, environmental

protection, food and drugs, medicine and healthcare, intellectual property rights, logistical services, project construction, e-commerce, traffic and transportation, contract fulfilment, human resources, social security, education and research, and perfect sectoral credit record and employee credit files.

Establish sectoral credit information databases. All departments must make data standardization and application standardization into principles, rely on the State's various major informatization projects, integrate intra-sectoral credit information resources, ensure the electronic storage of credit records, accelerate the construction of credit information systems, and accelerate the interconnection and interactivity of credit information between sectors. All sectors must respectively take responsibility for the organization and publication of credit information within those sectors.

## (2) The construction of local information systems.

Accelerate the integration of government affairs credit information. All localities must record, perfect and integrate the credit information generated in the process of carrying out public management duties by all departments and work units in that locality, shape uniform credit information sharing platforms, and provide convenient ways for enterprises, individuals and social credit investigation bodies to consult government affairs credit information.

Strengthen the application of credit information within localities. All localities must formulate government affairs credit information openness catalogues, and shape information openness supervision systems. Forcefully move forward with government affairs credit information exchange and sharing of all departments and all localities within that locality, strengthen the application of credit information in public management, and raise operational efficiency.

## (3) The construction of credit investigation systems.

Accelerate the construction of credit investigation systems. Credit investigation bodies launching credit investigation operation shall build credit investigation systems targeting enterprise and undertaking work units as well as other social organizations and individuals, collect, arrange, store and process credit information of enterprise and undertaking work units and other social organizations, as well as individuals, according to the law, and adopt reasonable measures to ensure the accuracy of credit information. All localities and all sectors must support the establishment of credit investigation systems by credit investigation bodies.

Externally provide specialized credit investigation services. Credit investigation bodies must, on the basis of market demands, externally provide specialized credit investigation services, to move credit service product innovation forward in an orderly manner. Establish, complete and strictly implement rules and structures for internal risk prevention, avoidance of conflicts of interests and to ensure information security, provide convenient, rapid and efficient credit information services to users, and further broaden the application of credit reports in many areas, including the banking sector, the securities sector, the insurance sector, administrative law enforcement by government departments, etc.

## (4) The construction of uniform credit investigation platforms in the financial sector.

Perfect basic databases for financial credit information. Continue to move forward with the construction of basic databases for financial credit information, enhance data quality, perfect systemic functions, strengthen management over the secure operations of systems, further expand the coverage scope of credit reports, and enhance external service levels of systems.

Promote the construction of uniform credit investigation platforms in the financial sector. Continue to promote the linkage of credit information systems between financial management departments for banks, securities, insurance, foreign exchange, etc., promote the construction of uniform credit

investigation platforms in the financial sector, and move forward credit information exchange and sharing between financial supervision and management departments.

(5) Move forward credit information exchange and sharing.

Progressively move forward government affairs credit information exchange and sharing. All localities and all sectors must establish credit information exchange and sharing mechanisms, comprehensively plan the use of existing credit information systems and infrastructure, move forward the interconnection and interactivity of various credit information systems and the exchange and sharing of credit information, and progressively create credit information networks that cover all information subjects, all credit information categories, and all regions nationwide, in a manner that is guided by needs, and under the preconditions of protecting privacy, clarifying responsibilities and ensuring the timeliness and accuracy of data. All sectors' controlling departments must conduct categorized and hierarchical management of credit information and determine their powers of inquiry, in inquiry concerning special cases, a special application must be made.

Move forward information exchange and sharing between the government affairs credit information system and credit investigation systems. Give rein to the role of market incentive mechanisms to encourage social finance bodies to strengthen integration with open government affairs credit information and non-government affairs credit information, to establish credit investigation service and product systems aimed at different counterparts, which satisfy the credit investigation needs of a multi-layered, diverse and specialized society.

V, Perfect operational mechanisms for the social credit system with rewards as the focus point.

Operational mechanisms are the institutional basis to guarantee the coordinated operation of all parts of the social credit system. In particular, mechanisms encouraging trust-keeping and punishing breach of trust directly play a role in the credit activities of all social subjects, and are the core mechanisms for the operation of the social credit system.

(1) Build mechanisms to incentivise trust-keeping and punish trust-breaking.

Strengthen rewards and incentives for subjects to keep trust. Expand rewards and propaganda strength for trust-keeping acts. Grant rewards to enterprises and model individuals keeping trust according to regulations, broadly propagate them through news media, and forge a public opinion environment that trust-keeping is glorious. Development and reform, finance, banking, environmental protection, housing and urban construction, traffic and transportation, commercial, industrial, fiscal, quality inspection, security supervision, customs, intellectual property rights and other such departments must, in the process of market supervision and public service, deepen the application of credit information and credit products, and extent "green path" support and incentive mechanisms, such as preferential management, simplifying procedures, etc., to those keeping trust.

Strengthen restraint and punishment of subjects breaking trust. Strengthen administrative supervision, restraint and punishment. On the basis of the current administrative punishment measures, complete punishment structures for breach of trust, establish blacklist systems and market withdrawal mechanisms in all sectors. Promote all levels' People's Governments to implement categorized credit management implement categorized credit supervision and management concerning market supervision and management, public service market access, qualification accreditation, administrative examination and approval, policy support and other such areas, integrate the categories and levels of supervision and management counterparts to ensure that those breaking trust are punished. Progressively establish systems for credit commitment by administrative approval applicants, and launch inspections of applicants' credit, ensure that applicants have credit records in government-recommended credit investigation bodies, coordinate with credit investigation bodies in launching credit information collection work. Promote the creation of marketized constraint and punishment. Formulate normative credit evaluation standard systems and evaluation methods, perfect systems to record and expose information concerning trust-breaking, ensure that those

breaking trust are constrained in their market interactions. Promote the creation of sectoral constraints and punishments. Formulate sectoral self-discipline norms through sectoral associations and supervise members in obeying them. Implement warning, intra-sectoral reporting and criticism, open condemnation and other such punitive measures against those breaking trust in violation of regulations, according to the gravity of the circumstances, both for corporate members and individuals members. Promote the creation of socialized constraint and punishment. Perfect social public opinion supervision mechanisms, strengthen disclosure and exposure of trust-breaking acts, give rein to the role of the masses in appraisal, discussion, criticism and reports, shape social deterrence through social moral condemnation, and censure trust-breaking acts of members of society.

Establish rewarded reporting systems for acts of breach of trust. Realistically implement rewards for reporting individuals, and protect the lawful rights and interests of reporting individuals.

Establish joint credit reward and punishment mechanisms across multiple departments and regions. Through credit information exchange and sharing, realize credit reward alliances across multiple departments and regions, ensure that those keeping trust receive benefit in all respect, and those breaking trust meet with difficulty at every step.

(2) establishing and completing legal, regulatory and standards systems for credit.

Perfect legal and regulatory systems for credit. Move credit legislation work forward, ensure there are laws to rely on for credit information collection, consulting, use, exchange and interaction, credit information security, the protection of subjects' rights and interests, etc. Publish supplementary rules and implementation regulations for the "Credit Investigation Management Regulations, establish systems to process objections, handle complaints and punish liability for infringement.

Move forward the construction of sectoral, departmental and local credit structures. All localities and all departments must, according to the needs of sectoral credit system construction within their own localities and departments, formulate regulatory structures for regional or sectoral credit construction, clarify the responsibilities of credit information recording subjects, guarantee the objectivity, truthfulness, accuracy and timely updating of credit information, perfect credit information sharing and openness systems, promote the orderly development and use of credit information resources.

Establish categorized credit information management systems. Formulate credit information catalogues, determine the categories of credit information, according to the attributes of credit information, and in integration with the protection of personal privacy and commercial secrets, move categorized management of credit information forward according to the law, in segments such as collection, sharing, use, openness, etc. Enhance investigation and prosecution of the sale of personal privacy and commercial secrets.

Accelerate the construction of a credit information standard systems. Formulate nationwide uniform credit information collection and categorized management standards, and unify the credit indicator catalogue and construction standards.

Establish uniform social credit coding systems. Establish uniform social credit coding systems for natural persons, legal persons and other organizations. Perfect corresponding structures and standards, and promote the broad use of uniform social credit codes in economic and social activities.

(3) Foster and standardize credit service markets.

Develop various kinds of credit service structures. Progressively establish credit service organization systems where public credit service bodies and social credit service bodies interact and mutu-

ally supplement each other, at multiple levels and in all directions in a manner where basic credit information services and value-added services complement each other.

Move forward and standardize the development of a credit rating industry. Foster and develop local rating bodies, and strengthen the international competitiveness of our country's rating bodies. Standardize and develop a credit rating market, raise the overall credibility of the credit rating industry. Explore and innovate double rating and re-rating systems. Encourage our country's rating bodies to participate in international competition and the formulation of international standards, and strengthen coordination and cooperation with credit rating bodies in other countries.

Promote the broad utilization of credit service products. Expand the scope of application of credit service products, and expand the application of credit service products in social governance and market exchange. Encourage credit service product research, development and innovation, and promote the development of credit insurance, credit guarantee, commercial factoring, performance guarantees, credit management consulting and training and other such credit service activities.

Establish orderly and open government credit information systems. Determine the open categories and basic catalogues for governmental credit information, broaden government credit information openness to society in an orderly manner, and optimize the development environment for credit investigation, credit rating, credit management, and other such industries.

Perfect credit service market supervision and management systems. On the basis of the different characteristics of the activities of credit service markets and bodies, implement categorized supervision and management according to the law, perfect supervision and management systems, clarify supervision and management duties and responsibilities, realistically safeguard market order. Promote the formulation of legal systems concerning credit service activities, establish credit service bodies access and withdrawal mechanisms, realize that employment qualification assessment is open and transparent, further perfect professional norms for credit services, and stimulate the healthy development of the credit service sector.

Promote the perfection of legal person governance for credit service bodies. Strengthen internal control in credit service bodies, perfect constraining mechanisms, improve the quality of credit services.

Strengthen the construction of credit for credit service bodies themselves. Credit service bodies must establish behavioural norms, strengthen standards and management, raise service quality, persist in fairness and independence, and raise their credibility. All kinds of credit service bodies are encouraged to set up chief credit supervision officers, and to strengthen their credit management.

Strengthen self-discipline in credit service industries. Promote the establishment of self-disciplinary organizations for the credit service industry, set up behavioural norms and professional standards within organizations for credit service bodies and employees, strengthen self-restraint and comprehensively improve the sincerity levels of credit service bodies.

(4) Protect the rights and interest of credit information subjects.

Complete protection mechanisms for the rights and interests of information credit subjects. Fully give rein to the role of administrative supervision, sectoral self-discipline and social supervision in protecting the rights and individuals of credit information subjects, comprehensively use legal, economic, administrative and other such measures to realistically protect the rights and interests of credit information subjects. Strengthen guidance and education of credit information subjects, incessantly strengthen their consciousness about upholding their own lawful rights and interests.

Establish self-correction and active self-renewal social incentive and care mechanisms. With establishing educational mechanisms aimed at trust-breaking acts by minors as a focus point, pro-

vide appropriate protection to members of society who regret and have corrected past light acts of trust-breaking, and shape incentive mechanisms for trust-keeping and advancement.

Establish credit information infringement liability investigation mechanisms. Formulate management rules and operational regulations for processing objections, handling complaints and managing litigation concerning credit information. Further strengthen law enforcement, and strictly punish the leaking of State secrets or commercial secrets, or the infringement of personal privacy by credit service bodies and other such unlawful acts according to the law. Strengthen the role of social supervision through exposing various kinds of acts violating information subjects' rights and interests through all kinds of media.

#### (5) Strengthen credit information security management.

Complete credit information security management systems. Perfect credit information protection and online trust systems, establish and complete credit information security supervision systems. Strengthen credit information security supervision and inspection, launch credit information security risk assessment, implement hierarchical credit information security protection. Launch credit information security authentication, strengthen credit information service system security management. Establish and perfect credit information security emergency response handling mechanisms. Strengthen credit information security infrastructure construction.

Strengthen credit service bodies' internal credit information security management. Strengthen the ability of credit service bodies to protect security, expand security guarantees, technological research and development and financial input, build credit information security guarantee systems with high starting points and high standards. Formulate and implement regulatory structures for credit information gathering, ordering, processing,, storage, usage, and other such areas.

### VI, Establishing implementation and support systems

#### (1) Strengthening responsibility and implementation.

All localities and all departments must unify thoughts, and according to the general requirements of this Planning Outline, establish Planning Outline Promotion Small Groups, to formulate concrete implementation plans on the basis of the division of work and responsibility, and the work reality.

All localities and all departments must regularly conduct a summary and evaluation of the situation of the construction of a social credit system in their localities and corresponding sectors, timely discover problems and put forward solutions for improvement.

Localities, departments and work units with prominent achievements in social credit system construction will be commended according to regulations. Responsible personnel within localities, departments and work units that do not move matters forward forcefully or where many acts of untruthfulness occur will be held to administrative accountability according to regulations.

#### (2) Expanding policy support.

All levels' People's Governments must, on the basis of the needs of social credit system construction, bring expenses that should be borne by governments into their financial budget, in order to guarantee them. Expand financial support for the construction of credit infrastructure, innovation and demonstration project in focus areas, etc.

All localities and all departments are encouraged to integrate the deployment of the Planning Outline with their own work reality, take the lead and engage in pioneering trials in the area of social credit system construction innovation and demonstration, and provide support in government budgets, financial arrangements and other such areas.

### (3) Implementing specific projects.

The Government Affairs Information Openness Project. Deeply implement the “Government Information Openness Regulations of the People’s Republic of China”, conduct categorized management according to the principles of active openness and openness on request, realistically expand the strength of government affairs openness, and establish an open and transparent government image.

The Rural Credit System Construction Project. Establish credit files for peasant households, farms, peasant cooperatives, the fallow agricultural sector, agricultural production and processing enterprises and other such rural members of society, and ram down a basis for the construction of a rural credit system. Develop credit account, credit village and credit town (township) creation activities, deeply move youth credit demonstration household work forward, give rein to the role of model examples, ensure that peasants receive education and tangible benefits through participation, and raise their credit awareness through practice. Move forward with the construction of credit construction in agricultural product production, processing and distribution enterprises, the fallow agricultural sector and other such agriculture-related enterprises. Establish and complete mutual peasant credit guarantee systems, move forward and develop rural insurances, perfect village credit guarantee systems.

The Small and Micro-Enterprise Credit System Construction Project. Establish and complete a credit recording and evaluation systems suited to the characteristics of small and micro-enterprises, perfect credit information consulting and sharing service networks for small and micro-enterprises, and regional small and micro enterprise credit records. Guide all kinds of credit service organs to provide information services to small and micro enterprises, innovate concentrated credit service methods for small and micro enterprises, encourage the creation of varied sincerity propaganda and training activities for small and micro enterprises, create a good credit environment for small and micro enterprises to raise funds, and for their healthy development.

### (4) Promoting examples of innovation.

Comprehensive demonstrations of local credit construction. Demonstration regions are to take the lead in integrating credit information in all local departments and work units, creating uniform credit information sharing platforms, and open these up to society in an orderly manner and according to the law. All departments in demonstration regions are to strengthen the use of credit information and credit products in the process of carrying out economic and social management, and providing public services, and are to provide essential conditions for government management and service. Establish and complete social credit reward and punishment mechanisms, and ensure that those keeping trust are incentivized and rewarded, and those breaking trust are restrained and sanctioned. Publicize model acts of trust-breaking violating laws and regulations, and strengthen the attack against grave acts of trust-breaking. Explore the establishment of local government credit evaluation standards and methods, and try out local government comprehensive credit evaluation in issuing local government bonds and other such credit and finance activities conforming to the provisions of laws and regulations

Cooperative demonstrations of regional credit construction. Explore the establishment of regional interlinked credit mechanisms, carry out regional credit system construction and innovation trials, move forward with credit information exchange and sharing, realize interregional credit rewards and punishments, and optimize the regional credit environment.

Applied credit information demonstrations in focus areas and sectors. Try out the implementation of the credit reporting system in food security, environmental protection, production safety, product quality, project construction, e-commerce, negotiable securities and futures, funding guarantees, government procurement, tendering and budding and other such areas.

### (5) Complete organizational guarantees.

Perfect organizational coordinating mechanisms. Perfect interministerial joint conference systems for the construction of the social credit system, fully give rein to its coordinating and planning role, strengthen guidance, supervision and inspection of the work of all localities and all departments in constructing a social credit system. Complete organizational bodies, all localities and departments must establish special bodies to take responsibility for promoting the construction of a social credit system. Establish nationwide credit associations, strengthen sectoral self-discipline, and fully give rein to the role of all kinds of social organizations in moving forwards the construction of a social credit system.

Build local government promotion mechanisms. All levels' local People's Governments must put the construction of a social credit system on the important matters agenda, move forward the construction of government affairs sincerity, commercial sincerity, social sincerity and judicial credibility, strengthen supervision, strengthen assessment, and make the construction of a social credit system into an important element of assessing work objectives and tasks, and evaluating officials' career achievements.

Establish work reporting and coordination systems. The interministerial joint conference for the construction of a social credit system is to regularly convene work coordination meetings, report the situation of work progress, and timely research and resolve major problems in the construction of a social credit system.

国务院关于印发社会信用体系建设  
规划纲要（2014—2020年）的通知  
国发〔2014〕21号

各省、自治区、直辖市人民政府，国务院各部委、各直属机构：  
现将《社会信用体系建设规划纲要（2014—2020年）》印发给你们，请认真贯彻执行。

国务院  
2014年6月14日

（此件公开发布）

社会信用体系建设规划纲要  
（2014—2020年）

社会信用体系是社会主义市场经济体制和社会治理体制的重要组成部分。它以法律、法规、标准和契约为依据，以健全覆盖社会成员的信用记录和信用基础设施网络为基础，以信用信息合规应用和信用服务体系为支撑，以树立诚信文化理念、弘扬诚信传统美德为内在要求，以守信激励和失信约束为奖惩机制，目的是提高全社会的诚信意识和信用水平。

加快社会信用体系建设是全面落实科学发展观、构建社会主义和谐社会的重要基础，是完善社会主义市场经济体制、加强和创新社会治理的重要手段，对增强社会成员诚信意识，营造优良信用环境，提升国家整体竞争力，促进社会发展与文明进步具有重要意义。

根据党的十八大提出的“加强政务诚信、商务诚信、社会诚信和司法公信建设”，党的十八届三中全会提出的“建立健全社会征信体系，褒扬诚信，惩戒失信”，《中共中央 国务院关于加强和创新社会管理的意见》提出的“建立健全社会诚信制度”，以及《中华人民共和国国民经济和社会发展第十二个五年规划纲要》（以下简称“十二五”规划纲要）提出的“加快社会信用体系建设”的总体要求，制定本规划纲要。规划期为2014—2020年。

一、社会信用体系建设总体思路

### （一）发展现状。

党中央、国务院高度重视社会信用体系建设。有关地区、部门和单位探索推进，社会信用体系建设取得积极进展。国务院建立社会信用体系建设部际联席会议制度统筹推进信用体系建设，公布实施《征信业管理条例》，一批信用体系建设的规章和标准相继出台。全国集中统一的金融信用信息基础数据库建成，小微企业和农村信用体系建设积极推进；各部门推动信用信息公开，开展行业信用评价，实施信用分类监管；各行业积极开展诚信宣传教育和诚信自律活动；各地区探索建立综合性信用信息共享平台，促进本地区各部门、各单位的信用信息整合应用；社会对信用服务产品的需求日益上升，信用服务市场规模不断扩大。

我国社会信用体系建设虽然取得一定进展，但与经济发展水平和社会发展阶段不匹配、不协调、不适应的矛盾仍然突出。存在的主要问题包括：覆盖全社会的征信系统尚未形成，社会成员信用记录严重缺失，守信激励和失信惩戒机制尚不健全，守信激励不足，失信成本偏低；信用服务市场不发达，服务体系不成熟，服务行为不规范，服务机构公信力不足，信用信息主体权益保护机制缺失；社会诚信意识和信用水平偏低，履约践诺、诚实守信的社会氛围尚未形成，重特大生产安全事故、食品药品安全事件时有发生，商业欺诈、制假售假、偷逃骗税、虚报冒领、学术不端等现象屡禁不止，政务诚信度、司法公信度离人民群众的期待还有一定差距等。

### （二）形势和要求。

我国正处于深化经济体制改革和完善社会主义市场经济体制的攻坚期。现代市场经济是信用经济，建立健全社会信用体系，是整顿和规范市场经济秩序、改善市场信用环境、降低交易成本、防范经济风险的重要举措，是减少政府对经济的行政干预、完善社会主义市场经济体制的迫切要求。

我国正处于加快转变发展方式、实现科学发展的战略机遇期。加快推进社会信用体系建设，是促进资源优化配置、扩大内需、促进产业结构优化升级的重要前提，是完善科学发展机制的迫切要求。我国正处于经济社会转型的关键期。利益主体更加多元化，各种社会矛盾凸显，社会组织形式及管理方式也在发生深刻变化。全面推进社会信用体系建设，是增强社会诚信、促进社会互信、减少社会矛盾的有效手段，是加强和创新社会治理、构建社会主义和谐社会的迫切要求。

我国正处于在更大范围、更宽领域、更深层次上提高开放型经济水平的拓展期。经济全球化使我国对外开放程度不断提高，与其他国家和地区的经济社会交流更加密切。完善社会信用体系，是深化国际合作与交往，树立国际品牌和声誉，降低对外交易成本，提升国家软实力和国际影响力的必要条件，是推动建立客观、公正、合理、平衡的国际信用评级体系，适应全球化新形势，驾驭全球化新格局的迫切要求。

### （三）指导思想和目标原则。

全面推动社会信用体系建设，必须坚持以习近平理论、“三个代表”重要思想、科学发展观为指导，按照党的十八大、十八届三中全会和“十二五”规划纲要精神，以健全信用法律法规和标准体系、形成覆盖全社会的征信系统为基础，以推进政务诚信、商务诚信、社会诚信和司法公信建设为主要内容，以推进诚信文化建设、建立守信激励和失信惩戒机制为重点，以推进行业信用建设、地方信用建设和信用服务市场发展为支撑，以提高全社会诚信意识和信用水平、改善经济社会运行环境为目的，以人为本，在全社会广泛形成守信光荣、失信可耻的浓厚氛围，使诚实守信成为全民的自觉行为规范。

社会信用体系建设的主要目标是：到2020年，社会信用基础性法律法规和标准体系基本建立，以信用信息资源共享为基础的覆盖全社会的征信系统基本建成，信用监管体制基本健全，信用服务市场体系比较完善，守信激励和失信惩戒机制全面发挥作用。政务诚信、商务诚信、社会诚信和司法公信建设取得明显进展，市场和社会满意度大幅提高。全社会诚信意识普遍增强，经济社会发展信用环境明显改善，经济社会秩序显著好转。

社会信用体系建设的主要原则是：

政府推动，社会共建。充分发挥政府的组织、引导、推动和示范作用。政府负责制定实施发展规划，健全法规和标准，培育和监管信用服务市场。注重发挥市场机制作用，协调并优化资源配置，鼓励和调动社会力量，广泛参与，共同推进，形成社会信用体系建设合力。

健全法制，规范发展。逐步建立健全信用法律法规体系和信用标准体系，加强信用信息管理，规范信用服务体系发展，维护信用信息安全和信息主体权益。

统筹规划，分步实施。针对社会信用体系建设的长期性、系统性和复杂性，强化顶层设计，立足当前，着眼长远，统筹全局，系统规划，有计划、分步骤地组织实施。

重点突破，强化应用。选择重点领域和典型地区开展信用建设示范。积极推广信用产品的社会化应用，促进信用信息互联互通、协同共享，健全社会信用奖惩联动机制，营造诚实、自律、守信、互信的社会信用环境。

## 二、推进重点领域诚信建设

### （一）加快推进政务诚信建设。

政务诚信是社会信用体系建设的关键，各类政务行为主体的诚信水平，对其他社会主体诚信建设发挥着重要的表率 and 导向作用。

坚持依法行政。将依法行政贯穿于决策、执行、监督和服务的全过程，全面推进政务公开，在保护国家信息安全、商业秘密和个人隐私的前提下，依法公开在行政管理中掌握的信用信息，建立有效的信息共享机制。切实提高政府工作效率和服务水平，转变政府职能。健全权力运行制约和监督体系，确保决策权、执行权、监督权既相互制约又相互协调。完善政府决策机制和程序，提高决策透明度。进一步推广重大决策事项公示和听证制度，拓宽公众参与政府决策的渠道，加强对权力运行的社会监督和约束，提升政府公信力，树立政府公开、公平、清廉的诚信形象。

发挥政府诚信建设示范作用。各级人民政府首先要加强自身诚信建设，以政府的诚信施政，带动全社会诚信意识的树立和诚信水平的提高。在行政许可、政府采购、招标投标、劳动就业、社会保障、科研管理、干部选拔任用和管理监督、申请政府资金支持等领域，率先使用信用信息和信用产品，培育信用服务市场发展。

加快政府守信践诺机制建设。严格履行政府向社会作出的承诺，把政务履约和守诺服务纳入政府绩效评价体系，把发展规划和政府工作报告关于经济社会发展目标落实情况以及为百姓办实事的践诺情况作为评价政府诚信水平的重要内容，推动各地区、各部门逐步建立健全政务和行政承诺考核制度。各级人民政府对依法作出的政策承诺和签订的各项合同要认真履约和兑现。要积极营造公平竞争、统一高效的市场环境，不得施行地方保护主义措施，如滥用行政权力封锁市场、包庇纵容行政区域内社会主体的违法违规和失信行为等。要支持统计部门依法统计、真实统计。政府举债要依法依规、规模适度、风险可控、程序透明。政府收支必须强化预算约束，提高透明度。加强和完善群众监督和舆论监督机制。完善政务诚信约束和问责机制。各级人民政府要自觉接受本级人大的法律监督和政协的民主监督。加大监察、审计等部门对行政行为的监督和审计力度。

加强公务员诚信管理和教育。建立公务员诚信档案，依法依规将公务员个人有关事项报告、廉政记录、年度考核结果、相关违法违纪违约行为等信用信息纳入档案，将公务员诚信记录作为干部考核、任用和奖惩的重要依据。深入开展公务员诚信、守法和道德教育，加强法律知识和信用知识学习，编制公务员诚信手册，增强公务员法律和诚信意识，建立一支守法守信、高效廉洁的公务员队伍。

### （二）深入推进商务诚信建设。

提高商务诚信水平是社会信用体系建设的重点，是商务关系有效维护、商务运行成本有效降低、营商环境有效改善的基本条件，是各类商务主体可持续发展的生存之本，也是各类经济活动高效开展的基础保障。

生产领域信用建设。建立安全生产信用公告制度，完善安全生产承诺和安全生产不良信用记录及安全生产失信行为惩戒制度。以煤矿、非煤矿山、危险化学品、烟花爆竹、特种设备生产企业以及民用爆炸物品生产、销售企业和爆破企业或单位为重点，健全安全生产准入和退出信用审核机制，促进企业落实安全生产主体责任。以食品、药品、日用消费品、农产品和农业投入品为重点，加强各类生产经营主体生产和加工环节的信用管理，建立产品质量信用信息异地和部门间共享制度。推动建立质量信用征信系统，加快完善12365产品质量投诉举报咨询服务平台，建立质量诚信报告、失信黑名单披露、市场禁入和退出制度。

流通领域信用建设。研究制定商贸流通领域企业信用信息征集共享制度，完善商贸流通企业信用评价基本规则和指标体系。推进批发零售、商贸物流、住宿餐饮及居民服务行业信用建设，开展企业信用分类管理。完善零售商与供应商信用合作模式。强化反垄断与反不正当竞争执法，加大对市场混淆行为、虚假宣传、商业欺诈、商业诋毁、商业贿赂等违法行为的查处力度，对典型案件、重大案件予以曝光，增加企业失信成本，促进诚信经营和公平竞争。逐步建立以商品条形码等标识为基

础的全国商品流通追溯体系。加强检验检疫质量诚信体系建设。支持商贸服务企业信用融资，发展商业保理，规范预付消费行为。鼓励企业扩大信用销售，促进个人信用消费。推进对外经济贸易信用建设，进一步加强对外贸易、对外援助、对外投资合作等领域的信用信息管理、信用风险监测预警和企业信用等级分类管理。借助电子口岸管理平台，建立完善进出口企业信用评价体系、信用分类管理和联合监管制度。

金融领域信用建设。创新金融信用产品，改善金融服务，维护金融消费者个人信息安全，保护金融消费者合法权益。加大对金融欺诈、恶意逃废银行债务、内幕交易、制售假保单、骗保骗赔、披露虚假信息、非法集资、逃套骗汇等金融失信行为的惩戒力度，规范金融市场秩序。加强金融信用信息基础设施建设，进一步扩大信用记录的覆盖面，强化金融业对守信者的激励作用和对失信者的约束作用。

税务领域信用建设。建立跨部门信用信息共享机制。开展纳税人基础信息、各类交易信息、财产保有和转让信息以及纳税记录等涉税信息的交换、比对和应用工作。进一步完善纳税信用等级评定和发布制度，加强税务领域信用分类管理，发挥信用评定差异对纳税人的奖惩作用。建立税收违法黑名单制度。推进纳税信用与其他社会信用联动管理，提升纳税人税法遵从度。

价格领域信用建设。指导企业和经营者加强价格自律，规范和引导经营者价格行为，实行经营者明码标价和收费公示制度，着力推行“明码实价”。督促经营者加强内部价格管理，根据经营者条件建立健全内部价格管理制度。完善经营者价格诚信制度，做好信息披露工作，推动实施奖惩制度。强化价格执法检查与反垄断执法，依法查处捏造和散布涨价信息、价格欺诈、价格垄断等价格失信行为，对典型案例予以公开曝光，规范市场价格秩序。

工程建设领域信用建设。推进工程建设市场信用体系建设。加快工程建设市场信用法规制度建设，制定工程建设市场各方主体和从业人员信用标准。推进工程建设领域项目信息公开和诚信体系建设，依托政府网站，全面设立项目信息和信用信息公开共享专栏，集中公开工程建设项目信息和信用信息，推动建设全国性的综合检索平台，实现工程建设项目信息和信用信息公开共享的“一站式”综合检索服务。深入开展工程质量诚信建设。完善工程建设市场准入退出制度，加大对发生重大工程质量、安全责任事故或有其他重大失信行为的企业及负有责任的从业人员的惩戒力度。建立企业和从业人员信用评价结果与资质审批、执业资格注册、资质资格取消等审批审核事项的关联管理机制。建立科学、有效的建设领域从业人员信用评价机制和失信责任追溯制度，将肢解发包、转包、违法分包、拖欠工程款和农民工工资等列入失信责任追究范围。

政府采购领域信用建设。加强政府采购信用管理，强化联动惩戒，保护政府采购当事人的合法权益。制定供应商、评审专家、政府采购代理机构以及相关从业人员的信用记录标准。依法建立政府采购供应商不良行为记录名单，对列入不良行为记录名单的供应商，在一定期限内禁止参加政府采购活动。完善政府采购市场的准入和退出机制，充分利用工商、税务、金融、检察等其他部门提供的信用信息，加强对政府采购当事人和相关人员的信用管理。加快建设全国统一的政府采购管理交易系统，提高政府采购活动透明度，实现信用信息的统一发布和共享。

招标投标领域信用建设。扩大招标投标信用信息公开和共享范围，建立涵盖招标投标情况的信用评价指标和评价标准体系，健全招标投标信用信息公开和共享制度。进一步贯彻落实招标投标违法行为记录公告制度，推动完善奖惩联动机制。依托电子招标投标系统及其公共服务平台，实现招标投标和合同履行等信用信息的互联互通、实时交换和整合共享。鼓励市场主体运用基本信用信息和第三方信用评价结果，并将其作为投标人资格审查、评标、定标和合同签订的重要依据。

交通运输领域信用建设。形成部门规章制度和地方性法规、地方政府规章相结合的交通运输信用法规体系。完善信用考核标准，实施分类考核监管。针对公路、铁路、水路、民航、管道等运输市场不同经营门类分别制定考核指标，加强信用考核评价监督管理，积极引导第三方机构参与信用考核评价，逐步建立交通运输管理机构与社会信用评价机构相结合，具有监督、申诉和复核机制的综合考核评价体系。将各类交通运输违法行为列入失信记录。鼓励和支持各单位在采购交通运输服务、招标投标、人员招聘等方面优先选择信用考核等级高的交通运输企业和从业人员。对失信企业和从业人员，要加强监管和惩戒，逐步建立跨地区、跨行业信用奖惩联动机制。

电子商务领域信用建设。建立健全电子商务企业客户信用管理和交易信用评估制度，加强电子商务企业自身开发和销售信用产品的质量监督。推行电子商务主体身份标识制度，完善网店实名制。加

强网店产品质量检查，严厉查处电子商务领域制假售假、传销活动、虚假广告、以次充好、服务违约等欺诈行为。打击内外勾结、伪造流量和商业信誉的行为，对失信主体建立行业限期禁入制度。促进电子商务信用信息与社会其他领域相关信息的交换和共享，推动电子商务与线下交易信用评价。完善电子商务信用服务保障制度，推动信用调查、信用评估、信用担保、信用保险、信用支付、商账管理等第三方信用服务和产品在电子商务中的推广应用。开展电子商务网站可信认证服务工作，推广应用网站可信标识，为电子商务用户识别假冒、钓鱼网站提供手段。

统计领域信用建设。开展企业诚信统计承诺活动，营造诚实报数光荣、失信造假可耻的良好风气。完善统计诚信评价标准体系。建立健全企业统计诚信评价制度和统计从业人员诚信档案。加强执法检查，严厉查处统计领域的弄虚作假行为，建立统计失信行为通报和公开曝光制度。加大对统计失信企业的联合惩戒力度。将统计失信企业名单档案及其违法违规信息纳入金融、工商等行业和部门信用信息系统，将统计信用记录与企业融资、政府补贴、工商注册登记等直接挂钩，切实强化对统计失信行为的惩戒和制约。

中介服务业信用建设。建立完善中介服务机构及其从业人员的信用记录和披露制度，并作为市场行政执法部门实施信用分类管理的重要依据。重点加强公证仲裁类、律师类、会计类、担保类、鉴证类、检验检测类、评估类、认证类、代理类、经纪类、职业介绍类、咨询类、交易类等机构信用分类管理，探索建立科学合理的评估指标体系、评估制度和工作机制。

会展、广告领域信用建设。推动展会主办机构诚信办展，践行诚信服务公约，建立信用档案和违法违规单位信息披露制度，推广信用服务和产品的应用。加强广告业诚信建设，建立健全广告业信用分类管理制度，打击各类虚假广告，突出广告制作、传播环节各参与者责任，完善广告活动主体失信惩戒机制和严重失信淘汰机制。

企业诚信管理制度建设。开展各行业企业诚信承诺活动，加大诚信企业示范宣传和典型失信案件曝光力度，引导企业增强社会责任感，在生产经营、财务管理和劳动用工管理等各环节中强化信用自律，改善商务信用生态环境。鼓励企业建立客户档案、开展客户诚信评价，将客户诚信交易记录纳入应收账款管理、信用销售授信额度计量，建立科学的企业信用管理流程，防范信用风险，提升企业综合竞争力。强化企业在发债、借款、担保等债权债务信用交易及生产经营活动中诚信履约。鼓励和支持有条件的企业设立信用管理师。鼓励企业建立内部职工诚信考核与评价制度。加强供水、供电、供热、燃气、电信、铁路、航空等关系人民群众日常生活行业企业的自身信用建设。

### （三）全面推进社会诚信建设。

社会诚信是社会信用体系建设的基础，社会成员之间只有以诚相待、以信为本，才会形成和谐友爱的人际关系，才能促进社会文明进步，实现社会和谐稳定和长治久安。

医药卫生和计划生育领域信用建设。加强医疗卫生机构信用管理和行业诚信作风建设。树立大医精诚的价值理念，坚持仁心仁术的执业操守。培育诚信执业、诚信采购、诚信诊疗、诚信收费、诚信医保理念，坚持合理检查、合理用药、合理治疗、合理收费等诚信医疗服务准则，全面建立药品价格、医疗服务价格公示制度，开展诚信医院、诚信药店创建活动，制定医疗机构和执业医师、药师、护士等医务人员信用评价指标标准，推进医院评审评价和医师定期考核，开展医务人员医德综合评价，惩戒收受贿赂、过度诊疗等违法和失信行为，建立诚信医疗服务体系。加快完善药品安全领域信用制度，建立药品研发、生产和流通企业信用档案。积极开展以“诚信至上，以质取胜”为主题的药品安全诚信承诺活动，切实提高药品安全信用监管水平，严厉打击制假贩假行为，保障人民群众用药安全有效。加强人口计生领域信用建设，开展人口和计划生育信用信息共享工作。

社会保障领域信用建设。在救灾、救助、养老、社会保险、慈善、彩票等方面，建立全面的诚信制度，打击各类诈捐骗捐等失信行为。建立健全社会救助、保障性住房等民生政策实施中的申请、审核、退出等各环节的诚信制度，加强对申请相关民生政策的条件审核，强化对社会救助动态管理及保障房使用的监管，将失信和违规的个人纳入信用黑名单。构建居民家庭经济状况核对信息系统，建立和完善低收入家庭认定机制，确保社会救助、保障性住房等民生政策公平、公正和健康运行。建立健全社会保险诚信管理制度，加强社会保险经办管理，加强社会保险领域的劳动保障监督执法，规范参保缴费行为，加大对医保定点医院、定点药店、工伤保险协议医疗机构等社会保险协议服务机构及其工作人员、各类参保人员的违规、欺诈、骗保等行为的惩戒力度，防止和打击各种骗保行

为。进一步完善社会保险基金管理制度，提高基金征收、管理、支付等各环节的透明度，推动社会保险诚信制度建设，规范参保缴费行为，确保社会保险基金的安全运行。

**劳动用工领域信用建设。**进一步落实和完善企业劳动保障守法诚信制度，制定重大劳动保障违法行为社会公示办法。建立用人单位拖欠工资违法行为公示制度，健全用人单位劳动保障诚信等级评价办法。规范用工行为，加强对劳动合同履行和仲裁的管理，推动企业积极开展和谐劳动关系创建活动。加强劳动保障监督执法，加大对违法行为的打击力度。加强人力资源市场诚信建设，规范职业中介行为，打击各种黑中介、黑用工等违法失信行为。

**教育、科研领域信用建设。**加强教师和科研人员诚信教育。开展教师诚信承诺活动，自觉接受广大学生、家长和社会各界的监督。发挥教师诚信执教、为人师表的影响作用。加强学生诚信教育，培养诚实守信良好习惯，为提高全民族诚信素质奠定基础。探索建立教育机构及其从业人员、教师和学生、科研机构 and 科技社团及科研人员的信用评价制度，将信用评价与考试招生、学籍管理、学历学位授予、科研项目立项、专业技术职务评聘、岗位聘用、评选表彰等挂钩，努力解决学历造假、论文抄袭、学术不端、考试招生作弊等问题。

**文化、体育、旅游领域信用建设。**依托全国文化市场技术监管与公共服务平台，建立健全娱乐、演出、艺术品、网络文化等领域文化企业主体、从业人员以及文化产品的信用信息数据库；依法制定文化市场诚信管理措施，加强文化市场动态监管。制定职业体育从业人员诚信从业准则，建立职业体育从业人员、职业体育俱乐部和中介企业信用等级的第三方评估制度，推进相关信用信息记录和信用评级在参加或举办职业体育赛事、职业体育准入、转会等方面广泛运用。制定旅游从业人员诚信服务准则，建立旅游业消费者意见反馈和投诉记录与公开制度，建立旅行社、旅游景区和宾馆饭店信用等级第三方评估制度。

**知识产权领域信用建设。**建立健全知识产权诚信管理制度，出台知识产权保护信用评价办法。重点打击侵犯知识产权和制售假冒伪劣商品行为，将知识产权侵权行为信息纳入失信记录，强化对盗版侵权等知识产权侵权失信行为的联合惩戒，提升全社会的知识产权保护意识。开展知识产权服务机构信用建设，探索建立各类知识产权服务标准化体系和诚信评价制度。

**环境保护和能源节约领域信用建设。**推进国家环境监测、信息与统计能力建设，加强环保信用数据的采集和整理，实现环境保护工作业务协同和信息共享，完善环境信息公开目录。建立环境管理、监测信息公开制度。完善环评文件责任追究机制，建立环评机构及其从业人员、评估专家诚信档案数据库，强化对环评机构及其从业人员、评估专家的信用考核分类监管。建立企业对所排放污染物开展自行监测并公布污染物排放情况以及突发环境事件发生和处理情况制度。建立企业环境行为信用评价制度，定期发布评价结果，并组织开展动态分类管理，根据企业的信用等级予以相应的鼓励、警示或惩戒。完善企业环境行为信用信息共享机制，加强与银行、证券、保险、商务等部门的联动。加强国家能源利用数据统计、分析与信息上报能力建设。加强重点用能单位节能目标责任考核，定期公布考核结果，研究建立重点用能单位信用评价机制。强化对能源审计、节能评估和审查机构及其从业人员的信用评级和监管。研究开展节能服务公司信用评价工作，并逐步向全社会定期发布信用评级结果。加强对环资项目评审专家从业情况的信用考核管理。

**社会组织诚信建设。**依托法人单位信息资源库，加快完善社会组织登记管理信息。健全社会组织信息公开制度，引导社会组织提升运作的公开性和透明度，规范社会组织信息公开行为。把诚信建设内容纳入各类社会组织章程，强化社会组织诚信自律，提高社会组织公信力。发挥行业协会（商会）在行业信用建设中的作用，加强会员诚信宣传教育和培训。

**自然人信用建设。**突出自然人信用建设在社会信用体系建设中的基础性作用，依托国家人口信息资源库，建立完善自然人在经济社会活动中的信用记录，实现全国范围内自然人信用记录全覆盖。加强重点人群职业信用建设，建立公务员、企业法定代表人、律师、会计从业人员、注册会计师、统计从业人员、注册税务师、审计师、评估师、认证和检验检测从业人员、证券期货从业人员、上市公司高管人员、保险经纪人、医务人员、教师、科研人员、专利服务从业人员、项目经理、新闻媒体从业人员、导游、执业兽医等人员信用记录，推广使用职业信用报告，引导职业道德建设与行为规范。

**互联网应用及服务领域信用建设。**大力推进网络诚信建设，培育依法办网、诚信用网理念，逐步落实网络实名制，完善网络信用建设的法律保障，大力推进网络信用监管机制建设。建立网络信用评

价体系，对互联网企业的服务经营行为、上网人员的网上行为进行信用评估，记录信用等级。建立涵盖互联网企业、上网个人的网络信用档案，积极推进建立网络信用信息与社会其他领域相关信用信息的交换共享机制，大力推动网络信用信息在社会各领域推广应用。建立网络信用黑名单制度，将实施网络欺诈、造谣传谣、侵害他人合法权益等严重网络失信行为的企业、个人列入黑名单，对列入黑名单的主体采取网上行为限制、行业禁入等措施，通报相关部门并进行公开曝光。

#### （四）大力推进司法公信建设。

司法公信是社会信用体系建设的重要内容，是树立司法权威的前提，是社会公平正义的底线。

法院公信建设。提升司法审判信息化水平，实现覆盖审判工作全过程的全国四级法院审判信息互联互通。推进强制执行案件信息公开，完善执行联动机制，提高生效法律文书执行率。发挥审判职能作用，鼓励诚信交易、倡导互信合作，制裁商业欺诈和恣意违约毁约等失信行为，引导诚实守信风尚。

检察公信建设。进一步深化检务公开，创新检务公开的手段和途径，广泛听取群众意见，保障人民群众对检察工作的知情权、参与权、表达权和监督权。继续推行“阳光办案”，严格管理制度，强化内外部监督，建立健全专项检查、同步监督、责任追究机制。充分发挥法律监督职能作用，加大查办和预防职务犯罪力度，促进诚信建设。完善行贿犯罪档案查询制度，规范和加强查询工作管理，建立健全行贿犯罪档案查询与应用的社会联动机制。

公共安全领域公信建设。全面推行“阳光执法”，依法及时公开执法办案的制度规范、程序时限等信息，对于办案进展等不宜向社会公开，但涉及特定权利义务、需要特定对象知悉的信息，应当告知特定对象，或者为特定对象提供查询服务。进一步加强人口信息同各地区、各部门信息资源的交换和共享，完善国家人口信息资源库建设。将公民交通安全违法情况纳入诚信档案，促进全社会成员提高交通安全意识。定期向社会公开火灾高危单位消防安全评估结果，并作为单位信用等级的重要参考依据。将社会单位遵守消防安全法律法规情况纳入诚信管理，强化社会单位消防安全主体责任。

司法行政系统公信建设。进一步提高监狱、戒毒场所、社区矫正机构管理的规范化、制度化水平，维护服刑人员、戒毒人员、社区矫正人员合法权益。大力推进司法行政信息公开，进一步规范和创新律师、公证、基层法律服务、法律援助、司法考试、司法鉴定等信息管理和披露手段，保障人民群众的知情权。

司法执法和从业人员信用建设。建立各级公安、司法行政等工作人员信用档案，依法依规将徇私枉法以及不作为等不良记录纳入档案，并作为考核评价和奖惩依据。推进律师、公证员、基层法律服务工作者、法律援助人员、司法鉴定人员等诚信规范执业。建立司法从业人员诚信承诺制度。

健全促进司法公信的制度基础。深化司法体制和工作机制改革，推进执法规范化建设，严密执法程序，坚持有法必依、违法必究和法律面前人人平等，提高司法工作的科学化、制度化和规范化水平。充分发挥人大、政协和社会公众对司法工作的监督作用，完善司法机关之间的相互监督制约机制，强化司法机关的内部监督，实现以监督促公平、促公正、促公信。

### 三、加强诚信教育与诚信文化建设

诚信教育与诚信文化建设是引领社会成员诚信自律、提升社会成员道德素养的重要途径，是社会主义核心价值观体系建设的重要内容。

#### （一）普及诚信教育。

以建设社会主义核心价值观体系、培育和践行社会主义核心价值观为根本，将诚信教育贯穿公民道德建设和精神文明创建全过程。推进公民道德建设工程，加强社会公德、职业道德、家庭美德和个人品德教育，传承中华传统美德，弘扬时代新风，在全社会形成“以诚实守信为荣、以见利忘义为耻”的良好风尚。

在各级各类教育和培训中进一步充实诚信教育内容。大力开展信用宣传普及教育进机关、进企业、进学校、进社区、进村屯、进家庭活动。

建好用好道德讲堂，倡导爱国、敬业、诚信、友善等价值理念和道德规范。开展群众道德评议活动，对诚信缺失、不讲信用现象进行分析评议，引导人们诚实守信、遵德守礼。

#### （二）加强诚信文化建设。

弘扬诚信文化。以社会成员为对象，以诚信宣传为手段，以诚信教育为载体，大力倡导诚信道德规范，弘扬中华民族积极向善、诚实守信的传统文化和现代市场经济的契约精神，形成崇尚诚信、践行诚信的社会风尚。

树立诚信典型。充分发挥电视、广播、报纸、网络等媒体的宣传引导作用，结合道德模范评选和各行业诚信创建活动，树立社会诚信典范，使社会成员学有榜样、赶有目标，使诚实守信成为全社会的自觉追求。

深入开展诚信主题活动。有步骤、有重点地组织开展“诚信活动周”、“质量月”、“安全生产月”、“诚信兴商宣传月”、“3·5”学雷锋活动日、“3·15”国际消费者权益保护日、“6·14”信用记录关爱日、“12·4”全国法制宣传日等公益活动，突出诚信主题，营造诚信和谐的社会氛围。

大力开展重点行业领域诚信问题专项治理。深入开展道德领域突出问题专项教育和治理活动，针对诚信缺失问题突出、诚信建设需求迫切的行业领域开展专项治理，坚决纠正以权谋私、造假欺诈、见利忘义、损人利己的歪风邪气，树立行业诚信风尚。

### （三）加快信用专业人才培养。

加强信用管理学科专业建设。把信用管理列为国家经济体制改革与社会治理发展急需的新兴、重点学科，支持有条件的高校设置信用管理专业或开设相关课程，在研究生培养中开设信用管理研究方向。开展信用理论、信用管理、信用技术、信用标准、信用政策等方面研究。

加强信用管理职业培训与专业考评。建立健全信用管理职业培训与专业考评制度。推广信用管理职业资格培训，培养信用管理专业化队伍。促进和加强信用从业人员、信用管理人员的交流与培训，为社会信用体系建设提供人力资源支撑。

## 四、加快推进信用信息系统建设和应用

健全社会成员信用记录是社会信用体系建设的基本要求。发挥行业、地方、市场的力量和作用，加快推进信用信息系统建设，完善信用信息的记录、整合和应用，是形成守信激励和失信惩戒机制的基础和前提。

### （一）行业信用信息系统建设。

加强重点领域信用记录建设。以工商、纳税、价格、进出口、安全生产、产品质量、环境保护、食品药品、医疗卫生、知识产权、流通服务、工程建设、电子商务、交通运输、合同履行、人力资源和社会保障、教育科研等领域为重点，完善行业信用记录和从业人员信用档案。

建立行业信用信息数据库。各部门要以数据标准化和应用标准化为原则，依托国家各项重大信息化工程，整合行业内的信用信息资源，实现信用记录的电子化存储，加快建设信用信息系统，加快推进行业间信用信息互联互通。各行业分别负责本行业信用信息的组织与发布。

### （二）地方信用信息系统建设。

加快推进政务信用信息整合。各地区要对本地区各部门、各单位履行公共管理职能过程中产生的信用信息进行记录、完善、整合，形成统一的信用信息共享平台，为企业、个人和社会征信机构等查询政务信用信息提供便利。

加强地区内信用信息的应用。各地区要制定政务信用信息公开目录，形成信息公开的监督机制。大力推进本地区各部门、各单位政务信用信息的交换与共享，在公共管理中加强信用信息应用，提高履职效率。

### （三）征信系统建设。

加快征信系统建设。征信机构开展征信业务，应建立以企事业单位及其他社会组织、个人为对象的征信系统，依法采集、整理、保存、加工企事业单位及其他社会组织、个人的信用信息，并采取合理措施保障信用信息的准确性。各地区、各行业要支持征信机构建立征信系统。

对外提供专业化征信服务。征信机构要根据市场需求，对外提供专业化的征信服务，有序推进信用服务产品创新。建立健全并严格执行内部风险防范、避免利益冲突和保障信息安全的规章制度，依法向客户提供方便、快捷、高效的征信服务，进一步扩大信用报告在银行业、证券业、保险业及政府部门行政执法等多种领域中的应用。

### （四）金融业统一征信平台建设。

完善金融信用信息基础数据库。继续推进金融信用信息基础数据库建设，提升数据质量，完善系统功能，加强系统安全运行管理，进一步扩大信用报告的覆盖范围，提升系统对外服务水平。

推动金融业统一征信平台建设。继续推动银行、证券、保险、外汇等金融管理部门之间信用信息系统的链接，推动金融业统一征信平台建设，推进金融监管部门信用信息的交换与共享。

（五）推进信用信息的交换与共享。

逐步推进政务信用信息的交换与共享。各地区、各行业要以需求为导向，在保护隐私、责任明确、数据及时准确的前提下，按照风险分散的原则，建立信用信息交换共享机制，统筹利用现有信用信息系统基础设施，依法推进各信用信息系统的互联互通和信用信息的交换共享，逐步形成覆盖全部信用主体、所有信用信息类别、全国所有区域的信用信息网络。各行业主管部门要对信用信息进行分类分级管理，确定查询权限，特殊查询需求特殊申请。

依法推进政务信用信息系统与征信系统间的信息交换与共享。发挥市场激励机制的作用，鼓励社会征信机构加强对已公开政务信用信息和非政务信用信息的整合，建立面向不同对象的征信服务产品体系，满足社会多层次、多样化和专业化的征信服务需求。

五、完善以奖惩制度为重点的社会信用体系运行机制

运行机制是保障社会信用体系各系统协调运行的制度基础。其中，守信激励和失信惩戒机制直接作用于各个社会主体信用行为，是社会信用体系运行的核心机制。

（一）构建守信激励和失信惩戒机制。

加强对守信主体的奖励和激励。加大对守信行为的表彰和宣传力度。按规定对诚信企业和模范个人给予表彰，通过新闻媒体广泛宣传，营造守信光荣的舆论氛围。发展改革、财政、金融、环境保护、住房城乡建设、交通运输、商务、工商、税务、质检、安全监管、海关、知识产权等部门，在市场监管和公共服务过程中，要深化信用信息和信用产品的应用，对诚实守信者实行优先办理、简化程序等“绿色通道”支持激励政策。

加强对失信主体的约束和惩戒。强化行政监管性约束和惩戒。在现有行政处罚措施的基础上，健全失信惩戒制度，建立各行业黑名单制度和市场退出机制。推动各级人民政府在市场准入、资质认定、行政审批、政策扶持等方面实施信用分类监管，结合监管对象的失信类别和程度，使失信者受到惩戒。逐步建立行政许可申请人信用承诺制度，并开展申请人信用审查，确保申请人在政府推荐的征信机构中有信用记录，配合征信机构开展信用信息采集工作。推动形成市场性约束和惩戒。制定信用基准性评价指标体系和评价方法，完善失信信息记录和披露制度，使失信者在市场交易中受到制约。推动形成行业性约束和惩戒。通过行业协会制定行业自律规则并监督会员遵守。对违规的失信者，按照情节轻重，对机构会员和个人会员实行警告、行业内通报批评、公开谴责等惩戒措施。推动形成社会性约束和惩戒。完善社会舆论监督机制，加强对失信行为的披露和曝光，发挥群众评议讨论、批评报道等作用，通过社会的道德谴责，形成社会震慑力，约束社会成员的失信行为。

建立失信行为有奖举报制度。切实落实对举报人的奖励，保护举报人的合法权益。

建立多部门、跨地区信用联合奖惩机制。通过信用信息交换共享，实现多部门、跨地区信用奖惩联动，使守信者处处受益、失信者寸步难行。

（二）建立健全信用法律法规和标准体系。

完善信用法律法规体系。推进信用立法工作，使信用信息征集、查询、应用、互联互通、信用信息安全和主体权益保护等有法可依。出台《征信业管理条例》相关配套制度和实施细则，建立异议处理、投诉办理和侵权责任追究制度。

推进行业、部门和地方信用制度建设。各地区、各部门分别根据本地区、相关行业信用体系建设的需要，制定地区或行业信用建设的规章制度，明确信用信息记录主体的责任，保证信用信息的客观、真实、准确和及时更新，完善信用信息共享公开制度，推动信用信息资源的有序开发利用。

建立信用信息分类管理制度。制定信用信息目录，明确信用信息分类，按照信用信息的属性，结合保护个人隐私和商业秘密，依法推进信用信息在采集、共享、使用、公开等环节的分类管理。加大对贩卖个人隐私和商业秘密行为的查处力度。

加快信用信息标准体系建设。制定全国统一的信用信息采集和分类管理标准，统一信用指标目录和建设规范。

建立统一社会信用代码制度。建立自然人、法人和其他组织统一社会信用代码制度。完善相关制度标准，推动在经济社会活动中广泛使用统一社会信用代码。

### （三）培育和规范信用服务市场。

发展各类信用服务机构。逐步建立公共信用服务机构和社会信用服务机构互为补充、信用信息基础服务和增值服务相辅相成的多层次、全方位的信用服务组织体系。

推进并规范信用评级行业发展。培育发展本土评级机构，增强我国评级机构的国际影响力。规范发展信用评级市场，提高信用评级行业的整体公信力。探索创新双评级、再评级制度。鼓励我国评级机构参与国际竞争和制定国际标准，加强与其他国家信用评级机构的协调和合作。

推动信用服务产品广泛运用。拓展信用服务产品应用范围，加大信用服务产品在社会治理和市场交易中的应用。鼓励信用服务产品开发和创新，推动信用保险、信用担保、商业保理、履约担保、信用管理咨询及培训等信用服务业务发展。

建立政务信用信息有序开放制度。明确政务信用信息的开放分类和基本目录，有序扩大政务信用信息对社会的开放，优化信用调查、信用评级和信用管理等行业的发展环境。

完善信用服务市场监管体制。根据信用服务市场、机构业务的不同特点，依法实施分类监管，完善监管制度，明确监管职责，切实维护市场秩序。推动制定信用服务相关法律制度，建立信用服务机构准入与退出机制，实现从业资格认定的公开透明，进一步完善信用服务业务规范，促进信用服务业健康发展。

推动信用服务机构完善法人治理。强化信用服务机构内部控制，完善约束机制，提升信用服务质量。

加强信用服务机构自身信用建设。信用服务机构要确立行为准则，加强规范管理，提高服务质量，坚持公正性和独立性，提升公信力。鼓励各类信用服务机构设立首席信用监督官，加强自身信用管理。

加强信用服务行业自律。推动建立信用服务行业自律组织，在组织内建立信用服务机构和从业人员基本行为准则和业务规范，强化自律约束，全面提升信用服务机构诚信水平。

### （四）保护信用信息主体权益。

健全信用信息主体权益保护机制。充分发挥行政监管、行业自律和社会监督在信用信息主体权益保护中的作用，综合运用法律、经济和行政等手段，切实保护信用信息主体权益。加强对信用信息主体的引导教育，不断增强其维护自身合法权益的意识。

建立自我纠错、主动自新的社会鼓励与关爱机制。以建立针对未成年人失信行为的教育机制为重点，通过对已悔过改正旧有轻微失信行为的社会成员予以适当保护，形成守信正向激励机制。

建立信用信息侵权责任追究机制。制定信用信息异议处理、投诉办理、诉讼管理制度及操作细则。进一步加大执法力度，对信用服务机构泄露国家秘密、商业秘密和侵犯个人隐私等违法行为，依法予以严厉处罚。通过各类媒体披露各种侵害信息主体权益的行为，强化社会监督作用。

### （五）强化信用信息安全管理。

健全信用信息安全管理体系。完善信用信息保护和网络信任体系，建立健全信用信息安全监控体系。加大信用信息安全监督检查力度，开展信用信息安全风险评估，实行信用信息安全等级保护。开展信用信息系统安全认证，加强信用信息服务系统安全管理。建立和完善信用信息安全应急处理机制。

加强信用信息安全基础设施建设。

加强信用服务机构信用信息安全内部管理。强化信用服务机构信息安全防护能力，加大安全保障、技术研发和资金投入，高起点、高标准建设信用信息安全保障系统。依法制定和实施信用信息采集、整理、加工、保存、使用等方面的规章制度。

## 六、建立实施支撑体系

### （一）强化责任落实。

各地区、各部门要统一思想，按照本规划纲要总体要求，成立规划纲要推进小组，根据职责分工和工作实际，制定具体落实方案。

各地区、各部门要定期对本地区、相关行业社会信用体系建设情况进行总结和评估，及时发现问题并提出改进措施。

对社会信用体系建设成效突出的地区、部门和单位，按规定予以表彰。对推进不力、失信现象多发地区、部门和单位的负责人，按规定实施行政问责。

### （二）加大政策支持。

各级人民政府要根据社会信用体系建设需要，将应由政府负担的经费纳入财政预算予以保障。加大对信用基础设施建设、重点领域创新示范工程等方面的资金支持。

鼓励各地区、各部门结合规划纲要部署和自身工作实际，在社会信用体系建设创新示范领域先行先试，并在政府投资、融资安排等方面给予支持。

### （三）实施专项工程。

**政务信息公开工程。**深入贯彻实施《中华人民共和国政府信息公开条例》，按照主动公开、依申请公开进行分类管理，切实加大政务信息公开力度，树立公开、透明的政府形象。

**农村信用体系建设工程。**为农户、农场、农民专业合作社、休闲农业和农产品生产、加工企业等农村社会成员建立信用档案，夯实农村信用体系建设的基础。开展信用户、信用村、信用乡（镇）创建活动，深入推进青年信用示范户工作，发挥典型示范作用，使农民在参与中受到教育，得到实惠，在实践中提高信用意识。推进农产品生产、加工、流通企业和休闲农业等涉农企业信用建设。建立健全农民信用联保制度，推进和发展农业保险，完善农村信用担保体系。

**小微企业信用体系建设工程。**建立健全适合小微企业特点的信用记录和评价体系，完善小微企业信用信息查询、共享服务网络及区域性小微企业信用记录。引导各类信用服务机构为小微企业提供信用服务，创新小微企业集合信用服务方式，鼓励开展形式多样的小微企业诚信宣传和培训活动，为小微企业便利融资和健康发展营造良好的信用环境。

### （四）推动创新示范。

**地方信用建设综合示范。**示范地区率先对本地区各部门、各单位的信用信息进行整合，形成统一的信用信息共享平台，依法向社会有序开放。示范地区各部门在开展经济社会管理和提供公共服务过程中，强化使用信用信息和信用产品，并作为政府管理和服务的必备要件。建立健全社会信用奖惩联动机制，使守信者得到激励和奖励，失信者受到制约和惩戒。对违法违规等典型失信行为予以公开，对严重失信行为加大打击力度。探索建立地方政府信用评价标准和方法，在发行地方政府债券等符合法律法规规定的信用融资活动中试行开展地方政府综合信用评价。

**区域信用建设合作示范。**探索建立区域信用联动机制，开展区域信用体系建设创新示范，推进信用信息交换共享，实现跨地区信用奖惩联动，优化区域信用环境。

**重点领域和行业信用信息应用示范。**在食品药品安全、环境保护、安全生产、产品质量、工程建设、电子商务、证券期货、融资担保、政府采购、招标投标等领域，试点推行信用报告制度。

### （五）健全组织保障。

**完善组织协调机制。**完善社会信用体系建设部际联席会议制度，充分发挥其统筹协调作用，加强对各地区、各部门社会信用体系建设工作的指导、督促和检查。健全组织机构，各地区、各部门要设立专门机构负责推动社会信用体系建设。成立全国性信用协会，加强行业自律，充分发挥各类社会组织在推进社会信用体系建设中的作用。

**建立地方政府推进机制。**地方各级人民政府要将社会信用体系建设纳入重要工作日程，推进政务诚信、商务诚信、社会诚信和司法公信建设，加强督查，强化考核，把社会信用体系建设工作作为目标责任考核和政绩考核的重要内容。

**建立工作通报和协调制度。**社会信用体系建设部际联席会议定期召开工作协调会议，通报工作进展情况，及时研究解决社会信用体系建设中的重大问题。