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CREDIT CHINA HOLDINGS LIMITED
(中國信貸控股有限公司)

(Incorporated in the Cayman Islands with limited liability)

(Stock Code: 8207)

VOLUNTARY ANNOUNCEMENT
MEMORANDUM OF UNDERSTANDING IN RELATION TO
POSSIBLE INVESTMENTS

The Board is pleased to announce that on 13 April 2015, a wholly owned subsidiary of the Company (the “**Subsidiary**”) entered into non-legally binding MOUs for certain possible investments.

As the Possible Investments may or may not materialise, shareholders and investors are reminded to exercise caution when dealing in the securities of the Company.

This announcement is a voluntary disclosure made by Credit China Holdings Limited (the “**Company**”).

The board of directors (the “**Board**”) of the Company is pleased to announce that on 13 April 2015, the Subsidiary entered into two non-binding memorandum of understanding (the “**MOUs**”) with certain parties (which are not connected persons of the Company) (the “**Vendors**”) with a view to making investments (the “**Possible Investments**”) in 浙江融牛投資管理有限公司 (Zhejiang Rongniu Capital Management Company Limited*) (“**RongNiu**”) and 浙江愛貸金融服務外包有限公司 (Zhejiang Aidai Financial Services Consulting Company Limited*) (“**AiDai**”).

Pursuant to the MOUs, the counterparties have undertaken for a period of 6 months from the date of the respective MOU in relation to the Possible Investments to not directly or indirectly enter into any consultations, discussions or reach any understandings or any other form of agreement or arrangement with third parties regarding RongNiu and AiDai.

Under the MOUs, the Subsidiary proposes to invest in each of RongNiu and AiDai for a controlling equity interest of 51%. Save for exclusivity and confidentiality obligations under the MOUs, the entry into the MOU does not create legally binding commitments of the parties.

INFORMATION ON RONGNIU AND AIDAI

Based on the Company's preliminary review, RongNiu is principally engaged in providing online share pledge financing services to individual investors in mainland China. RongNiu commenced its online platform "erongniu.com" in January 2015. In less than 3 months, RongNiu has accomplished providing over RMB120 million loans to over 600 applicants, with over 6,000 registered users.

Based on the Company's preliminary review, AiDai is principally engaged in the operation of a peer to peer (P2P) online lending platform via its website "cnaidai.com" and a mobile application. Since its establishment in August 2012, AiDai has accumulated nearly 200,000 registered users and matched transaction volumes of over RMB3.3 billion.

In the event that the Possible Acquisitions proceed, they may constitute notifiable transactions for the Company under the Rules Governing the Listing of Securities on the Growth Enterprise Market of The Stock Exchange of Hong Kong Limited (the "**GEM Listing Rules**"). The Company will comply with the relevant disclosure and shareholder approval requirements under the GEM Listing Rules as and when appropriate.

As the Possible Investments may or may not materialise, shareholders and investors are reminded to exercise caution when dealing in the securities of the Company.

By order of the Board
Credit China Holdings Limited
Li Mingshan
Chairman

Hong Kong, 13 April 2015

As at the date of this announcement, the directors of the Company (the “**Directors**”) are as follows:

Executive Directors:

Mr. Phang Yew Kiat (*Vice-Chairman and Chief Executive Officer*)

Mr. Chng Swee Ho

Mr. Sheng Jia

Ms. Shen Li

Non-executive Directors:

Mr. Li Mingshan (*Chairman*)

Mr. Li Gang

Mr. Wong Sai Hung

Independent Non-executive Directors:

Mr. Ge Ming

Mr. Peter Z Kuk

Mr. Wang Wei

Dr. Wong, Kennedy Ying Ho

This announcement, for which the Directors collectively and individually accept full responsibility, includes particulars given in compliance with the GEM Listing Rules for the purpose of giving information with regard to the Company. The Directors, having made all reasonable enquiries, confirm that to the best of their knowledge and belief the information contained in this announcement is accurate and complete in all material respects and not misleading or deceptive, and there are no other matters the omission of which would make any statement herein or this announcement misleading.

This announcement will remain on the “Latest Company Announcements” page of the GEM website (www.hkgem.com) for at least 7 days from the date of its publication and on the website of the Company (www.creditchina.hk).

* For identification purpose only