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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)

CLARIFICATION ANNOUNCEMENT
BUSINESS UPDATE

The board of directors (the “**Board**”) of Credit China Holdings Limited (the “**Company**”) refers to the previous announcement of the Company dated 11 November 2015. The Board is pleased to restate and clarify certain unaudited operating statistics of the internet house loan business and internet third party payment business of the Company and its subsidiaries (the “**Group**”) as follows:

- (i) The total transaction values facilitated by our internet house loan referral and consultation services are as follows.

	For the twelve months ended 31 December 2014	For the three months ended 31 March 2015	For the six months ended 30 June 2015	For the nine months ended 30 September 2015	Single month's figure for October 2015
House Loan					
Transaction value facilitated by our internet house loan referral and consultation services (RMB)	2,016,350,000	1,193,637,000	2,801,767,000	7,540,004,000	1,501,942,000
Customers base	Individuals	Individuals	Individuals	Individuals	Individuals

- (ii) The total transaction values of the internet third party payment services of the Group are as follows.

Third Party Payment	For the twelve months ended 31 December 2014	For the three months ended 31 March 2015	For the six months ended 30 June 2015	For the nine months ended 30 September 2015	Single month's figure for October 2015
Total transaction value of internet third party payment services (RMB)	18,170,935,000	14,059,298,000	31,264,792,000	63,130,256,000	11,492,107,000 ⁽¹⁾
Number of transactions	1,817,854	1,439,395	4,042,090	7,574,276	1,378,156

Note 1: Due to a clerical error, the Company's previous announcement stated that the total transaction value for internet third party payment services was RMB11,492,107.

The above-mentioned operating data are unaudited and are based on the preliminary internal information of the Group, which may differ from figures to be disclosed in the audited or unaudited consolidated financial statements to be published by the Company on an annual, half-yearly or quarterly basis due to various uncertainties during the process of collating such operating information. As such, the above data are provided for investors' reference only. **Shareholders and investors are advised to exercise caution and not to place undue reliance on such information when dealing in the securities of the Company.** When in doubt, shareholders and investors are advised to seek professional advice from professional or financial advisers.

By order of the Board
Credit China Holdings Limited
Phang Yew Kiat
*Vice-Chairman, Chief Executive Officer and
Executive Director*

Hong Kong, 12 November 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

Non-executive Directors:

Mr. Li Mingshan (*Chairman*)

Mr. Li Gang

Mr. Wong Sai Hung

Mr. Zhang Zhenxin

Independent Non-executive Directors:

Mr. Ge Ming

Dr. Ou Minggang

Mr. Wang Wei

Dr. Yin Zhongli

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).