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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
ESTABLISHMENT OF INVESTMENT VEHICLE

This announcement is made voluntarily by Credit China Holdings Limited (the “**Company**”, together with its subsidiaries the “**Group**”).

The board of directors (the “**Board**”) of the Company is pleased to announce that in the period from 2014 to 2015, the Group has successfully transformed itself from a provider of traditional financing services to one with internet finance as its core business focus. For the nine months ended 30 September 2015, the Group’s internet finance business accounted for 55.5% of the Group’s revenue and registered 163% revenue growth year-on-year. Operationally, the Group has made notable progress across our portfolio of internet finance platforms, such as P2P loan consultancy platform diyifangdai.com, P2P financing platforms 9888.cn and firstp2p.com, with UCF Pay, our online third party payment platform as the core infrastructure supporting the entire ecosystem. The Group has grown to become a leading player in China’s burgeoning internet finance industry with over 4 million registered users across our various platforms, and accumulated approximately 10 million transactions representing a total transaction value of over RMB80 billion on our online third party payment platform.

As China’s “Internet+” movement gathers further momentum with each passing day, the Group intends to proactively partner with companies which could grow our user base and expand our product and service offerings, which would in turn lead to increased traffic and transaction volumes on our various internet finance platforms within our ecosystem, and develop payment habit and achieve a larger wallet share among our users. In connection with this strategic initiative, the Group intends to establish a wholly-owned investment vehicle with a mandate to identify and make strategic investments in best-of-breed companies in China’s wider internet industry with the objective of leveraging the skills of our partners in their respective sub-sectors to

diversify the Group's sources of revenue, strengthen the Company's long-term growth profile and profitability to shareholders.

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

Hong Kong, 17 December 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
Ms. Zhou Youmeng

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).