

*Unless otherwise defined herein, capitalised terms used in this announcement shall have the same respective meanings as defined in the prospectus dated 19 September 2016 (the “Prospectus”) issued by Quanzhou Huixin Micro-credit Co., Ltd.\* (the “Company”).*

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*This announcement is for information purposes only and does not constitute an invitation or offer to induce an offer by any person to acquire, purchase or subscribe for securities of the Company. This announcement is not a prospectus. Potential investors should read the Prospectus for detailed information about the Company and the Global Offering before deciding whether or not to invest in the H Shares thereby being offered.*

*This announcement is not for release, publication, and distribution directly or indirectly, in or into the United States (including its territories and possessions, any state of the United States and the District of Columbia). This announcement does not constitute or form a part of an offer or solicitation to purchase or subscribe for securities in the United States or in any other jurisdictions. The Offer Shares have not been and will not be registered under the U.S. Securities Act of 1933 (the “U.S. Securities Act”), as amended from time to time, or any state securities laws of the United States, and may not be offered, sold, pledged or transferred or delivered within the United States unless pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the U.S. Securities Act or any state securities laws of the United States. The Offer Shares may only be offered and sold outside of the United States in offshore transactions in accordance with Regulation S under the U.S. Securities Act. There will be no offer or sale of the H Shares in the United States.*

*In connection with the Global Offering, Changjiang Securities Brokerage (HK) Limited, as the stabilizing manager (the “Stabilizing Manager”), its affiliates or any person acting for it, on behalf of the Underwriters, may, to the extent permitted by applicable laws of Hong Kong or elsewhere, over-allocate the H Shares or effect short sales or any other stabilizing transactions with a view to stabilizing or maintaining the market price of the H Shares at a level higher than that which might otherwise prevail in the open market for a limited period after Listing Date and expected to end on the 30th day after the last day for the lodging of applications under the Hong Kong Public Offering. Any market purchases of H Shares will be affected in compliance with all applicable laws and regulatory requirements. However, there is no obligation on the Stabilizing Manager, its affiliates or any person acting for it to conduct any such stabilizing activity, which if commenced, will be done at the absolute discretion of the Stabilizing Manager, its affiliates or any person acting for it, and may be discontinued at any time. Any such stabilizing activity is required to be brought to an end within 30 days of the last day for the lodging of applications under the Hong Kong Public Offering. Such stabilization action, if commenced, may be effected in all jurisdictions where it is permissible to do so, in each case in compliance with all applicable laws, rules and regulatory requirements, including the Securities and Futures (Price Stabilizing) Rules, as amended, made under the Securities and Futures Ordinance (Cap. 571 of the Laws of Hong Kong).*

*Potential investors should be aware that stabilizing actions cannot be taken to support the price of the H Shares for longer than the stabilization period which will begin on the Listing Date and is expected to expire on the 30th day after the last date for lodging applications under the Hong Kong Public Offering. After this date, no further stabilizing action may be taken and demand for the H Shares and the price of the H Shares could fall.*



**Quanzhou Huixin Micro-credit Co., Ltd.\***

**泉州匯鑫小額貸款股份有限公司**

*(Established in the People's Republic of China with limited liability)*

**GLOBAL OFFERING**

- Number of Offer Shares under the Global Offering** : 180,000,000 H Shares (subject to the Over-allotment Option)
- Number of International Offer Shares** : 162,000,000 H Shares (subject to adjustment and the Over-allotment Option)
- Number of Hong Kong Offer Shares** : 18,000,000 H Shares (subject to adjustment)
- Maximum Offer Price** : HK\$1.75 per Offer Share, plus brokerage of 1%, SFC transaction levy of 0.0027%, and Hong Kong Stock Exchange trading fee of 0.005% (payable in full on application in Hong Kong dollars and subject to refund)
- Nominal value** : RMB1.00 per H Share
- Stock code** : 1577

**Sole Sponsor**



**Sole Global Coordinator, Sole Bookrunner and Sole Lead Manager**



Application has been made by the Company to the Listing Committee of the Stock Exchange for the granting of the approval for the listing of, and permission to deal in, the H Shares which may be issued by the Company pursuant to the Global Offering (including the additional H Shares which may be issued pursuant to the exercise of the Over-allotment Option). Assuming the Hong Kong Public Offering becomes unconditional at or before 8:00 a.m. on Friday, 30 September 2016, it is expected that dealings in the H Shares on the Main Board are expected to commence at 9:00 a.m. on Friday, 30 September 2016. In the event the Over-allotment Option is exercised, an announcement will be made by the Company on its website at [www.qzhuixin.net](http://www.qzhuixin.net) and the website of the Stock Exchange at [www.hkexnews.hk](http://www.hkexnews.hk). The Global Offering consists of the Hong Kong Public Offering of 18,000,000 H Shares (subject to adjustment), and the International Offering of 162,000,000 H Shares (subject to adjustment and the Over-allotment Option). The allocation of the Offer Shares between the Hong Kong Public Offering and the International Offering is subject to adjustment as described in the section headed “Structure of the Global Offering” in the Prospectus.

Subject to the granting of the approval for listing of, and permission to deal in, the H Shares on the Stock Exchange and the Company’s compliance with the stock admission requirements of HKSCC, the H Shares will be accepted as eligible securities by HKSCC for deposit, clearance and settlement in CCASS with effect from the Listing Date or any other date as may be determined by HKSCC. Settlement of transactions between participants of the Stock Exchange is required to take place in CCASS on the second Business Day after any trading day. All activities under CCASS are subject to the General Rules of CCASS and CCASS Operational Procedures in effect from time to time. All necessary arrangements have been made for the H Shares to be admitted into CCASS.

The Offer Price will be not more than HK\$1.75 per Offer Share and is currently expected to be not less than HK\$1.55 per Offer Share, unless otherwise announced. Applicants for the Hong Kong Offer Shares must pay, on application, the maximum Offer Price of HK\$1.75 per Offer Share, together with brokerage of 1%, SFC transaction levy of 0.0027% and the Stock Exchange trading fee of 0.005%, subject to refund if the Offer Price finally determined is lower than HK\$1.75 per Offer Share.

**Applications for the Hong Kong Offer Shares will only be considered on the basis of the terms and conditions set out in the Prospectus and the Application Forms and the designated website at [www.ewhiteform.com.hk](http://www.ewhiteform.com.hk) in relation to the eWhite Form.**

Applicants who wish to be allotted the Hong Kong Offer Shares in their own names should either (i) complete and sign the **WHITE** Application Forms; or (ii) submit applications online through the designated website of the **eWhite Form** Service Provider at [www.ewhiteform.com.hk](http://www.ewhiteform.com.hk). Applicants who wish to have the Hong Kong Offer Shares allotted and issued in the name of HKSCC Nominees and deposited directly into CCASS for credit to their CCASS Investor Participant stock accounts or the stock accounts of their designated CCASS Participants maintained in CCASS should either (i) complete and sign the **YELLOW** Application Forms; or (ii) give **electronic application instructions** to HKSCC via CCASS.

Copies of the Prospectus, together with the **WHITE** Application Forms, may be obtained during normal business hours from 9:00 a.m. on Monday, 19 September 2016 till 12:00 noon on Thursday, 22 September 2016 (or such later date as may apply as described in the section headed “How to Apply for Hong Kong Offer Shares — 10. Effect of Bad Weather on the Opening of the Application Lists” in the Prospectus) at:

(a) the following address of the Hong Kong Underwriter:

**Changjiang Securities Brokerage (HK) Limited** Suite 1908, 19th Floor, Cosco Tower, 183 Queen’s Road Central, Central, Hong Kong

(b) any of the following branches of the receiving bank for the Hong Kong Public Offering:

	<b>Branch name</b>	<b>Address</b>
Hong Kong Island	Bank of China Tower Branch	3/F, 1 Garden Road
	King’s Road Branch	131–133 King’s Road, North Point
Kowloon	Tsim Sha Tsui East Branch	Shop 3, LG/F, Hilton Towers, 96 Granville Road, Tsim Sha Tsui East, Kowloon
	Ma Tau Kok Road Branch	39–45 Ma Tau Kok Road, To Kwa Wan
New Territories	Kwai Chung Plaza Branch	A18–20, G/F Kwai Chung Plaza, 7-11 Kwai Foo Road, Kwai Chung
	Kau Yuk Road Branch	18–24 Kau Yuk Road, Yuen Long

Copies of the Prospectus, together with the **YELLOW** Application Forms, may be obtained during normal business hours from 9:00 a.m. on Monday, 19 September 2016 till 12:00 noon on Thursday, 22 September 2016 from the Depository Counter of HKSCC at 1/F, One & Two Exchange Square, 8 Connaught Place, Central, Hong Kong or from your stockbroker, who may have the Prospectus and the **YELLOW** Application Forms available.

The **WHITE** or **YELLOW** Application Forms completed in all respects in accordance with the instructions printed thereon, together with a cheque or banker's cashier order attached and marked payable to "BANK OF CHINA (HONG KONG) NOMINEES LIMITED — HUIXIN MICRO-CREDIT PUBLIC OFFER" for the payment, should be deposited in the special collection boxes provided at any of the branches of the receiving bank listed above, at the following times:

Monday, 19 September 2016	—	9:00 a.m. to 5:00 p.m.
Tuesday, 20 September 2016	—	9:00 a.m. to 5:00 p.m.
Wednesday, 21 September 2016	—	9:00 a.m. to 5:00 p.m.
Thursday, 22 September 2016	—	9:00 a.m. to 12:00 noon

Applicants applying by **eWhite Form** may submit applications to the **eWhite Form** Service Provider through the designated website at [www.ewhiteform.com.hk](http://www.ewhiteform.com.hk) (24 hours daily, except on the last application day) from 9:00 a.m. on Monday, 19 September 2016 until 11:30 a.m. on Thursday, 22 September 2016 or such later time as described in the section headed "How to Apply for Hong Kong Offer Shares — 10. Effect of Bad Weather on the Opening of the Application Lists" in the Prospectus.

CCASS Participants can input **electronic application instructions** from 9:00 a.m. on Monday, 19 September 2016 until 12:00 noon on Thursday, 22 September 2016 or such later time as described in the section headed "How to Apply for Hong Kong Offer Shares — 10. Effect of Bad Weather on the Opening of the Application Lists" in the Prospectus.

Please refer to the sections entitled "Structure of the Global Offering" and "How to Apply for Hong Kong Offer Shares" of the Prospectus for details of the conditions and procedures of the Hong Kong Public Offering.

The Company expects to announce the final Offer Price, the results of applications in Hong Kong Public Offering, including the level of indication of interest in the International Offering, the level of applications of the Hong Kong Public Offering and the basis of allocation of the Hong Kong Offer Shares on Thursday, 29 September 2016 in South China Morning Post (in English) and Hong Kong Economic Times (in Chinese), on the Company's websites at [www.qzhuixin.net](http://www.qzhuixin.net) and the website of the Stock Exchange at [www.hkexnews.hk](http://www.hkexnews.hk).

The results of allocations and the Hong Kong identity card/passport/Hong Kong business registration (where appropriate) numbers of successful applicants under the Hong Kong Public Offering will be available through a variety of channels from Thursday, 29 September 2016 in the manners as specified in the section headed "How to Apply for Hong Kong Offer Shares — 11. Publication of Results" in the Prospectus.

No temporary document of title will be issued in respect of the H Shares by the Company. No receipt will be issued for sums paid on application. H Share certificates will only become valid at 8:00 a.m. on Friday, 30 September 2016 provided that the Global Offering has become unconditional in all respects and the right of termination described in the section headed “Underwriting — Underwriting Arrangements and Expenses — Hong Kong Public Offering — Grounds for termination” in the Prospectus has not been exercised. Dealings in H Shares on the Stock Exchange are expected to commence at 9:00 a.m. on Friday, 30 September 2016. The H Shares will be traded in board lot of 2,000 H Share each. The stock code of the Company is 1577.

By order of the Board of Directors  
**Quanzhou Huixin Micro-credit Co., Ltd.\***  
**Zhou Yongwei**  
*Chairman*

Hong Kong, 19 September 2016

*As of the date of this announcement, the Board of the Company comprises Mr. Zhou Yongwei, Mr. Wu Zhirui and Mr. Yan Zhijiang, as executive Directors; Mr. Wang Wenbin, Mr. Jiang Haiying and Mr. Zhu Jinsong, as non-executive Directors; Mr. Cai Yi, Mr. Zhang Lihe and Mr. Wang Yiming, as independent non-executive Directors.*

*Please refer to the published version of this announcement in South China Morning Post (in English) and Hong Kong Economic Times (in Chinese).*

\* *For identification purposes only*