

EXPECTED TIMETABLE⁽¹⁾

If there is any change in the following expected timetable, we will issue an announcement on the respective websites of our Company at www.vcredit.com⁽⁶⁾ and the Stock Exchange at www.hkexnews.hk.

Hong Kong Public Offering commences and WHITE and YELLOW Application Forms available from	9:00 a.m. on Thursday, June 7, 2018
Latest time for completing electronic applications under the HK eIPO White Form service through the designated website at www.hkeipo.hk ⁽²⁾	11:30 a.m. on Tuesday, June 12, 2018
Application lists open ⁽³⁾	11:45 a.m. on Tuesday, June 12, 2018
Latest time for (a) lodging WHITE and YELLOW Application Forms, (b) completing payment for HK eIPO White Form applications by effecting internet banking transfer(s) or PPS payment transfer(s) and (c) giving electronic application instructions to HKSCC ⁽⁴⁾	12:00 noon on Tuesday, June 12, 2018
Application lists close ⁽³⁾	12:00 noon on Tuesday, June 12, 2018
Expected Price Determination Date ⁽⁵⁾	Wednesday, June 13, 2018
(1) Announcement of:	
<ul style="list-style-type: none"> ● the Offer Price; ● an indication of the level of interest in the International Offering, the level of applications in the Hong Kong Public Offering; and ● the basis of allocations of the Hong Kong Offer Shares 	
to be published in the South China Morning Post (in English) and the Hong Kong Economic Times (in Chinese) on or before	Wednesday, June 20, 2018
(2) Announcement of results of allocations in the Hong Kong Public Offering to be available through a variety of channels as described in “How to Apply for Hong Kong Offer Shares—Publication of Results” from	Wednesday, June 20, 2018
(3) Announcement of the Hong Kong Public Offering containing (1) and (2) above to be published on the websites of the Company and the Stock Exchange at www.vcredit.com ⁽⁶⁾ and www.hkexnews.hk from	Wednesday, June 20, 2018
Results of allocation for the Hong Kong Public Offering will be available at www.tricor.com.hk/ipo/result with a “search by ID” function from	Wednesday, June 20, 2018
Dispatch of Share certificates in respect of wholly or partially successful applications pursuant to the Hong Kong Public Offering on or before ⁽⁷⁾ . . .	Wednesday, June 20, 2018
Dispatch of HK eIPO White Form e-Auto Refund payment instructions/ refund cheques on or before ⁽⁸⁾	Wednesday, June 20, 2018
Dealings in the Shares on the Stock Exchange expected to commence on ...	Thursday, June 21, 2018

Notes:

- (1) All dates and times refer to Hong Kong local times and dates, except as otherwise stated.
- (2) You will not be permitted to submit your application under the **HK eIPO White Form** service through the designated website at www.hkeipo.hk after 11:30 a.m. on the last day for submitting applications. If you have already submitted your application and obtained a payment reference number from the designated website prior to 11:30 a.m., you will be permitted to continue the application process (by completing payment of the application monies) until 12:00 noon on the last day for submitting applications, when the application lists close.
- (3) If there is a “black” rainstorm warning signal or a tropical cyclone warning signal number 8 or above in force in Hong Kong at any time between 9:00 a.m. and 12:00 noon on Tuesday, June 12, 2018, the application lists will not open and close on that day. See section headed “How to Apply for Hong Kong Offer Shares—Effect of Bad Weather on the Opening of the Application Lists.”

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- (4) Applicants who apply for the Hong Kong Offer Shares by giving electronic application instructions to HKSCC should refer to the section headed “How to Apply for Hong Kong Offer Shares—Applying by Giving Electronic Application Instructions to HKSCC via CCASS.”
- (5) The Price Determination Date is expected to be on or about Wednesday, June 13, 2018 and, in any event, not later than Thursday, June 14, 2018, or such other date as agreed among the parties. If, for any reason, the Offer Price is not agreed by Thursday, June 14, 2018, or such other date as agreed among the parties, between the Joint Global Coordinators (for themselves and on behalf of the Joint Bookrunners and the Underwriters) and our Company, the Global Offering will not proceed and will lapse.
- (6) None of the websites or any of the information contained on the websites forms part of this prospectus.
- (7) The Share certificates will only become valid at 8:00 a.m. on the Listing Date, which is expected to be Thursday, June 21, 2018, provided that the Global Offering has become unconditional in all respects and none of the Underwriting Agreements have been terminated in accordance with its terms at or before that time. Investors who trade Shares on the basis of publicly available allocation details prior to the receipt of the Share certificates and prior to the Share certificates becoming valid do so entirely at their own risk.
- (8) e-Auto Refund payment instructions / refund cheques will be issued in respect of wholly or partially unsuccessful applications, and also in respect of wholly or partially successful applications if the Offer Price is less than the price per Offer Share payable on application.

The above expected timetable is a summary only. You should read carefully the sections headed “Underwriting,” “Structure of the Global Offering” and “How to Apply for Hong Kong Offer Shares” for details relating to the Structure of the Global Offering, procedures on the applications for Hong Kong Offer Shares, and expected timetable, including conditions, effect of bad weather and the dispatch of refund cheques and Share certificates.

If the Global Offering does not become unconditional or is terminated in accordance with its terms, the Global Offering will not proceed. In such a case, the Company will make an announcement as soon as practicable thereafter.