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Company Overview



Company Profile

United Asia Finance Limited ("UA") is a subsidiary of Sun Hung Kai & Co. Limited, a company listed on the Hong Kong Stock Exchange (Stock Code: 86). UA's other shareholders include ITOCHU Corporation, a conglomerate listed in Tokyo Stock Exchange. UA is led by Mr. Akihiro Nagahara as Managing Director and Chief Executive Officer, the acknowledged expert of over 40 years of experience in consumer loan market with accredited name of "Father of Hong Kong Personal Loan".

For more than a quarter of a century since its establishment in 1993, UA has served over 570,000 customers. With years of solid experience in consumer financing, UA has emerged as the leader in the industry. Adhering to the service motto of "Customer First", UA is committed to providing the most professional and caring loan services with innovation and diversity. Over the years, UA has pioneered to launch a wide range of personal loan products to fulfil different financial needs of customers. Customers can enjoy the loan services of UA to meet all financial needs hassle-free anytime anywhere with the online and offline platforms via mobile, internet, phone or at any one of 48 branches throughout Hong Kong.

In 2007, UA entered the China market by the establishment of United Asia Finance (Shenzhen) Limited ("UA SZ") in Shenzhen. At present, the business of UA SZ has covered 15 main cities throughout Mainland China including Shenzhen, Shenyang,

Chongqing, Tianjin, Chengdu, Yunnan (Kunming), Dalian, Beijing, Wuhan, Shanghai, Fuzhou, Harbin, Nanning, Qingdao and Jinan. In recent years, UA SZ has been keeping pace with the market trend and closely in-line with the advanced development of information technology and internet finance to develop and expand the innovative digital channels to meet the demands of customers. Simultaneously, UA SZ has actively strengthened cooperation with powerful and influential third-party payment platforms to provide personalized loan services for customers utilizing the big data, offering quality and comprehensive loan services from online platform to offline branch network for individuals and SME customers in Mainland China.

Mission

Adhering to the service motto of "Customer First", UA strives to offer all-round loan services with professionalism and innovation to meet the financial needs of customers and enable them to enjoy life without worries.

Vision

Leveraging UA's leading advantages, the latest financial technology is adopted for providing loan services to customers. Strive to establish UA as the top-notch integrated consumer finance company by creating infinite possibilities for customers and to provide them innovative service with utmost security.

Branch Network in Hong Kong and Mainland China

Branch network at prime locations easily accessible throughout Hong Kong

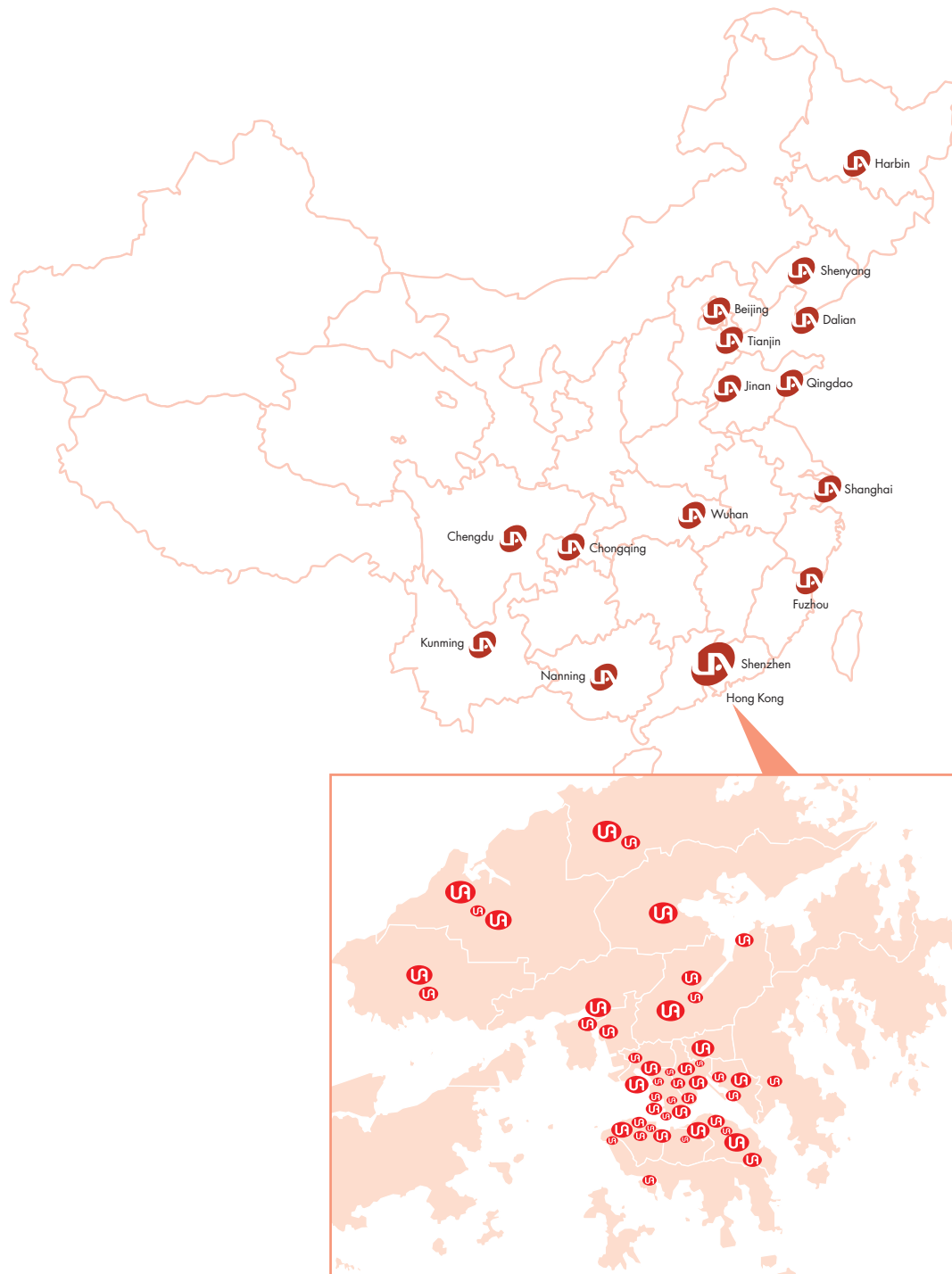
The first branch of UA was opened in Wai Fung Center at Mongkok in early 1990s. Subsequently, the first branch in Hong Kong Island and New Territories were opened respectively. Up to now, UA owns the most extensive branch network in the industry with 48 branches located at prime locations throughout Hong Kong Island, Kowloon and the New Territories. Customers can visit any UA branch to talk with our professional customer service officers for advice anytime when needed.

Simultaneously, UA has integrated the latest FinTech into loan services to provide customers with the most innovative, flexible and convenient loan services with 360-degree platform. The innovative loan services pioneered by UA include the first online loan service in Hong Kong, namely "i-Money Internet Personal Loan" in 2000 and "NO SHOW" Personal Loan which simplifies all loan process in just a phone call in 2012. In 2020, the advanced version of "YES UA" Mobile App with embedded "Click to Loan" service was launched. From online to offline, customers can enjoy the loan services offered 24x7 by UA to fulfil their financial needs and let go of worries.

Business expanded to 15 main cities in Mainland China

In July of 2007, the first branch of UA SZ was opened in Huaqiangbei in Shenzhen. After years of development and with solid support from its parent company, UA (Hong Kong), the business has successfully covered 15 main cities in Mainland China including Shenzhen, Shenyang, Chongqing, Tianjin, Chengdu, Yunnan(Kunming), Dalian, Beijing, Wuhan, Shanghai, Fuzhou, Harbin, Nanning, Qingdao and Jinan.

With the advancement of internet technology and change of consumer behaviour, UA SZ has dedicated to build a more comprehensive and convenient internet loan platform. The "Dian Zhi Dai" and WeChat Mini Program launched in 2017 and 2018 respectively have impressed the customers with brand new online microloan experience with enhanced convenience. By collection and analysis of big data, UA SZ aims to offer the most flexible and personalized loan services for customers with more in-depth understanding of market trends and customer needs.



Message from CEO



Mr. Akihiro Nagahara
Managing Director and CEO

UA has been striving for providing top-notch comprehensive and diversified loan services for customers of all walks of life. Since the establishment in 1993, adhering to the service motto of “Customer First”, UA has been keeping pace with the technology development and market trend to stay ahead of market with relentless innovation and offer the most professional and flexible loan services for customers. By 2020, UA has served more than 570,000 customers in Hong Kong. The most encouraging reward for our persistence and endeavors over the years is definitely the recognition and staunch support of the market and customers.

With the aim to provide the best loan services for customers, UA stays abreast with the latest trend of market. For the past years, UA has pioneered a variety of innovative loan products which included the “i-Money Internet Personal Loan” launched in 2000, the first internet loan service ever in Hong Kong. In 2020, UA stayed ahead of the market again with the launch of “Click to Loan” service embedded in the advanced “YES UA” APP, marking us the first money lender in Hong Kong that successfully provided real-time identity authentication with coverage of the latest version of HKID card, providing an extraordinary brand-new mobile loan experience for customers.

In 2007, UA entered the China market by forming of United Asia Finance (Shenzhen) Limited (“UA SZ”) with target segments on the public and SME. In 2012, the Chinese registered company name of UA SZ was renamed whilst the English name remained unchanged. Up to now, the business of UA SZ has successfully covered 15 main cities in Mainland China. In recent years, coping with the development of information technology and internet finance, UA SZ has actively developed its electronic and online platforms with the aim to offer more quality and comprehensive online and offline loan services to satisfy the financial needs of the public and SME customers in Mainland China.

Looking forwards, UA will continue to keep abreast of the latest trend of FinTech and the market to elevate our loan services by integration of advanced technology so as to offer the best loan experience for customers with breakthrough of barriers of time, space and territory, enabling them to let go of worries and live their ideal lives!

Company Milestones



Loan Services

Since the establishment, UA has pioneered different innovative loan products of high flexibility alongside the diversified loan platforms, offering the most professional financial solutions through mobile app, online, phone and the extensive branch network in Hong Kong to meet the financial needs of customers so that they can have peace of mind to live an ideal life.

PIONEER



- Pioneer of internet loan services in Hong Kong
- 24x7 online loan services
- Instant cash transfer by FPS at all times including Sat & Sun[#]

Applicable to application within office hours only. Except public holidays. The actual date of transfer is subject to the service hours of transfer of individual banks.

PIONEER

「**NO SHOW**」

Personal Loan

- Just a call and cash will be ready
- No need "show up" and no documents required*
- Customer service available 7 days a week

* Customer has to fulfill the respective credit requirements by the Company. Otherwise, customer might be required to come in person to provide relevant documents.

PIONEER



Debts Consolidation Loan

- Large loan amount to clear credit card debts
- Save interest expenses by a consolidated loan
- Flexible repayment terms
- Personalized interest rate

Property Owner's Loan

- Personal loan of high loan amount, no collateral required
- No limitations on property usage and types
- Whole loan procedure from application to loan disbursement completed in 24 hours
- Flexible choice of Instalment or Revolving Loan

SMALL ENTERPRISE LOAN

- Simple application procedure, no collateral required
- All types of business are welcome
- Repayment period up to 60 months
- Flexible choice of Instalment or Revolving Loan

e-Cash

- Apply once and enjoy unlimited usage of approved credit line
- Auto-revolving credit limit upon repayment
- Interest charged on daily basis and no charge on unused credit line
- Round-the-clock cash transfer via phone, internet or Mobile App

TAX LOAN

- Simple application with HKID Card and Tax Demand Note only
- Direct payment to Inland Revenue Department for customers

FinTech Innovation

In January 2019, FinTech and Innovation Department was set up, which remarked another milestone of UA being the first money lender in the industry to set up specialized FinTech department in continuous exploration and pursuit of the most advanced trend of technology development; simultaneously reinforcing our pledge and determination to stay at the forefront to keep elevating and optimizing the quality of loan services.

Since the establishment in 1993, UA has been staying ahead of industry upholding its service motto of “Customers First” and Relentless Innovation. Over the years, UA has pioneered different innovative loan products in the industry. As early as 2000, UA foresaw that Internet would become the prevalent trend for future, and definitely would become an undetachable part of everyday life; with that insight UA pioneered the first internet personal loan “i-Money Internet Personal Loan”, marking UA as the first money lender ever to introduce the forward-thinking idea in Hong Kong in which no face to face contact is needed and the whole loan process from application, loan approval to disbursement can be completed 24x7 on internet.



- 2000
 - Electronic Credit Department was set up
 - Pioneered and launched first internet personal loan in Hong Kong, namely “i-Money Internet Personal Loan”
 - e-Cash Revolving Loan was launched
- 2015
 - UA “One Click to Loan” Mobile App was launched
- 2019
 - FinTech and Innovation Department was set up, the first money lender in the industry to set up specialized department in FinTech
 - Brand new “YES UA” Mobile APP was launched with new add-on facial and fingerprint recognition functions
 - First in Hong Kong to provide revolving loan service connected to FPS and 24-hour instant cash transfer is made possible
- 2020
 - Advanced version of “YES UA” Mobile App was launched, landmarking UA as the first money lender in Hong Kong to successfully support instant identity authentication with coverage of new smart HKID; the “Click to Loan” service provides superb new mobile loan experience for customers
 - Brand new “YES, UA! Smart Teller Machine” was launched to provide 24x7 automated loan services for customers
 - Awarded “HKB Technology Excellence Award - “FinTech - Financial Services”



Loan Services (Mainland China)

UA SZ provides 3 main types of loan services for SME, microfinance and individual customers according to customer type and loan purpose: Unsecured Loan, Secured Loan and Loan for Merchants of Alliance Payment Platforms. Closely keeping pace with the rapid development of FinTech and everchanging life mode of customers in recent years, UA SZ has updated and re-shuffled digital strategy in a timely manner. UA SZ has launched the UA SZ “Dian Zhi Dai” APP and “WeChat Mini Program” to provide convenient 24x7 online loan services to customers. Simultaneously, the online loan services seamlessly connect offline service network at 15 main cities in Mainland China, offering hassle-free loan services for customers with just a few clicks anytime anywhere.

Unsecured Loan

- No Pledge
- No Guarantee Needed



Whatever your financial need is, be it cash turnover, new car replacement, home decoration, further study plan or travel plan, we provide the most convenient loan service for you. Just provide the income proof, instant cash will be ready for you to take the first move to realize your dream.



Business Loan welcomes business of any nature or size no matter what the purpose of loan is. Regardless of business expansion or sudden cashflow, we help all business owners solve the financial needs with no pledge and no guarantee needed. Easy online and offline application procedure for you to take the first move to seize every golden opportunity.



Property Loan provides the most flexible and convenient loan services to all kinds of property owners. Simple application procedures with high loan amount, no pledge is required. As long as you are a property owner and no matter your property is under mortgage or not, you can get instant cash easily online and offline and take the first move to meet your target!



Car Owner Loan provides the most convenient financial services for all car owners. Simple application procedures with no pledge of your car needed. From online to offline, you can easily get a loan hassle-free to enjoy flexible funds anytime.



Solve the urgent need in crisis and win even more valuable business opportunities. SME Loan provides the most convenient loan services for all types of SMEs. No pledge and no guarantee needed with quick approval and disbursement, enabling you to seize any golden opportunities of business. As long as you are a business owner, you can get the loan online and offline easily and take the first move to hit your target.

Secured Loan



Property Mortgage Loan

Property Mortgage Loan helps your business expansion or any financial emergency. We will tailor mortgage plan for you. As long as you can provide the property proof of property, instant cash is ready for you to seize any opportunities to grow your wealth.



Vehicle Finance

Vehicle Finance provides the quick and convenient vehicle mortgage service to all car owners, both brand new cars or second hand cars welcomed. As long as you own a car, instant cash is ready for you to explore any potential opportunities with simple application and quick approval.

Loan for Merchants of Alliance Payment Platforms

Alliance with well-known payment third party platforms including Union Pay and AllinPay to provide credit loan services to subscribed merchants national-wide and individuals via the well-built platforms. Apply 24x7 online with simple procedures and enjoy high loan amount of instant approval.



FinTech Development (Mainland China)



微信搜一搜

亚联财点指贷



With the high penetration and prevalent usage of internet and smartphone in Mainland China, UA SZ keeps pace with the market trend and thriving FinTech development to explore and develop digital channels to meet the growing needs of customers. In addition to the launch of loan solutions on smartphones and other mobile devices, UA SZ has strengthened the cooperation with influential third party payment platforms to provide customized loan solutions for customers utilizing the big data, simultaneously generating positive impact on the expansion of customer base.

Looking forwards, UA SZ will continue to stay abreast with the market trend to face new challenges with an open mind for continuous innovation. Adhering to the service motto of "Customer First", UA SZ will continue to provide quality and convenient loan service for the public and strive to be the leading brand in the consumer lending industry in Mainland China.

In 2017 and 2018, UA SZ has launched the brand new "Dian Zhi Dai" APP and "WeChat Mini Program" respectively, which is a significant milestone of its advancement of digital strategy. The new platforms have brought a brand new experience of online small loan service for the public, at the same time and more importantly, through the collection and analysis of big data, more thorough understanding on market trend and customer needs can be achieved.



"Dian Zhi Dai" offers 24x7 one-stop online loan services for customers: from identity authentication, information uploading, loan status checking, credit authorization, confirmation of loan agreement to one click loan repayment, all can be completed easily with just few clicks. What's more, the platform is well connected with the offline branch network seamlessly across 15 first-tier cities in Mainland China, enabling customers to get a loan hassle-free at fingertips.



Strategic Partners and Alliances in Mainland China



● Cooperation agreement signed in Oct 2018

Kingdee Internet Financial Service Co., Ltd. ("Kingdee Financial Service") is a subsidiary of Kingdee Software China Co., Ltd Group specialized in operation of financial data platform. Kingdee aims to make use of the accumulated 5 million data base of clients of micro and small finance and ERP system and effectively links the corporate clients of Kingdee Group and financial institutions, thus assisting the financial institutions in the loan approval process with understanding on the latest condition of business operation of the corporations.

At present, UA SZ is in collaboration with "Zhi Hui Ji" APP under Kingdee Financial Service in which the latter refers customers to UA SZ. Customers can go to the designated page developed by UA SZ at "Zhi Hui Ji" APP to proceed registration and loan application.



● Partnership commenced in Dec 2016

China UnionPay Merchant Services Co., Ltd. ("China UMS") is currently the largest third-party payment services provider in Mainland China. China UMS is specialized in provision of integrated payment services and intelligent business solutions to merchants. Based on the merchant behavior and data of operation of business, China UMS has established a convenient, high-efficient and trustable online financial service platform named "Tian Tian Fu" connecting merchants and financial institutions including banks, funding companies, security companies and insurance companies. China UMS has rich and successful experience through collaboration with different financial institutions on research and development of internet loan and business operation.



● Cooperation agreement signed in May 2020

Founded in 1987, China Foreign Economy and Trade Trust Co., Ltd. ("FOTIC") is one of the vice president units of the China Trustee Association. It is a wholly-owned subsidiary of Sinochem Group, a Fortune Global 500 company.

FOTIC focused on four business sectors: micro finance, industrial finance, capital market and wealth management. FOTIC holds qualifications of national interbank bond trading, assets securitization-specific trust institutions, qualified investor in the block trading system, interbank lending, equity investment with inherent assets, stock index futures trading, entrusted overseas financial management services (QDII), private equity fund manager and observer member of the Asset Management Association of China.



● Cooperation agreement signed in Jun 2018

Established in October of 2008, at present AllinPay Network Services Co. Ltd (hereinafter referred to as "AllinPay") is providing payment services and other integrated financial services for over 2 million merchants with 2.2 million of POS terminals nationwide. AllinPay is one of top six national-wide payment institutions with annual transaction volume over trillion dollars.

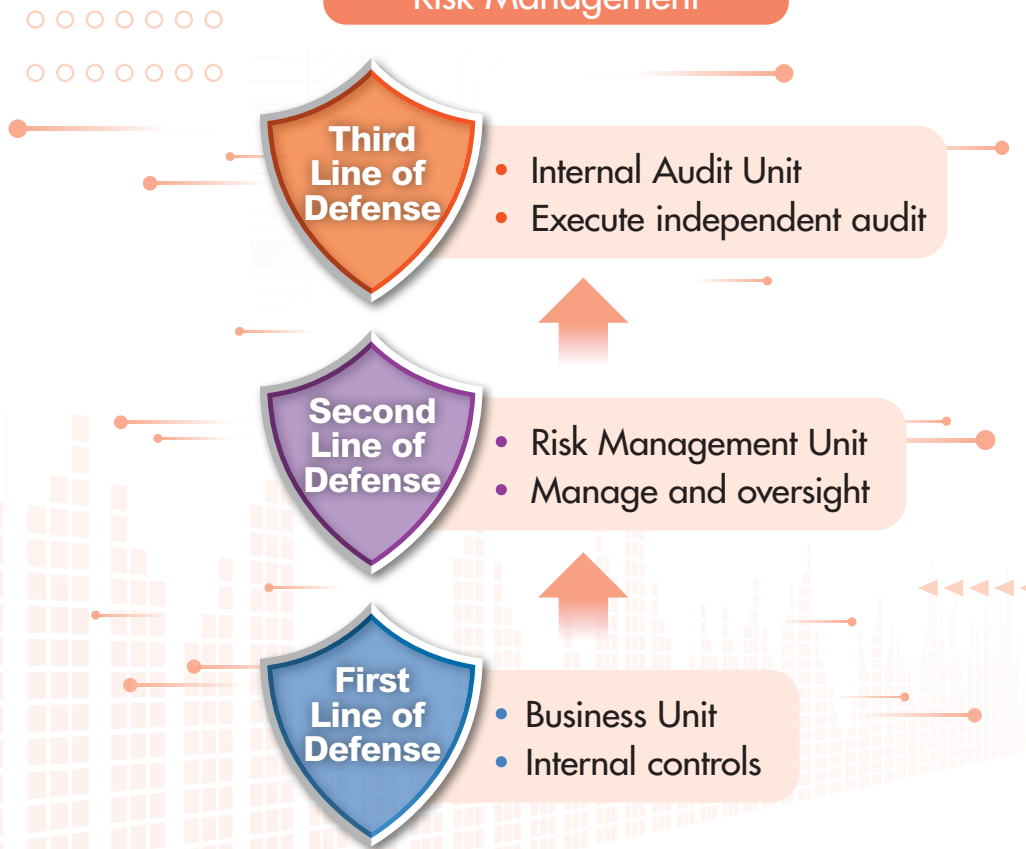
UA SZ "Fu Tong Dai" is a one-stop fully online credit loan service designed for merchants with POS terminals and subscribed services of AllinPay.



● Partnership commenced in July 2020

JLPay Co., Ltd. ("JLPay") is a famous third-party payment service provider approved by the People's Bank of China with granted "Payment Business License". JLPay focuses on providing acquiring services for corporate clients and payment services for individuals. Meanwhile, JLPay has rich experience in operation of third-party payment and providence of value-added services for customers. Its core businesses include merchant acquiring services, payment finance and financial technology, etc.

Three Lines of Defense of Risk Management



Risk Management (Hong Kong)

UA has adopted a conservative and consistent approach to manage risk since its establishment in 1993. This has helped UA to protect customers, lend responsibly, support the sustainable growth, and achieve an optimal balance of risk and return.

A strict and precise risk control system was adopted by UA as a holistic and integrated approach to manage material risks identified. UA's governance structure is guided by Management; and based on the three lines of defense model which provides clarity on roles and responsibilities, duty segregation, as well as ownership in business operations. In particular, the 3 lines of defense model can effectively segregate the defenses, checking in all levels to minimize the risks.

UA manages risk across multiple risk domains, including financial, business and strategic, operational, and legal and regulatory risks. As a member of the Credit Reference Agency, UA mitigates inherent credit risk via contributing and obtaining customer credit information for information verification and credit assessment purposes. UA refrains from business practices that could lead to potential reputational risk, hence seeks to operate within all relevant rules and regulations.

Risk Management (Mainland China)

In recent years, UA SZ has stayed close to the guidance of policy of Government and the rapid advancement of technology, accelerating its commitment and pace on FinTech in the exploration of integration and application of big data, Cloud and artificial intelligence, etc., into financial business. In 2020, with the application of SAS system, the mainstream system widely adopted by finance industry, UA SZ successfully launched the self-developed new online risk control system named “Yi Tong Tian Yan” by mapping the accumulated business data of the company.

The big data risk control system “Yi Tong Tian Yan” integrates the business data of UA SZ for generating insight and understanding the need of further business development with efficient acquisition and timely update of data for the establishment of a well-mapped and strong data hub for business. The data hub can help meet the needs of different aspects of business including marketing, business operation, customer service, etc., as well as the needs of users, empowering respective business units with capability to make timely response to react to market trend and demand. Operating costs can be minimized through data mining and use of AI technology, simultaneously improved effectiveness on risk control and optimized company structure with enhanced decision-making and deployment capabilities can be resulted. Intelligent risk control, intelligent marketing and intelligent operation, etc. can be achieved. Moreover, “Yi Tong Tian Yan” enables UA SZ to fulfil and be complied with respective ordinances and guidelines imposed on business operators involving critical information structure on the collection and generation of personal data and critical information within the territory of Mainland China.

Through the meticulous analysis of “Yi Tong Tian Yan”, UA SZ can manage the risk control during course of customer filtering. It not only helps minimize the risk of lending but also enhances the customer experience. At the same time, it can help micro and small finance and individuals to alleviate the problems of low approval rate, high interest rate and slow process time on financing. A virtuous cycle of loan market can be built up and the goal of inclusive finance can be accomplished.

Looking forwards, UA SZ will keep on upgrading and optimizing the big data risk management system “Yi Tong Tian Yan” to maintain our strong competitiveness in the industry. To boost continued growth of business utilizing FinTech as engine drive and to build up a data driven high-efficient business development model so as to achieve the three goals of management elevation, business optimization and risk control.

Corporate Social Responsibility



Awarded "Caring Company 15+" logo

Since 2005, UA has extended a great support for various public welfare activities each year by cooperating closely with various social welfare organizations to let our staff contribute their effort to the society. We aim to contribute to the society as a good corporate citizenship.

In 2020, UA passed the adjudication for 15 consecutive years and was awarded the distinction logo of "15 Years Plus Caring Company", which is hosted by The Hong Kong Council of Social Service.



Be invited to sign "The Racial Diversity & Inclusion Charter for Employers"

In 2019, UA was invited to sign "The Racial Diversity & Inclusion Charter for Employers" hosted by "Equal Opportunities Commission" in recognition of providing fair employment opportunities to various racial people and initiating multi-diversified culture in workplace. UA will continue to carry out the responsibility on providing fair opportunities and harmonic community at the workplace. Elaborating the leverage of diverse backgrounds results in enriching the more entire skill sets and contributing to a sustainable developing culture in the society.



Awarded "2020-22 Social Capital Builder Awards"

UA has spared no efforts in promoting the concept of social capital in order to boost economic prosperity and build up a caring, inclusive society. In recognition of our dedication and contribution, UA was awarded the "2020-22 Social Capital Builder Awards". "Social Capital Builder Awards" is organized by the Community Investment and Inclusion Fund of the Labour and Welfare Bureau. It aims to show appreciation to the individuals and enterprises who have contributed to the development of social capital. It also serves as a motivation for enterprises to fulfill Corporate Social Responsibility by encouraging cross-sectoral partnership in building social capital in Hong Kong.



Awarded "Good Employer Charter"

UA was awarded in "Good Employer Charter" for 2 consecutive years, which is hosted by Labour Department. We believe that establishing exceptional human resource management is a win-win investment to both employer and employees. Happy employees are believed to be more dedicated, proactive, innovative and able to deliver quality customer service.



Post 50 Internship Programme

UA is fully committed to people learning and development. We have been accredited as "Manpower Developer" by The Employees Retraining Board since 2012. In 2020, we joined to support the "ERB Post 50 Internship Programme" and hired "Post 50 Intern" to work in different departments. Through participating in internships, they can get a grasp of the current status of the job market and industry that they wish to pursue, equip themselves with relevant working skills required for the job and adjust their mentality to prepare for the future challenges.



Awarded "Happy Company"

UA truly believes that establishing a "Happy Workplace" is a way to engage employees in work and arouse their inner innovative mindset, thus a better customer service can be generated. The result is encouraging with our effort recognized by the accredited label of "Happy Company" by "Promoting Happiness Index Foundation" and "The Hong Kong Productivity Council".

Corporate Volunteer Team

UA established the Corporate Volunteer Team in 2015 with the aim to help different people in Hong Kong by gathering the teamwork strength and love of our colleagues. Led by our Managing Director and CEO, Mr. Akihiro Nagahara, we have planned and engaged in a range of meaningful volunteer services to support different kinds of social services to help people in need in the community. It is more blessed than to receive! Over the years, UA has dedicated more than 4,000 hours of voluntary services with over 2,000 beneficiaries.



Proactively sponsor and participate charity events

UA sponsored the charity run and booth activities organized by St. James' Settlement for 3 consecutive years, aiming to perform corporate social responsibilities and give back to society. Through the support of such meaningful activities, we share our love and offer our help to those in need in the community. In the meantime, we hope to take the opportunity to promote the benefit of regular exercises, which is of great significance for the well-being of everyone!



Support the development of young people

In addition to the support of numerous charity events, UA treasures the opportunities to understand the needs of young people. Since 2016, we have been participating in the "School-Company-Parent Program" organized by Young Entrepreneurs Development Council. We share our experiences, plans and core values through the interaction with the students. During one of programs named "InnoMind® Competition", students initiated a proposal with creativity and then our business professionals offered guidance and instant feedback for them to induce their objective thinking and judgement. It is a valuable starting point for youngster to understand the current market and business world and be equipped with high competitiveness in face of challenges in the future.



Awards and Accolades (Hong Kong)



Leader of Excellence – Mr. Akihiro Nagahara
2013



HKB Technology Excellence Award – FinTech – Financial Services
2020



Capital Merits of Achievements in Banking and Finance
2010 – 2020



Excellence Brand of Personal Loan Services
2021



Bronze Award of Best Use of Mobile – Financial Services
2021



Best Acquisition Campaign (Merit) 2015 – 2017
“Best Search Campaign” (Outstanding) 2019 – 2020



Best Use of SEM Strategy – Gold Award
2021



“Best Performance of School – Company Partnership Award”
“Excellent Entrepreneurship Award”
“YDC School-Company-Parent Program”
2006 – 2018



Good Employer Charter
2018 - 2020



The Racial Diversity & Inclusion Charter for Employers
2019



15 Years Plus Caring Company



ERB Manpower Developer
2012 – 2020



Certificate of “Partner Employer Award”
2016 – 2017, 2019 – 2020



“Happy Company” Label
2017 – 2020



The Outstanding Corporate Citizenship
“Enterprise Category” & “Volunteer Category”
2016 – 2020

Awards and Accolades (Mainland China)



Outstanding Contribution to Social Award (UA SZ Chengdu)
2019



The A Rating Microcredit Company (UA SZ Chengdu)
2018 - 2019



Outstanding Microfinance Company
2009 - 2019



National Excellent Microcredit Company (UA SZ Nanning)
2018



Top Financial Services Brand in Guangxi (UA SZ Nanning)
2018



Person of the Year in the Chinese Microfinance Industry
Mr. Akihiro Nagahara
2012



Excellent Microcredit Company in Heilongjiang
2016



National Excellent Enterprise with Foreign
Investment Excellent Taxpayment And Turnover
2016



The Best Microcredit Company (UA SZ Chengdu)
2014



China Five-Star Microcredit Companies (UA SZ Nanning)
2013



Top 100 Microcredit Companies in China
2012 - 2013

Partners and Alliances

Auditor

Deloitte.

Deloitte Touche Tohmatsu

Legal Advisor



P. C. Woo & Co.
胡百全律師事務所
SOLICITORS & NOTARIES

P. C. Woo & Co.

Principal Bankers



Bank of China (Hong Kong) Limited



China Construction Bank (Asia)
Corporation Limited



Chong Hing Bank Limited



Fubon Bank (Hong Kong) Limited



Mizuho Bank, Ltd.



OCBC Wing Hang Bank Limited



Standard Chartered Bank
(Hong Kong) Limited



Taipei Fubon Commercial Bank
Co., Ltd.



Taishin International Bank Co., Ltd.
(Hong Kong Branch)

Business Partners



Allinpay Network Services Co., Ltd.



China UnionPay Merchant
Services Co., Ltd.



China Foreign Economy and
Trade Trust Co., Ltd.



JLPAY Technology Co., Ltd.



Kingdee Internet Financial Service Co., Ltd.



Dell Technologies

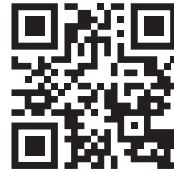


TransUnion Limited



VMware Hong Kong Limited

Thank you for your interest in us. We are pleased to explore any business and partnership opportunities.
Please contact us via the channels below.



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