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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)

(Stock Code: 1577)

NOTICE OF ANNUAL GENERAL MEETING

NOTICE IS HEREBY GIVEN that the annual general meeting (the “**AGM**”) of Quanzhou Huixin Micro-credit Co., Ltd. (the “**Company**”) will be held at 12/F, Former Finance Building No. 361 Feng Ze Street, Quanzhou City, Fujian Province, the PRC at 10:00 a.m. on Monday, 12 June 2017 to consider and, if thought fit, to pass, with or without modifications, the following resolutions of the Company:

ORDINARY RESOLUTIONS

1. To receive, consider and approve the report of the directors (the “**Directors**”) of the Company for the year ended 31 December 2016;
2. To receive, consider and approve the report of the supervisory committee for the year ended 31 December 2016;
3. To receive, consider and approve the annual report of the Company for the year ended 31 December 2016;
4. To receive, consider and approve the Company’s audited financial statements for the year ended 31 December 2016;
5. To receive, consider and approve the final financial accounts of the Company for the year 2016;
6. To receive, consider and approve the financial budget plan of the Company for the year 2017;
7. To consider and approve the Company’s profit distribution plan for the year ended 31 December 2016;
8. To consider and approve the Company’s external auditor’s fees for the year ended 31 December 2016;

9. To consider and approve the re-appointment of Ernst & Young as the Company's external auditor and to authorise the board to fix its remuneration;
10. To consider and approve the re-election and election of Directors;
 - 10(a). To re-elect Mr. Zhou Yongwei as an executive Director;
 - 10(b). To re-elect Mr. Wu Zhirui as an executive Director;
 - 10(c). To re-elect Mr. Yan Zhijiang as an executive Director;
 - 10(d). To re-elect Ms. Liu Aiqin as a non-executive Director;
 - 10(e). To re-elect Mr. Jiang Haiying as a non-executive Director;
 - 10(f). To re-elect Mr. Zhu Jinsong as a non-executive Director;
 - 10(g). To re-elect Mr. Zhang Lihe as an independent non-executive Director;
 - 10(h). To appoint Mr. Lin Jianguo as an independent non-executive Director; and
 - 10(i). To appoint Mr. Sun Leland Li Hsun as an independent non-executive Director.
11. To consider and approve the re-election of supervisors (the “**Supervisors**”);
 - 11(a). To re-elect Mr. Ng Seng Chuan as a shareholder representative Supervisor;
 - 11(b). To re-elect Mr. Chen Jinzhu as an independent Supervisor; and
 - 11(c). To re-elect Mr. Wu Lindi as an independent Supervisor;
12. To consider and authorise the board and authorised person of the board to fix Directors' and Supervisors' remuneration.

SPECIAL RESOLUTIONS

13. To approve the proposed amendment to the articles of association of the Company; and
14. To approve the general mandate to issue new shares of the Company.

By Order of the Board of
Quanzhou Huixin Micro-credit Co., Ltd.*
ZHOU Yongwei
Chairman

Fujian Province, PRC, 21 April 2017

Notes:

1. For details of the resolutions, whether ordinary or special, to be approved in this AGM, please refer to the circular.
2. The register of members of the Company will be closed from Friday, 12 May 2017 to Monday, 12 June 2017, both days inclusive, during which period no transfer of shares will be effected. In order to be qualify for attending and voting at the AGM, holders of H shares of the Company shall lodge transfer documents with the Company's H share registrar in Hong Kong ("**H Shares Registrar**"), Boardroom Share Registrars (HK) Limited, or to the Company's registered office in the PRC (for holders of domestic shares), no later than 4:30 p.m. on Thursday, 11 May 2017.

The Board has recommended the payment of a final dividend of RMB0.05 per share for the year ended 31 December 2016 to shareholders whose names appear on the Company's register of members on Monday, 26 June 2017 (the "**Proposed Final Dividend**").

For the purpose of determining the entitlement to the Proposed Final Dividend, the H share register of members of the Company will be closed from Tuesday, 20 June 2017 to Monday, 26 June 2017, both days inclusive, during which period no share transfers of H shares will be registered. In order to be entitled to the Proposed Final Dividend, unregistered holders of H shares of the Company should ensure that all share transfer documents accompanied by the relevant share certificates must be lodged with the Company's H Share Registrar in Hong Kong, Boardroom Share Registrars (HK) Limited, for registration no later than 4:30 p.m. on Monday, 19 June 2017.

3. Shareholders of the Company (the "**Shareholders**") who are entitled to attend and vote at the AGM may appoint one or more proxies to attend and, in the event of a poll, vote on their behalves.
4. Shareholder shall entrust a proxy by a written proxy form which shall signed by such Shareholder or an agent entrusted by such Shareholder in writing under the hand of a Shareholder in writing. If the Shareholder is a legal person, the power of attorney shall be affixed with its official seal or signed by its director or an agent or other personnel officially entrusted thereby. Such power of attorney shall specify the number of shares held by the Shareholder represented by each proxy.
5. In order to be valid, the proxy form must be deposited, for the holders of H shares, to the H Share Registrar of the Company, Boardroom Share Registrars (HK) Limited, or for the holders of domestic shares, to the Company's registered office in the PRC, not less than 24 hours prior to the commencement of the AGM (i.e. before 10:00 a.m. on 11 June 2017). If the proxy form is signed by a person authorised by Shareholder, the power of attorney or other authorisation documents shall be notarized. Completion and return of the proxy form will not preclude Shareholders from attending and voting in person at the AGM or any adjourned meetings should you so wish.
6. Shareholders shall show their identity papers when attending the AGM. A proxy, who is on behalf of a Shareholder, shall show his/her identity paper, proxy form and a copy of identity paper of the Shareholder.
7. Corporate Shareholder shall appoint its legal representative or authorised representative to attend the AGM. Such person shall show his/her identity paper and a copy of corporate's business certificate affixed with its official seal. If corporate Shareholders appoint authorised representative to attend the AGM, the authorised representative shall show his/her identity paper, the original document of power of attorney issued by the such legal person and a copy of corporate's business certificate affixed with its official seal (except for a clearing house or its proxy).
8. Shareholders who intend to attend the AGM should complete and return the reply slip in writing by hand or by post to the Company's H Shares Registrar in Hong Kong (for holders of H shares) or the registered office of the Company in the PRC (for holders of domestic shares) before Tuesday, 23 May 2017.

9. The AGM is expected to take less than half a day, Shareholders who attend the AGM shall be responsible for their own travel and accommodation expenses.
10. The name and address of the Company's H Shares Registrar in Hong Kong is as follows:
- Boardroom Share Registrars (HK) Limited
31/F, 148 Electric Road,
North Point,
Hong Kong
11. The registered office of the Company in the PRC is as follows:
- 12/F, Former Finance Building,
No. 361 Feng Ze Street,
Quanzhou City, Fujian Province,
PRC
12. If more than one of joint Shareholders attend the meeting, whether in person or by proxy, the vote of the senior joint Shareholder who tenders a vote, whether in person or by proxy, will be accepted to the exclusion of the votes of the other joint Shareholders and for this purpose seniority will be determined by the order in which the names stand in the register of Shareholders of the Company in respect of the joint shareholding.

As at the date of this announcement, the executive Directors of the Company are Mr. ZHOU Yongwei, Mr. WU Zhirui and Mr. YAN Zhijiang; the non-executive Directors are Ms. LIU Aiqin, Mr. JIANG Haiying and Mr. ZHU Jinsong; and the independent non-executive Directors are Mr. CAI Yi, Mr. ZHANG Lihe and Mr. WANG Yiming.

* *For identification purposes only*