



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)

FORM OF PROXY FOR THE EXTRAORDINARY GENERAL MEETING

The number and class of Shares to relating to this form of proxy ^(Note 1)
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I/We ^(Note 2) _____
of _____
being the registered shareholder(s) of _____
Domestic Shares/H Shares ^(Note 3) of **Quanzhou Huixin Micro-credit Co., Ltd.*** (the “Company”), hereby appoint the chairman of the meeting, or ^(Note 4) _____
of _____
as my/our proxy to attend and vote for me/us and on my/our behalf at the extraordinary general meeting of the Company (the “EGM”) to be held at 12/F, Former Finance Building, No. 361 Feng Ze Street, Quanzhou City, Fujian Province, the PRC at 10:30 a.m. on Monday, 5 February 2018 and at any adjournment thereof in respect of the resolution set out in the Notice of the EGM. In the absence of any indication, my/our proxy may vote at his/her own discretion.

SPECIAL RESOLUTION		For ^(Note 5)	Against ^(Note 5)	Abstain ^(Note 5)
1.	<p>To consider and approve:</p> <p>(a) the Company be and is hereby authorised, within 24 months from the date of passing of this resolution, to issue the domestic corporate bonds in the aggregate amount of not more than RMB500.0 million (inclusive) (the “Bonds”);</p> <p>(b) the board of directors of the Company (the “Board”) or executive directors of the Company and the person(s) authorised by the Board (“Authorised Person(s)”) be and are hereby generally and unconditionally authorised to handle all matters relating to the issue of Bonds, which includes but not limited to the following:</p> <p style="margin-left: 20px;">(i) specifically determine the plan of issue and amend or adjust the terms of issue, including but not limited to all matters relating to the actual size of the issue, interest rates or their basis of determination, timing of issue, one-off issue or issue by tranches and the number of tranches to be issued, terms of option (if any), guarantee, maturity and method for repayment of principal and interests, placing arrangement, place of listing, use of proceeds and all other related matters, subject to the applicable laws, regulations and relevant requirements of regulatory authorities, exchanges and securities self-regulated organization, as well as the resolution passed at the EGM;</p> <p style="margin-left: 20px;">(ii) decide and engage intermediaries to handle matters in relation to the issue and trading of the Bonds;</p> <p style="margin-left: 20px;">(iii) decide and engage custodian, execute the custodian agreement and promulgate the rules of bondholders’ meeting;</p> <p style="margin-left: 20px;">(iv) implement and execute the matters in relation to the issue and trading of the Bonds, including but not limited to determining, authorising, signing, implementing and amending the legal documentations relating to the issue and trading of the Bonds, such as the offer document, underwriting agreement, custodian agreement, rules of bondholders’ meeting and relevant announcements, and disclosing relevant information in accordance with applicable laws, regulations and other regulatory documents;</p>			

SPECIAL RESOLUTION		For ^(Note 5)	Against ^(Note 5)	Abstain ^(Note 5)
	<p>(v) handle all matters in relation to the issue and trading of the Bonds with full authority; and</p> <p>(vi) make corresponding adjustments to matters relating to the plan of issue in accordance with the opinions of regulatory authorities, exchanges and securities self-regulated organization, or make decisions as to whether to proceed with the issue according to the actual situation, if there are any changes in regulatory policies or market conditions (other than matters which require to be approved again on the shareholders' meeting under applicable laws, regulations and the articles of association of the Company),</p> <p>the abovementioned mandate shall remain valid from the date of passing of the special resolution at the EGM to the date of completion of the abovementioned matters.”</p>			

Date: _____, 2018

Signature ^(Notes 6, 7 and 8): _____

Notes:

Important: You should first review the Notice of EGM and the Company's circular dated on 19 December 2017 (the “**Circular**”) before appointing a proxy. Unless otherwise defined herein, the capitalized terms used shall have the same meanings as defined in the Circular.

1. Please insert the number and class of Shares registered in your name(s) relating to this form of proxy. If the number and class are inserted, this form of proxy will be deemed to relate to only to those Shares. If no number and class are inserted, the form of proxy will be deemed to relate to all Shares registered in your name(s).
2. Please insert full name(s) (in Chinese or English) and registered address(es) as shown on the register of members of the Company in **BLOCK letters**.
3. Please insert the number of Shares registered in your name(s) and select the class of Shares (delete as inappropriate). If no number and class of Shares are inserted, this form of proxy will be deemed to relate to all the Shares registered in your name(s).
4. If any proxy other than the chairman of the meeting is preferred, please cross out the words “**THE CHAIRMAN OF THE MEETING, OR**” and insert the name(s) and address(es) of the proxy(ies) desired in the spaces provided. A shareholder of the Company (the “**Shareholder**”) may appoint one or more proxies to attend and vote on his/her behalf. A proxy need not be a Shareholder. **ANY ALTERATION MADE TO THIS FORM OF PROXY MUST BE INITIALED BY THE PERSON(S) WHO SIGNS IT.**
5. **IMPORTANT: IF YOU WISH TO VOTE FOR ANY RESOLUTION, PLEASE “✓” THE APPROPRIATE BOX MARKED “FOR” OR INSERT THE RELEVANT NUMBER OF SHARES. IF YOU WISH TO VOTE AGAINST ANY RESOLUTION, PLEASE “✓” THE APPROPRIATE BOX MARKED “AGAINST” OR INSERT THE RELEVANT NUMBER OF SHARES. IF YOU WISH TO ABSTAIN FROM VOTING, PLEASE “✓” THE APPROPRIATE BOX MARKED “ABSTAIN”.** If no direction is given, your proxy may vote at his/her own discretion. Proxy of Shareholder will also be entitled to vote at his discretion on any resolution legally and properly put to the EGM other than those referred to in the Notice of EGM.
6. This form of proxy must be signed by you, or your attorney duly authorised in writing or, in the case that Shareholder is a legal person, this form of proxy must be either executed under its common seal or under the hand of its directors or attorney or a person duly authorised to sign the same. If this form of proxy is signed by an attorney of the appointor, the power of attorney authorising that attorney to sign, or other document of authorisation, must be notarised.
7. In case of any joint holder of Shares, only the joint holder whose name appears first in the register of members is entitled to receive the Share certificates of relevant Shares and the Company's notices, and to attend and exercise all voting rights of such Shares at the EGM. Any notice delivered to that person shall be deemed as having been delivered to all joint holders of the relevant Shares.
8. In order to be valid, the form of proxy and the notarised power of attorney or other authorisation documents must be lodged with the Company's H Share registrar in Hong Kong, Boardroom Share Registrars (HK) Limited, at 2103B, 21/F, 148 Electric Road, North Point, Hong Kong (for Shareholders of H Shares) or the Company's headquarters/principal place of business in the PRC at 12/F, Former Finance Building, No. 361 Feng Ze Street, Quanzhou City, Fujian Province, PRC (for Shareholders of Domestic Shares) not less than 24 hours before the time fixed for holding the EGM (i.e. before 10:30 a.m. on Sunday, 4 February 2018).
9. The EGM is expected to take less than half a day. Shareholders who attend the EGM shall be responsible for their own travel and accommodation expenses. Shareholders or their proxy(ies) shall show proof of their identities when attending the EGM.

* For identification purposes only