

THIS CIRCULAR IS IMPORTANT AND REQUIRES YOUR IMMEDIATE ATTENTION

If you are in doubt as to any aspect of this circular or as to the action to be taken, you should consult a stockbroker or other registered dealer in securities, bank manager, solicitor, professional accountant or other professional adviser.

If you have sold or transferred all your shares in Quanzhou Huixin Micro-credit Co., Ltd., you should at once hand this circular, together with the accompanying form of proxy to the purchaser or the transferee, or to the bank, stockbroker or other agent through whom the sale or transfer was effected for transmission to the purchaser or transferee.

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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)

REPORT OF THE DIRECTORS FOR THE YEAR 2019;
REPORT OF THE SUPERVISORY COMMITTEE FOR THE YEAR 2019;
ANNUAL REPORT FOR THE YEAR 2019;
AUDITED FINANCIAL STATEMENTS FOR THE YEAR 2019;
FINAL FINANCIAL ACCOUNTS FOR THE YEAR 2019;
FINANCIAL BUDGET PLAN FOR THE YEAR 2020;
PROFIT DISTRIBUTION PLAN FOR THE YEAR 2019;
EXTERNAL AUDITOR'S FEES FOR THE YEAR 2019;
RE-APPOINTMENT OF EXTERNAL AUDITOR;
RE-ELECTION OF DIRECTORS;
RE-ELECTION OF SUPERVISORS;
AUTHORISATION TO THE BOARD TO FIX THE DIRECTORS'
AND SUPERVISORS' REMUNERATION;
GENERAL MANDATE TO ISSUE NEW SHARES;
AND
NOTICE OF AGM

A notice convening the AGM of the Company to be held at 7/F, Nanyi Square Office, No. 666 Feng Ze Street, Feng Ze District, Quanzhou City, Fujian Province, the PRC at 10:00 a.m. on Friday, 12 June 2020 is set out on pages 12 to 15 of this circular. A form of proxy for use at the AGM is also enclosed with this circular. Whether or not you intend to attend and vote at the AGM, you are requested to complete and return the enclosed form of proxy in accordance with the instructions printed thereon to the H Shares registrar and transfer office of the company in Hong Kong, Boardroom Share Registrars (HK) Limited, at 2103B, 21/F, 148 Electric Road, North Point, Hong Kong (in respect of H Shareholders), or to the Company's registered office in the PRC at 12/F, Former Finance Building, No. 361 Feng Ze Street, Quanzhou City, Fujian Province, the PRC (in respect of Domestic Shareholders) as soon as possible but in any event by not later than 24 hours before the time appointed for holding of the AGM (i.e. before 10.00 a.m. on Thursday, 11 June 2020) or any adjournment thereof. Completion and return of the form of proxy shall not preclude you from attending and voting in person at the AGM or any adjourned meeting should you so wish.

* For identification purpose only

24 April 2020

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DEFINITIONS

In this circular, unless the context otherwise requires, the following expressions have the following meanings:

“AGM” or “Annual General Meeting”	the annual general meeting of the Company to be held at 7/F, Nanyi Square Office, No. 666 Feng Ze Street, Feng Ze District, Quanzhou City, Fujian Province, the PRC at 10:00 a.m. on Friday, 12 June 2020
“Articles of Association”	the articles of association of the Company, as amended from time to time
“Audit Committee”	the audit committee of the Company
“Board” or “Board of Directors”	the board of directors of the Company
“Chairman”	Mr. Zhou Yongwei, the chairman of the Company
“China” or “PRC”	the People’s Republic of China, but for the purpose of this circular and for geographical reference only and except where the context requires, references in this circular to “China” and the “PRC” do not apply to Taiwan, Macau Special Administrative Region and Hong Kong
“Company”	Quanzhou Huixin Micro-credit Co., Ltd.* (泉州匯鑫小額貸款股份有限公司), a joint stock company established in the PRC with limited liability on 8 January 2010, the H Shares of which are listed on the Hong Kong Stock Exchange (stock code: 1577)
“Director(s)”	the director(s) of the Company
“Domestic Share(s)”	issued ordinary share(s) in the share capital of the Company with a nominal value of RMB1.00 each, which are subscribed for and paid up in Renminbi
“Fujian Province” or “Fujian”	Fujian Province (福建省), a province located in the southeastern coast of China
“Group”, “we” or “our”	the Company and its subsidiaries
“H Share(s)”	overseas listed foreign share(s) in the share capital of the Company with a nominal value of RMB1.00 each, which are listed on the Hong Kong Stock Exchange and traded in Hong Kong dollars
“HKD” or “HK\$”	Hong Kong dollars, the lawful currency of Hong Kong

DEFINITIONS

“Hong Kong” or “HK”	the Hong Kong Special Administrative Region of the PRC
“Hong Kong Stock Exchange” or “Stock Exchange”	The Stock Exchange of Hong Kong Limited
“Listing Rules”	the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited, as amended from time to time
“Notice of AGM”	the notice of the AGM as set out on pages 12 to 15 of this circular
“Quanzhou City”	Quanzhou City (泉州市), Fujian Province
“Renminbi” or “RMB”	Renminbi, the lawful currency of the PRC
“Share(s)”	the Domestic Share(s) and the H Share(s)
“Shareholders”	holder(s) of the Share(s)
“Supervisor(s)”	member(s) of the Supervisory Committee of the Company
“Supervisory Committee”	the supervisory committee of the Company
“%”	percent

LETTER FROM THE BOARD



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)

Executive Directors:

Mr. Zhou Yongwei (*Chairman*)

Mr. Wu Zhirui

Mr. Yan Zhijiang

Ms. Liu Aiqin

Registered Office:

12/F, Former Finance Building,

No. 361 Feng Ze Street,

Quanzhou City,

Fujian Province,

the PRC

Non-executive Directors:

Mr. Jiang Haiying

Mr. Cai Rongjun

Principal Place of Business in Hong Kong:

31/F, Tower Two,

Times Square,

1 Matheson Street,

Causeway Bay,

Hong Kong

Independent Non-executive Directors:

Mr. Zhang Lihe

Mr. Lin Jianguo

Mr. Sun Leland Li Hsun

24 April 2020

To the Shareholders

Dear Sir or Madam,

**REPORT OF THE DIRECTORS FOR THE YEAR 2019;
REPORT OF THE SUPERVISORY COMMITTEE FOR THE YEAR 2019;
ANNUAL REPORT FOR THE YEAR 2019;
AUDITED FINANCIAL STATEMENTS FOR THE YEAR 2019;
FINAL FINANCIAL ACCOUNTS FOR THE YEAR 2019;
FINANCIAL BUDGET PLAN FOR THE YEAR 2020;
PROFIT DISTRIBUTION PLAN FOR THE YEAR 2019;
EXTERNAL AUDITOR'S FEES FOR THE YEAR 2019;
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RE-ELECTION OF DIRECTORS;
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AUTHORISATION TO THE BOARD TO FIX THE DIRECTORS'
AND SUPERVISORS' REMUNERATION;
GENERAL MANDATE TO ISSUE NEW SHARES;
AND
NOTICE OF AGM**

* For identification purpose only

LETTER FROM THE BOARD

I. INTRODUCTION

The purpose of this circular is to give you the Notice of AGM and provide the Shareholders with the information reasonably necessary to enable you to make an informed decision on whether to vote for or against the proposed resolutions at the AGM for the following issues:

Ordinary Resolutions

- (1) Report of the Directors for the year 2019;
- (2) Report of the Supervisory Committee for the year 2019;
- (3) Annual report for the year 2019;
- (4) Audited financial statements for the year 2019;
- (5) Final financial accounts for the year 2019;
- (6) Financial budget plan for the year 2020;
- (7) Profit distribution plan for the year 2019;
- (8) External auditor's fees for the year 2019;
- (9) Re-appointment of Ernst & Young as the Company's external auditor and authorisation to the Board to fix its remuneration;
- (10) Re-election of Directors;
- (11) Re-election of Supervisors;
- (12) Authorisation to the Board to fix the Directors' and the Supervisors' remuneration; and

Special Resolution

- (13) Proposed general mandate to issue new Shares.

(1) Report of the Directors for the year 2019

An ordinary resolution will be proposed at the AGM to approve the report of the Directors for the year 2019. Please refer to the Report of the Directors set out in the annual report for the year 2019 published on 24 April 2020.

(2) Report of the Supervisory Committee for the year 2019

An ordinary resolution will be proposed at the AGM to approve the report of the Supervisory Committee for the year 2019. Please refer to the Report of the Supervisory Committee set out in the annual report for the year 2019 published on 24 April 2020.

LETTER FROM THE BOARD

(3) Annual report for the year 2019

An ordinary resolution will be proposed at the AGM to approve the annual report for the year 2019. The annual report has been published on the HKEx news website of Hong Kong Exchanges and Clearing Limited (www.hkexnews.hk) and the website of the Company (www.qzhuixin.net) on 24 April 2020, and has been dispatched to the Shareholders.

(4) Audited financial statements for the year 2019

An ordinary resolution will be proposed at the AGM to approve our Group's audited financial statements for the year ended 31 December 2019. Please refer to our Group's audited financial statements for the year ended 31 December 2019 set out in the annual report for the year 2019 published on 24 April 2020.

(5) Final financial accounts for the year 2019

An ordinary resolution will be proposed at the AGM to approve the final financial accounts for the year 2019. A summary of our Group's 2019 final financial accounts prepared under the Hong Kong Financial Reporting Standards is as follows:

1. *Income and profit*

In 2019, pursuant to the financial statements, our Group's interest income was RMB170.8 million and interest expense was RMB9.1 million. Operating and administrative expenses amounted to RMB33.2 million. Profit before tax was RMB98.2 million, of which the net profit and total comprehensive income for the year was RMB74.5 million.

2. *Cash flows*

In 2019, pursuant to the financial statements, our Group's net cash flows from operating activities was RMB140.7 million, net cash flows from investing activities was RMB19.3 million and net cash flows used in financing activities was RMB175.7 million. The net decrease of cash and cash equivalents was RMB15.7 million.

3. *Assets and liabilities*

As at 31 December 2019, pursuant to the financial statements, our Group's total assets amounted to RMB1,320.8 million. Total liabilities amounted to RMB91.9 million. Total equity amounted to RMB1,228.9 million.

LETTER FROM THE BOARD

(6) Financial budget plan for the year 2020

Our Group plans to control the total operating expenses (net of taxes and surcharges as well as non-business expenditure) for the year 2020 at approximately RMB50.0 million. An ordinary resolution will be proposed at the AGM to approve the financial budget plan of the Company for the year 2020.

(7) Profit distribution plan for the year 2019

According to the *Company Law of the PRC* (中華人民共和國公司法), the *Securities Law of the PRC* (中華人民共和國證券法) and the Articles of Association, an ordinary resolution will be proposed at the AGM to approve the Company's profit distribution plan for the year 2019.

On 26 March 2020, the Board resolved to submit to the Shareholders for their consideration and approval of a profit distribution plan for the year ended 31 December 2019. The Board proposed the payment of a final dividend of RMB0.05 per Share for the year ended 31 December 2019 to Shareholders (the “**Proposed Final Dividend**”). If such proposal is approved at the AGM, the dividend will be distributed to Shareholders whose names appear on the register of members of the Company on Friday, 26 June 2020. Such dividend is expected to be paid on or around Monday, 17 August 2020. Such dividend will be paid to holders of Domestic Shares in RMB and to holders of H Shares in HKD as converted based on the average median exchange rate of RMB against HKD published by the People's Bank of China (中國人民銀行) for the five consecutive business days immediate before the date of the AGM.

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 Sunday, 21 June 2020 to Friday, 26 June 2020, both days inclusive, during which period no transfers of H Shares will be registered. In order to be entitled to the Proposed Final Dividend, unregistered holders of H Shares of our Group 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, or to the Company's registered office in the PRC (for holders of Domestic Shares), for registration, no later than 4:30 p.m. on Friday, 19 June 2020.

(8) External auditor's fees for the year 2019

An ordinary resolution will be proposed at the AGM to approve the fees paid or payable to the external auditor of the Company, Ernst & Young, for the year ended 31 December 2019.

LETTER FROM THE BOARD

During the year ended 31 December 2019, the Company paid Ernest & Young a total fee of RMB1,450,000 (tax inclusive) for audit services and RMB170,000 (tax inclusive) for non-audit service. Our Group's non-audit service fees mainly comprise of: (i) environmental, social and governance report related service fee amounting to RMB50,000; and (ii) asset securitization business related service fee amounting to RMB120,000.

(9) Re-appointment of Ernst & Young as the Company's external auditor and authorisation to the Board to fix its remuneration

An ordinary resolution will be proposed at the AGM to approve the re-appointment of Ernst & Young as the Company's external auditor for a term until the conclusion of the next annual general meeting of the Company, and to authorise the Board and authorised person of the Board to determine its remuneration with reference to its duties and industry level.

(10) Re-election of Directors

According to the code provision A.4.2 of the Corporate Governance Code and Corporate Governance Report set out in Appendix 14 to the Listing Rules, all directors should be subject to retirement by rotation at least once every three years.

The Board currently comprises nine Directors, including four executive Directors, two non-executive Directors and three independent non-executive Directors.

The executive Directors, namely Mr. Zhou Yongwei (周永偉先生), Mr. Wu Zhirui (吳智銳先生), Mr. Yan Zhijiang (顏志江先生) and Ms. Liu Aiqin (劉愛琴女士), the non-executive Directors, namely Mr. Jiang Haiying (蔣海鷹先生) and Mr. Cai Rongjun (蔡鎔駿先生), and the independent non-executive Directors, namely Mr. Zhang Lihe (張立賀先生), Mr. Lin Jianguo (林建國先生) and Mr. Sun Leland Li Hsun (孫立勳先生) (collectively, the “**Directors Candidates**”), have confirmed that they will offer themselves for re-election as Directors at the AGM.

Subject to the approval of the Shareholders at the AGM, the Company will enter into service contract with each of the Directors Candidates for a term of three years commencing from the date of the AGM. Pursuant to the respective service contract to be entered into with each of the Directors Candidates, (i) each of the executive Directors and non-executive Directors will not receive remuneration from the Company during his/her service as an executive Director or a non-executive Director; and (ii) each of the independent non-executive Directors will be entitled to a remuneration of HK\$100,000 per annum, which is determined by the Board with reference to their duties and responsibilities, the prevailing market conditions and the recommendation from the remuneration committee of the Company.

The Board, with the assistance from the nomination committee of the Company, has reviewed the structure, size, composition and diversity of the Board from a number of aspects, and has reviewed the professional experience, skills and expertise that Mr. Zhang Lihe, Mr. Lin Jianguo and Mr. Sun Leland Li Hsun, if re-elected as independent non-executive

LETTER FROM THE BOARD

Directors, can provide. The Board is of the view that the educational qualifications, background and experiences of Mr. Zhang Lihe, Mr. Lin Jianguo and Mr. Sun Leland Li Hsun can create valuable advice and contribute to the diversity of the Board. The Board also considers that they made positive contributions to the Company's development, strategies and performance during their last tenures as independent non-executive Directors with their independent suggestions and general understanding of the business of our Group.

Each of Mr. Zhang Lihe, Mr. Lin Jianguo and Mr. Sun Leland Li Hsun has made a confirmation of independence pursuant to Rule 3.13 of the Listing Rules. The Company reviewed the independence of them based on the independence requirements set out in Rule 3.13 of the Listing Rules and confirmed that they satisfied the aforementioned independence requirements.

Separate ordinary resolutions will be proposed at the AGM to approve the re-election of each of the Directors Candidates, and their biographical details are set out in Appendix I to this circular.

(11) Re-election of Supervisors

The Supervisory Committee currently consists of five Supervisors, comprising one representative of Shareholders, two representatives of employees, and two independent Supervisors. Except for the employee representative Supervisors elected by employees, the Supervisors were elected by our Shareholders for a term of three years, which is renewable upon re-election and re-appointment.

The independent Supervisors, namely Mr. Chen Jinzhu (陳金助先生) (“**Mr. Chen**”) and Mr. Wu Lindi (吳麟弟先生) (“**Mr. Wu**”), and the Shareholder representative Supervisor, namely Mr. Li Jiancheng (李建成先生) (“**Mr. Li**”), have confirmed that they will offer themselves for re-election as Supervisors at the AGM.

Subject to the approval of the Shareholders at the AGM, the Company will enter into service contract or appointment letter with each of Mr. Chen, Mr. Wu and Mr. Li for a term of three years commencing from the date of the AGM. Pursuant to the respective service contracts or appointment letters to be entered into with Mr. Chen and Mr. Wu, each of them will be entitled to a remuneration of RMB20,000 per annum, which is determined by the Board with reference to their duties and responsibilities, the prevailing market conditions and the recommendation from the remuneration committee. Pursuant to the service contract or appointment letter to be entered into with Mr. Li, he will not receive remuneration from the Company during his service as a Shareholder representative Supervisor.

Separate ordinary resolutions will be proposed at the AGM to approve the re-election of each of these Supervisors. Their biographical details are set out in Appendix II to this circular.

LETTER FROM THE BOARD

(12) Authorisation to the Board to fix the Directors' and the Supervisors' remuneration

An ordinary resolution will be proposed at the AGM to authorise the Board and authorised person of the Board to determine the Directors' and Supervisors' remuneration.

(13) General mandate to issue new Shares

To seize market opportunities, ensure flexibility to issue new Shares and to further provide financial support for the strategic development of the Company, it will be proposed at the AGM to approve the grant to the Board of a general mandate to issue Shares by way of special resolution.

(1) *Scope of the general mandate*

Details of the scope of the general mandate include but are not limited to:

- (a) the granting of a general mandate to the Board to, subject to market conditions and the needs of the Company, separately or concurrently issue, allot and deal with additional Domestic Shares and/or H Shares, and each of the number of the Domestic Shares and/or H Shares to be allotted or agreed conditionally or unconditionally to be allotted by the Board shall not exceed 20% of the respective number of the existing Domestic Shares and/or H Shares in issue on the date of passing of such resolution at the AGM (including but not limited to ordinary shares, preference shares, securities convertible into Shares, options and warrants or similar right to subscribe for any Share or the above mentioned convertible securities, as the case may be), and decide to make or grant offers for sale, offers, agreements, share options, power to exchange for or convert into Shares or other powers as required or may be required to allot Shares, as the case may be;
- (b) the Board be authorised to formulate and implement detailed issuance plan in the exercise of the above general mandate, including but not limited to the class of new Shares to be issued, pricing mechanism and/or issuance/convertible/exercise price (including price range), form of issuance, number of Shares to be issued, allottees and use of proceeds, time of issuance, period of issuance and whether to allot Shares to existing Shareholders;
- (c) the Board be authorised to engage professional advisers for matters related to the issuance, and to approve and execute all acts, deeds, documents and other related matters which are necessary, appropriate or advisable for Share issuance; to approve and execute, on behalf of the Company, agreements related to the issuance, including but not limited to underwriting agreement, placing agreement and engagement agreements of professional advisers;

LETTER FROM THE BOARD

- (d) the Board be authorised to approve and execute, on behalf of the Company, documents in connection with the issuance to be submitted to regulatory authorities, to carry out relevant approval procedures required by regulatory authorities and place where the Company is listed, and to complete all necessary filings, registrations and records with the relevant government authorities of Hong Kong and/or any other regions and jurisdictions (if applicable);
- (e) the Board be authorised to amend, as required by regulatory authorities within or outside the PRC, the related agreements and statutory and other documents; and
- (f) the Board be authorised to increase the registered capital of the Company after the issuance and to make corresponding amendments to the Articles of Association relating to share capital and shareholdings, etc., and to authorise the management of the Company to carry out the relevant procedures.

(2) *Term of the general mandate*

Except that the Board may make or grant offers, agreements, options during the Relevant Period (as defined below) in relation to the issuance, which require or may require further promotion or implementation after the end of the Relevant Period, the exercise of the above general mandate shall be within the relevant period (the “**Relevant Period**”).

The Relevant Period means the period from the approval of this resolution as a special resolution at the AGM until whichever is the earlier of:

- (a) the conclusion of the next annual general meeting of the Company; or
- (b) the revocation or variation of the authority given to the Board under this resolution by the passing of a relevant resolution in a Shareholders’ general meeting of the Company.

The Board may only exercise the above authorisation in accordance with the *Company Law of the PRC*, the *Securities Law of the PRC*, the Listing Rules or any applicable laws, regulations and provisions of any other governments or regulatory authorities, and subject to obtaining approvals from the relevant government agencies.

The above resolution was considered and approved by the Board on 26 March 2020 and will be proposed at the AGM for Shareholders’ consideration and approval.

II. THE AGM

The form of proxy and the reply slip of the AGM are enclosed herewith.

LETTER FROM THE BOARD

Whether or not you intend to attend and vote at the AGM, you are requested to complete and return the enclosed form of proxy in accordance with the instructions printed thereon to the H Shares registrar and transfer office of the Company in Hong Kong, Boardroom Share Registrars (HK) Limited, at 2103B, 21/F, 148 Electric Road, North Point, Hong Kong (in respect of H Shareholders), or to the Company's registered office in the PRC at 12/F, Former Finance Building, No. 361 Feng Ze Street, Quanzhou City, Fujian Province, the PRC (in respect of Domestic Shareholders) as soon as possible but in any event by not later than 24 hours before the time appointed for holding the AGM (i.e. before 10.00 a.m. on Thursday, 11 June 2020) or any adjournment thereof. Completion and return of the form of proxy shall not preclude you from attending and voting in person at the AGM or any adjourned meeting should you so wish.

If you intend to attend the AGM in person or by proxy, please complete the enclosed reply slip and return the same to Boardroom Share Registrars (HK) Limited (in respect of H Shareholders) and the Company's registered office in PRC (in respect of Domestic Shareholders) on or before Friday, 22 May 2020.

III. VOTING BY POLL

Pursuant to Rule 13.39(4) of the Listing Rules, any vote of Shareholders at a general meeting must be taken by poll. As such, the chairman of the AGM will exercise his power under the Articles of Association to demand a poll for all resolutions proposed at the AGM.

IV. RECOMMENDATION

The Directors consider that all resolutions set out in the Notice of AGM for consideration and approval by Shareholders are in the interests of our Group and the Shareholders as a whole. Accordingly, the Directors recommend the Shareholders to vote in favour of all the resolutions to be proposed at the AGM.

V. RESPONSIBILITY STATEMENT

This circular includes particulars given in compliance with the Listing Rules for the purpose of giving information with regard to the Company. The Directors collectively and individually accept full responsibility for the accuracy of the information contained in this circular and confirm, having made all reasonable enquiries, that to the best of their knowledge and belief there are no other facts the omission of which would make any statement herein misleading.

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

NOTICE OF ANNUAL GENERAL MEETING



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 7/F, Nanyi Square Office, No. 666 Feng Ze Street, Feng Ze District, Quanzhou City, Fujian Province, the PRC at 10:00 a.m. on Friday, 12 June 2020 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 2019;
2. To receive, consider and approve the report of the supervisory committee of the Company for the year ended 31 December 2019;
3. To receive, consider and approve the annual report of the Company for the year ended 31 December 2019;
4. To receive, consider and approve the audited financial statements of the Company and its subsidiaries (the “**Group**”) the year ended 31 December 2019;
5. To receive, consider and approve the final financial accounts of our Group for the year 2019;
6. To receive, consider and approve the financial budget plan of the Company for the year 2020;
7. To consider and approve the Company’s profit distribution plan for the year ended 31 December 2019;
8. To consider and approve the Company’s external auditor’s fees for the year ended 31 December 2019;

* For identification purpose only

NOTICE OF ANNUAL GENERAL MEETING

9. To consider and approve the re-appointment of Ernst & Young as the Company's external auditor and to authorise the board of Directors (the "**Board**") to fix its remuneration;
10. To consider and approve the re-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 an executive Director;
 - 10(e). To re-elect Mr. Jiang Haiying as a non-executive Director;
 - 10(f). To re-elect Mr. Cai Rongjun as a non-executive Director;
 - 10(g). To re-elect Mr. Zhang Lihe as an independent non-executive Director;
 - 10(h). To re-elect Mr. Lin Jianguo as an independent non-executive Director; and
 - 10(i). To re-elect Mr. Sun Leland Li Hsun as an independent non-executive Director.
11. To consider and approve the re-election of supervisors of the Company (the "**Supervisors**"):
 - 11(a). To re-elect Mr. Chen Jinzhu as an independent Supervisor;
 - 11(b). To re-elect Mr. Wu Lindi as an independent Supervisor; and
 - 11(c). To re-elect Mr. Li Jiancheng as a Shareholder representative Supervisor.
12. To consider and authorise the Board and authorised person of the Board to fix the Directors' and supervisors' remuneration; and

NOTICE OF ANNUAL GENERAL MEETING

SPECIAL RESOLUTION

13. To consider and approve the general mandate to issue new domestic shares and H shares of the Company.

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

Hong Kong, 24 April 2020

Notes:

1. For details of the resolutions, whether ordinary or special, to be approved in this AGM, please refer to the circular of the Company dated 24 April 2020.
2. In order to ascertain Shareholders' entitlement to attend and vote at the AGM, the register of members of the Company will be closed from Wednesday, 13 May 2020 to Friday, 12 June 2020, both days inclusive, during which period no transfer of shares will be registered. In order to qualify for attending and voting at the AGM, holders of H shares of the Company shall lodge transfer documents accompanied by the relevant share certificates 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), for registration, no later than 4:30 p.m. on Tuesday, 12 May 2020.

The Board has recommended the payment of a final dividend of RMB0.05 per share for the year ended 31 December 2019 to shareholders whose names appear on the Company's register of members on Friday, 26 June 2020 (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 Sunday, 21 June 2020 to Friday, 26 June 2020, both days inclusive, during which period no transfers of H shares of the Company 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, or to the Company's registered office in the PRC (for holders of domestic shares), for registration, no later than 4:30 p.m. on Friday, 19 June 2020.

3. Shareholder(s) of the Company (the "**Shareholder(s)**") 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. A proxy needs not be a Shareholder.
4. Shareholder shall entrust a proxy by a written form of proxy which shall be signed by such Shareholder or an agent entrusted by such Shareholder in writing under the hand of such Shareholder. 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 form of proxy 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 Thursday, 11 June 2020). 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.

NOTICE OF ANNUAL GENERAL MEETING

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 and proxy form.
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 Friday, 22 May 2020.
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,
2103B, 21/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.

The biographical details of the Directors proposed to be re-elected at the AGM are set out as follows:

EXECUTIVE DIRECTORS

(1) Mr. Zhou Yongwei

Mr. Zhou Yongwei (周永偉) (formerly known as Mr. Zhou Lianqi (周連期)), aged 57, has been the Chairman and our executive Director since 8 January 2010. He is primarily responsible for corporate strategic planning and overall business development and management of our Group. Mr. Zhou has approximately 32 years of experience in finance and investment industry and has extensive experience in corporate management and business operation. Mr. Zhou joined our Group in 8 January 2010 as a Director. Mr. Zhou worked as a salesperson and deputy branch director in the Jinjing office, Jinjiang branch of the Bank of China from January 1981 to June 1987 and July 1987 to May 1993 respectively. He was responsible for the daily business operation management during the relevant period. He has worked as a director of Fujian Septwolves Industry (formerly known as Fujian Septwolves Clothing Industry Company Limited* (福建七匹狼製衣實業有限公司)), a company principally engaged in design, manufacturing and sales of clothing product and clothing raw materials since May 1993, which is listed on the Shenzhen Stock Exchange (stock code: 002029). He was responsible for strategic planning and overall management during the relevant period. Mr. Zhou has been a director and chairman of Fujian Septwolves Group Co., Ltd.* (福建七匹狼集團有限公司) (“**Fujian Septwolves Group**”) (a company principally engaged in project investment and asset management business) since January 1997 and October 2008 respectively. He was responsible for strategic planning and overall management during the relevant period. He worked as a director of Septwolves Group Holdings Co., Ltd.* (七匹狼控股集團股份有限公司) (“**Septwolves Group Holding**”) (a company principally engaged in project investment and asset management business) since February 2000 and he is responsible for strategic planning but does not participate in its daily management. In addition, he has also served as a director of various companies invested or controlled by Fujian Septwolves Group, including Fujian Baiying Financing Guarantee Co., Ltd.* (福建百應融資擔保股份有限公司) (formerly known as Jinjiang Financing Guarantee Co., Ltd.* (晉江融資擔保有限責任公司)).

Mr. Zhou obtained a bachelor’s degree in economics and administration management from Nanjing Institute of Politics, the PRC (南京政治學院) in December 2013. Mr. Zhou was awarded the Bauhinia Cup Outstanding Entrepreneur Awards by the Hong Kong Polytechnic University on 28 November 2013. Mr. Zhou was recognized as the National Model Worker by the State Council in April 2010. He also serves as a member of the People’s Congress of Fujian Province* (福建省人民代表大會) for a term from January 2013 to January 2018, a member of the Standing Committee of the People’s Congress of Jinjiang City (晉江市人民代表大會) for a term from December 2011 to December 2016, the vice president of the Federation of Industry and Commerce of Xiamen City* (廈門市工商業聯合會) for a term from December 2017 to December 2022, the vice chairman of

Fujian Overseas Chinese Federation* (福建省僑聯) for a term from September 2017 to September 2022, and was elected as the first president of Oversea Chinese Businessmen Federation of Quanzhou City* (泉州市僑商聯合會) in December 2012.

As at the date of this circular, Mr. Zhou Yongwei, as an executive Director, was deemed to be interested in 203,932,000 Domestic Shares within the meaning of Part XV of the Securities and Futures Ordinance through Fujian Septwolves Group, which is directly interested in approximately 40.79% of the issued Domestic Shares of the Company, and is in turn approximately 37.82% owned by Mr. Zhou Yongwei.

(2) Mr. Wu Zhirui

Mr. Wu Zhirui (吳智銳), aged 43, has joined our Group and has been our executive Director since 1 January 2011 and 20 November 2012, respectively. Mr. Wu was our non-executive Director between January 2010 and April 2010. He resigned in April 2010 and rejoined our Group on 1 January 2011 as a deputy general manager of the Company, responsible for participating in the day-to-day management of our business operations. He was subsequently promoted to the general manager of the Company on 20 November 2012. He is primarily responsible for formulating and implementing our corporate strategies, overseeing our overall business development and implementing operation plans and participating in the day-to-day management of our business operations. Currently, Mr. Wu also served as a legal representative of Quanzhou Huixinxing Investment Co., Ltd.* (泉州匯鑫行投資有限責任公司). Mr. Wu has approximately 17 years of experience in enterprise management. Prior to joining our Group, he worked as the branch representative of Zhengzhou branch of Xiahua Monitor System Co., Ltd.* (廈華顯示系統有限公司) (being principally engaged in selling colorful monitors), being a subsidiary of Xiamen Overseas Chinese Electronic Co., Ltd.* (廈門華僑電子股份有限公司), a company listed on the Shanghai Stock Exchange (stock code: 600870) (being principally engaged in the development, production and manufacturing of the components of electronic devices and hardware fittings) from September 2000 to March 2004. He was responsible for marketing management during the relevant period. From July 2006 to December 2007, Mr. Wu worked as a strategy consultant of Guangzhou Zhenglue Junce Management Consultancy Company Limited* (廣州正略均策管理諮詢有限公司), which was principally engaged in management consultancy. He was responsible for providing strategic and key steps planning during the relevant period. He worked as the general manager of the operation and management department of Septwolves Group Holding (being principally engaged in project investment and asset management business) from December 2007 to December 2010 and was responsible for participating in project investment and branch management and control.

Mr. Wu graduated from Xiamen University, the PRC (廈門大學) in July 2000 with a bachelor's degree in management. He subsequently obtained a master's degree in business administration from Xiamen University, the PRC (廈門大學) in June 2006.

(3) Mr. Yan Zhijiang

Mr. Yan Zhijiang (顏志江), aged 38, has been our executive Director, secretary to the Board and deputy general manager/joint company secretary since 11 November 2013, 10 July 2014 and 3 September 2014, respectively. He resigned as a secretary to the Board in March 2017 and was reappointed as the secretary to the Board since 1 November 2019. He is primarily responsible for formulating and implementing our corporate governance measures and risk management policy, and implementing operation plans and participating in the day-to-day management of our business operations. Mr. Yan has approximately 16 years of experience in legal matter management/risk management. Mr. Yan joined our Group on 11 November 2013 as an executive Director. Prior to joining our Group, he worked as a legal executive of Xiamen Xintaiyang Import and Export Trading Company Limited* (廈門新泰陽進出口貿易有限公司) (a company principally engaged in exporting, importing, processing and trading business) from July 2003 to January 2005 and was responsible for corporate legal matters. From February 2005 to February 2006, he worked as a clerk of Dehua County People's Court* (德化縣人民法院) and was responsible for assisting the judge and records keeping. Mr. Yan worked as a trainee lawyer and lawyer in Xiamen Jianchang Law Office* (廈門建昌律師事務所) from February 2006 to May 2008. From June 2008 to July 2010, Mr. Yan worked as the head of legal department of Septwolves Group Holding and was responsible for corporate legal matters. From August 2010 and March 2014, he worked as the general manager of the risk management department of Septwolves Group Holding. He was responsible for corporate legal matters and risk management matters during the relevant period. Mr. Yan received the Legal Professional Qualification Certificate issued by the Ministry of Justice of the PRC in February 2006, and has been a qualified Secretary to the Board as accredited by the Shanghai Stock Exchange since 9 August 2013.

Mr. Yan obtained a bachelor's degree in law from Sun Yat-sen University, the PRC (中山大學) in July 2003.

(4) Ms. Liu Aiqin

Ms. Liu Aiqin (劉愛琴), aged 43, has been re-designated as our executive Director since 25 August 2017. Ms. Liu was a non-executive Director prior to her re-designation as an executive Director. Ms. Liu currently serves as the head of our financial department and is primarily responsible for the financial management and providing strategy advice to the business and operation of our Group. She has been the senior manager of the budget management department of Septwolves Group Holding from June 2015 to June 2017. She was a financial manager of Xiamen Septwolves Venture Capital Co., Ltd.* (廈門七匹狼創業投資有限公司) from September 2011 to June 2015. Ms. Liu worked as a remuneration and project accountant in Xiamen Broadcast and Television Group* (廈門廣播電視集團) from July 2008 to August 2011. From July 2000 to September 2004, she was employed by Xiamen Jinyang Harness Industry Company Limited* (廈門金洋馬具工業有限公司) and had served as a deputy general manager during the period. Ms. Liu

obtained a bachelor's degree in philosophy from Xiamen University, the PRC (廈門大學) in July 1999 and a master degree in management from Xiamen University, the PRC in July 2008. She obtained a certificate of intermediate level accountant qualification in August 2011.

NON-EXECUTIVE DIRECTORS

(5) Mr. Jiang Haiying

Mr. Jiang Haiying (蔣海鷹), aged 44, has been our non-executive Director since 12 June 2015. He is primarily responsible for providing strategic advice to the business and operation of our Group. Mr. Jiang has over 26 years of experience in enterprise management. Mr. Jiang worked as the business manager of Fujian Huian Haoda Construction Company Limited* (formerly known as Fujian Huian Haoda Stoning Company Limited*) (福建省惠安豪達建設有限公司) from 1994 to 1997. Since October 2003, Mr. Jiang has worked as the general manager of Quanzhou Haoxiang Stone Co., Ltd.* (泉州豪翔石業有限公司) (“**Quanzhou Haoxiang**”).

Mr. Jiang graduated from the Otemon Gakuin University, Japan (日本大阪追手門學院大學) on 26 March 2003 majoring in international economics. Mr. Jiang has served as the vice president of the Young Entrepreneur Association of Quanzhou City* (泉州市青年企業家協會) and the Junior Chamber of Quanzhou City* (泉州市青年商會) since 2005. He also has been the vice president of the Stoning Trade Council of Huian County* (惠安縣石雕石材同業公會) since 2008. Since 2012, he has served as a member of the Standing Committee of Huian County* (惠安縣常委會) and the vice president of the Stone Association of Fujian Province* (福建省石材行業協會). Mr. Jiang serves as a member of the People's Congress of Quanzhou City (泉州市人民代表大會) and an executive member of the Federation of Industry and Commerce of Quanzhou City* (泉州市工商業聯合會) since January 2017.

As at the date of this circular, Mr. Jiang Haiying, as a non-executive Director, was deemed to be interested in 50,000,000 Domestic Shares within the meaning of Part XV of the Securities and Futures Ordinance through Quanzhou Haoxiang, which is directly interested in approximately 10.00% of the issued Domestic Shares of the Company, and is in turn approximately 61.08% owned by Fujian Haoxiang Gardening Building Decoration Engineering Co., Ltd.* (福建豪翔園林建設有限公司) (a company owned as to 63.33% by Mr. Jiang Haiying) and approximately 34.05% directly owned by Mr. Jiang Haiying.

(6) Mr. Cai Rongjun

Mr. Cai Rongjun (蔡鎔駿), aged 33, has been our non-executive Director since 12 June 2018. He is primarily responsible for providing strategic advice to the business and operation of our Group. From January 2017 to present, Mr. Cai works as general manager of Fujian Panpan Investment LLC* (福建盼盼投資有限公司). From September 2009 to present, Mr. Cai works as general manager of Anhui Junan Real Estate Development LLC* (安徽君安房地產開發有限公司). Mr. Cai worked as general manager of Jinyuan Real Estate Development LLC* (金源房地產發展有限公司) of Longyan City from September 2006 to September 2009.

From 2009 to present, Mr. Cai serves as standing vice president of Fujian Chamber (福建商會) of Chuzhou City, Anhui Province. From 2013 to present, Mr. Cai serves as member of Junior Chamber (青商會) of Fujian Province. He also served as a deputy of the 13th People's Congress of Anhui Province (安徽省第十三屆人大代表) in 2018.

Mr. Cai graduated from Jiangxi University of Technology (江西科技學院) majoring in business management in December 2016.

INDEPENDENT NON-EXECUTIVE DIRECTORS

(7) Mr. Zhang Lihe

Mr. Zhang Lihe (張立賀), aged 43, has been our independent non-executive Director since 10 July 2014. He is primarily responsible for providing independent opinion and judgment to the Board, particularly with regard to the financial aspects of our Group. Mr. Zhang joined our Group on 10 July 2014 as a Director. Mr. Zhang worked successively as the project manager, senior manager and partner of Xiamen Tianjian Huatian Accounting Firm* (廈門天健華天會計師事務所), Tianjian Huazheng Zhongzhou (Beijing) Accounting Firm (Xiamen Branch)* (天健華證中洲(北京)會計師事務所(廈門分所)), Tianjian Guanghua Accounting Firm (Xiamen Branch)* (天健光華會計師事務所(廈門分所)) and Tianjian Zhengxin Accounting Firm* (Xiamen Branch)* (天健正信會計師事務所(廈門分所)) respectively from December 1999 to May 2012. Mr. Zhang worked as the partner of Grant Thornton Accounting Firm (Xiamen Branch)* (致同會計師事務所(廈門分所)) from June 2012 to October 2019, and has been working as the partner of Rongcheng Accounting Firm* (容誠會計師事務所) (formerly Huapu Tianjian Accounting Firm* (華普天健會計師事務所)) from November 2019 up to present.

Mr. Zhang is a certified public accountant in the PRC. Mr. Zhang obtained a master degree in accounting from Xiamen University, the PRC (廈門大學) in December 2007.

(8) Mr. Lin Jianguo

Mr. Lin Jianguo (林建國), aged 68, has been our independent non-executive Director since 12 June 2017. He is primarily responsible for providing independent opinion and judgment to the Board. Mr. Lin served in the Chinese People's Liberation Army from January 1969 to December 1987. After his military career, he worked in the Bank of China (中國銀行), successively as the vice president of Shishi Sub-branch, vice president of Jinjiang Sub-branch, president of Jinjiang Sub-branch, president of Shishi Sub-branch, vice president of Zhangzhou Branch, president of Fuqing Sub-branch and the investigator of Quanzhou Branch from February 1988 to October 2011.

Mr. Lin graduated from Northwestern Polytechnical University (西北工業大學) majoring in aerodynamics in November 1978.

(9) Mr. Sun Leland Li Hsun

Mr. Sun Leland Li Hsun (孫立勳), aged 58, has been our independent non-executive Director since 12 June 2017. He is primarily responsible for providing independent opinion and judgment to the Board. Mr. Sun has been an independent non-executive director of Chongqing Rural Commercial Bank Co., Ltd. (重慶農村商業銀行) (Stock code: 3618) since 2011. He is also an independent non-executive director, chairman of the audit committee and member of remuneration committee of Mizuho Securities Asia Limited (瑞穗證券亞洲有限公司) since 2014. Mr. Sun founded Pan Asian Mortgage Company Limited* (宏亞按揭證券有限公司), an innovative non-banking financial services company specializing in residential mortgage financing in Hong Kong in 2001. He was appointed as the chief operating officer of the Hong Kong Mortgage Corporation (香港按揭證券有限公司) by the Financial Secretary of Hong Kong SAR Government in 1997. Previously, he was a senior managing director of Bear Stearns Asia Limited (美國貝爾斯登亞洲有限公司), and an executive director of Goldman Sachs (Asia) L.L.C. (高盛(亞洲)有限公司).

Mr. Sun is a vice chairman of Hong Kong General Chamber of Commerce (香港總商會), honorary treasurer of Business and Professionals Federation of Hong Kong (BPF) (香港工商專業聯會) and a member of Executive Committee of Servicemen's Guides Association* (軍人輔導會). Previously, Mr. Sun was the president of The American Club in Hong Kong (香港美國會) and a member of Executive Committee (Treasurer) and board of governors of the American Chamber of Commerce in Hong Kong (香港美國商會).

Mr. Sun obtained his Master of Business Administration majoring in finance from the UCLA Anderson School of Management in June 1986 and was named as one of the 100 Most Inspirational Alumni in 2001. He is also a board member of the Fink Center for Finance & Investments since 2010.

As at the date of this circular, Mr. Zhang Lihe, Mr. Lin Jianguo and Mr. Sun Leland Li Hsun, as independent non-executive Directors, each had a service contract or appointment letter with the Company until and up to 11 June 2020, which is expected to be renewed for a further term of three years (subject to re-election required by the Articles of Association). Under the terms of the service contracts or appointment letters, each of Mr. Zhang Lihe, Mr. Lin Jianguo and Mr. Sun Leland Li Hsun is entitled to a remuneration of independent non-executive Director of HK\$100,000 per annum as determined by the Board with reference to their duties and responsibilities, the prevailing market conditions and the recommendation from the remuneration committee.

Save as disclosed above, as at the date of this circular, each of the above Directors (i) has not held any directorships in any public listed companies in the past three years; (ii) did not or was not deemed to have any interest or short position (within the meaning of Part XV of the Securities and Futures Ordinance (Chapter 571 of the Laws of Hong Kong) in any Shares, underlying Shares or debentures of the Company; (iii) did not have any relationships with any Director, senior management, substantial Shareholder or controlling Shareholder of the Company; and (iv) did not hold other positions within the Company. Each of the above Directors has confirmed that there are no other matters that need to be brought to the attention of the Shareholders regarding his/her re-election and election and there is no other information that is required to be disclosed pursuant to any of the requirements of Rule 13.51(2) of the Listing Rules.

The biographical details of the Supervisors proposed to be re-elected at the AGM are set out as follows:

INDEPENDENT SUPERVISORS

(1) Mr. Chen Jinzhu

Mr. Chen Jinzhu (陳金助), aged 43, has been an independent Supervisor since 15 December 2015. From October 2000 to April 2002, Mr. Chen worked as a legal executive of Xiamen Xinhua Borui Productivity Development Company Limited* (廈門新華博瑞生產力發展有限公司). He worked as a trainee lawyer and lawyer in Fujian Jianchang Law Office* (福建建昌律師事務所) from May 2002 to October 2011. From November 2011 to January 2017, he worked as a lawyer of the Yingke (Xiamen) Law Firm* (北京盈科(廈門)律師事務所). Since January 2017, he has been a lawyer of Shanghai Co-effort (Xiamen) Law Firm* (上海協力(廈門)律師事務所). Mr. Chen received the Legal Professional Qualification Certificate issued by the Ministry of Justice of the PRC in March 2001.

Mr. Chen obtained a bachelor's degree in law from Northwest University of Politics and Law, the PRC (西北政法大學) in July 2000.

(2) Mr. Wu Lindi

Mr. Wu Lindi (吳麟弟), aged 42, has been an independent Supervisor since 15 December 2015. Mr. Wu worked as a marketing engineer in China Unicom Zhangzhou Branch* (中國聯通漳州分公司) from July 2001 to September 2003. From October 2005 to December 2009, he worked as the project investment director in Xiamen International Trade Corporation* (廈門國貿集團股份有限公司). He was the general manager assistant of Xiamen Chuangyi Venture Investment Company Limited* (廈門創翼創業投資有限公司) from December 2009 to September 2015. Since October 2015, he worked as the senior manager of New Times Securities Co., Ltd* (新時代證券股份有限公司).

Mr. Wu obtained the qualification of intermediate economist on 14 August 2009 and is a certified public accountant of the PRC since 20 December 2009. Mr. Wu graduated from Xiamen University, the PRC (廈門大學) in July 2001 with a bachelor's degree in management. He subsequently obtained a master's degree in business administration from Xiamen University, the PRC (廈門大學) in July 2006.

SHAREHOLDER REPRESENTATIVE SUPERVISOR

(3) Mr. Li Jiancheng

Mr. Li Jiancheng (李建成), aged 32, has joined our Group as a Shareholder representative Supervisor since 4 February 2016. He resigned as a Shareholder representative Supervisor on 22 August 2017 and rejoined on 12 June 2018. Mr. Li worked as an office secretary of Septwolves Group Holding since April 2012.

Mr. Li completed his four-year study in art design from Zhejiang University, the PRC (浙江大學) in July 2011.

Save as disclosed above, as at the date of this circular, each of the above Supervisors (i) has not held any directorships in any public listed companies in the past three years; (ii) did not or was not deemed to have any interest or short position (within the meaning of Part XV of the Securities and Futures Ordinance (Chapter 571 of the Laws of Hong Kong) in any Shares, underlying Shares or debentures of the Company; (iii) did not have any relationships with any Director, senior management, substantial Shareholder or controlling Shareholder of the Company; and (iv) did not hold other positions within the Company. Each of the above Supervisors has confirmed that there are no other matters that need to be brought to the attention of the Shareholders regarding his re-election and there is no other information that is required to be disclosed pursuant to any of the requirements of Rule 13.51(2) of the Listing Rules.