

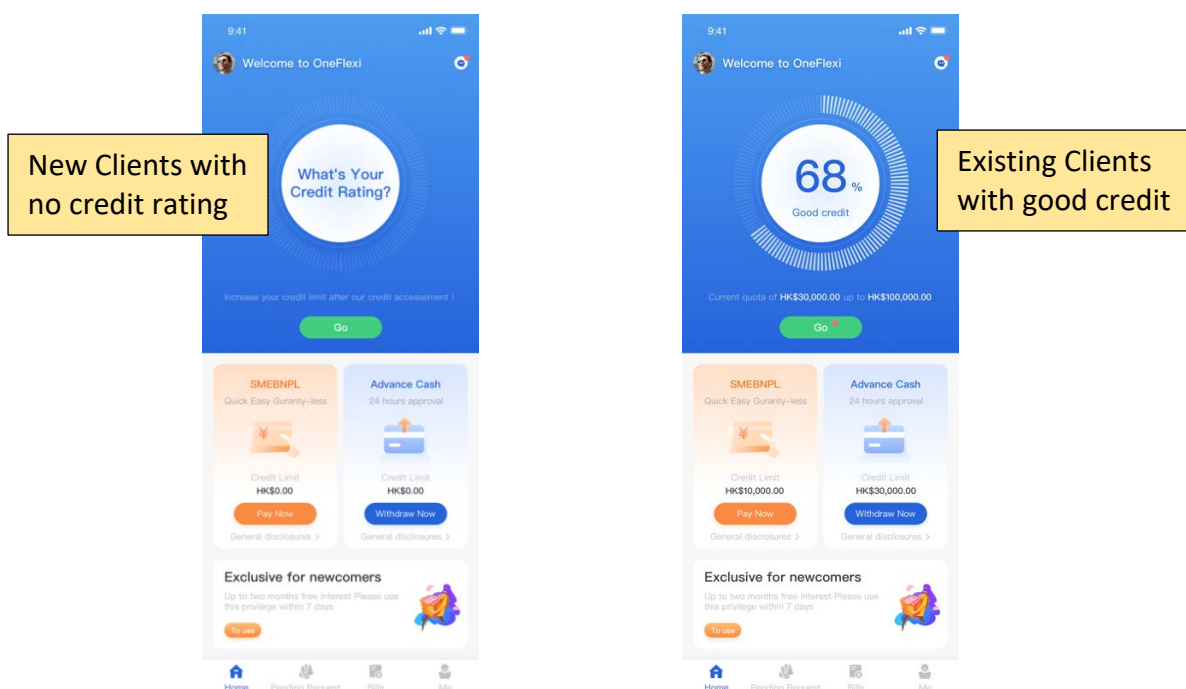
**ASX Announcement**
**9 August 2021**
**Market Update on OneStep BNPL Services**

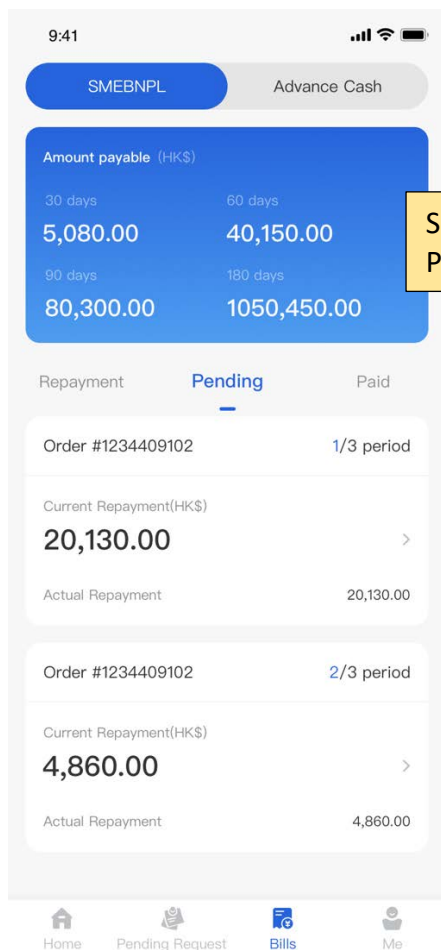
**Credit Intelligence Limited (ASX:CI1)** ("CI1" or the "Company"), a leading provider of diversified debt restructuring services, personal insolvency management services, BNPL services and credit funding to personal and SMEs businesses, provides an update on the development progress of the new SMEs BNPL platform OneFlexi.

CI1 acquired 60% equity shares of OneStep Information Technology Limited on 17 May 2021. OneFlexi is an AI & financial technology platform developed under OneStep I.T. OneFlexi offers SMEs BNPL services, along with SMEs loan services to over 20,000 clients registered under OneStep platform interface. OneFlexi will provide services to Hong Kong SMEs at the initial stage, these services could be further developed to implement in Australia and other jurisdictions.

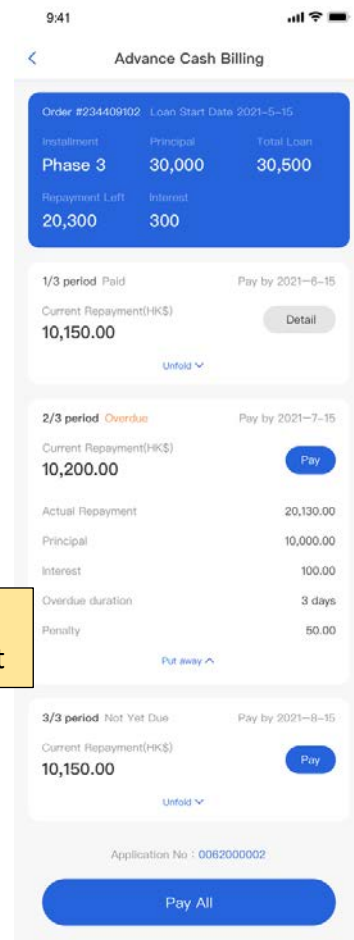
The platform is designed with a unique credit rating system based on clients' background information, spending payment patterns, and bills and settlement historical records. High credit SMEs are privilege to extra BNPL and withdrawal limit, and extended instalments period. At current proposed settlement schedules, clients could choose 3 months, 6 months or 12 months for settlement.

OneFlexi is almost completed, and the testing date is set to be mid-August 2021. The platform targets to launch in mid-September 2021 on Hong Kong IOS and Android platforms with English, Traditional Chinese and Simplified Chinese versions at the same time. The following snapshots are the current designed layout of OneFlexi:

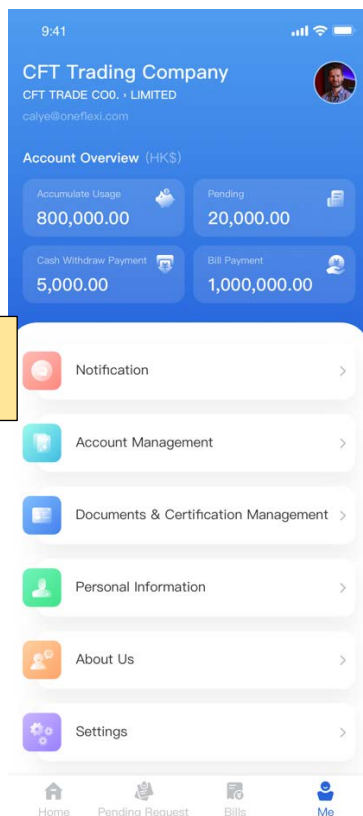




SME BNPL  
Page Layout



SME Loan  
Page Layout



Account Overview  
Page Layout

For further details of the acquisition please refer to the announcement dated 3 May 2021.

**This announcement was authorised by the Board.**

***Ends.***

**For more information please contact:**

**Credit Intelligence Limited**

**Mr Jimmie Wong | Executive Chairman**

**[jimmiewong@ci1.com.au](mailto:jimmiewong@ci1.com.au)**

**Ms Elizabeth Lee | Company Secretary**

**[info@ci1.com.au](mailto:info@ci1.com.au)**



## About Credit Intelligence Limited (ASX:CI1)

Credit Intelligence Limited (ASX:CI1) is a conglomerate fintech financial servicing group in Australia, Hong Kong and Singapore.

### Australia

***“Yozo Finance Pty Limited”*** - an SME focused buy now pay later (BNPL) fintech platform, with its proprietary capabilities, namely in regard to artificial intelligence developed in collaboration with University of Technologies Sydney (UTS).

***“Chapter Two Holdings Pty Ltd”*** - a Sydney based debt solutions business providing fintech debt negotiation and mortgage broking services to individuals who are experiencing financial hardship.

### Hong Kong

***“Hong Kong Debts Management Limited”*** - a leading diversified fintech debt-restructuring and personal insolvency management services group, acts for all the major banks and financial institutions in Hong Kong to manage their defaulting personal clients.

### Singapore

***“ICS Funding Pte Limited (ICS)”*** - a SME loan and service provider, focus on secured and unsecured SME lending.

***“Hup Hoe Credit Pte Limited (HHC)”*** – a branched consumer finance institution in Singapore, focus on personal loan.

For the latest research and news on Credit Intelligence, please visit: [www.ci1.com.au](http://www.ci1.com.au)