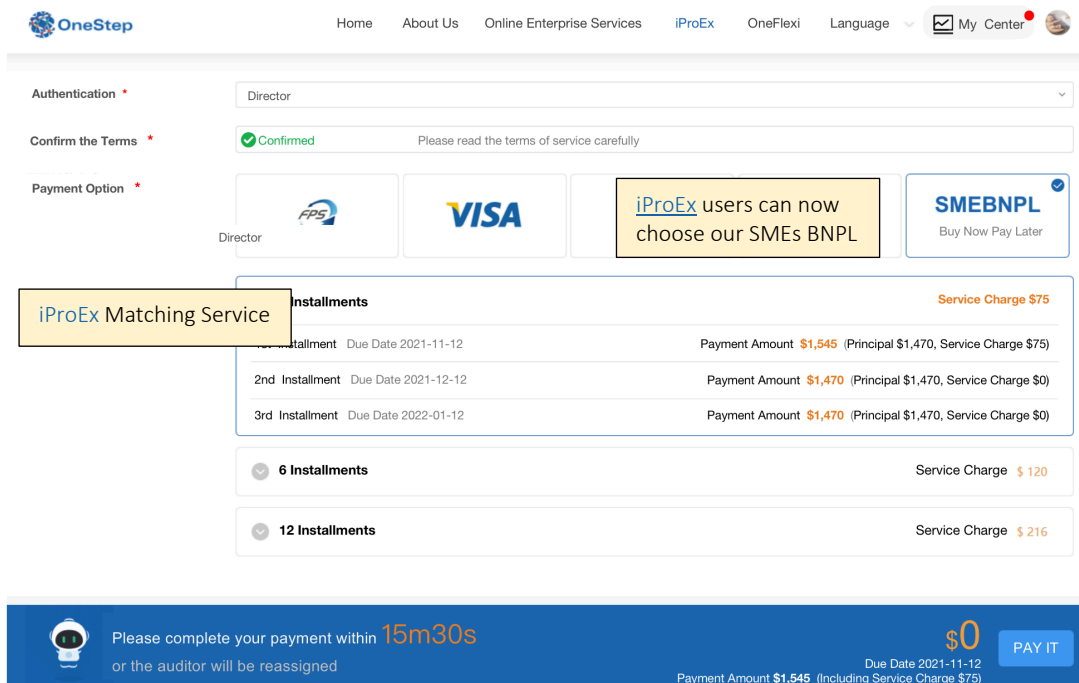


SMEs BUY NOW PAY LATER (BNPL) officially launched

Credit Intelligence Limited (CI1, we or the Company) are pleased to announce that in addition to our personal BNPL service and our online shopping platform (www.ekbuy.com.hk), on 15 October 2021 our SMEs BNPL app – OneFlexi has been officially launched in Hong Kong and is now available in Apple Store and Google Store.

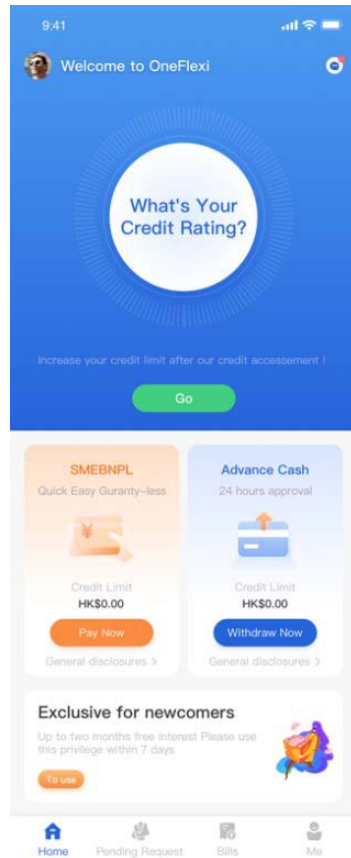
Some highlights of OneFlexi are as below:

- OneStep clients can now use BNPL service for selected corporate services in Onestep iProEx platform.
- SMEs can enjoy up to 3-month interest free BNPL service by downloading and installing OneFlexi.
- OneFlexi is designed with a unique credit rating system based on clients' background information, spending patterns, and bills and settlement historical records.
- High credit score SMEs are privilege to extra BNPL limit, extended instalment period, and enhanced BNPL service for settlement of other bills and expenses.
- Oneflexi will be further developed in its next phase to include loan brokerage service for SMEs with high credit score.

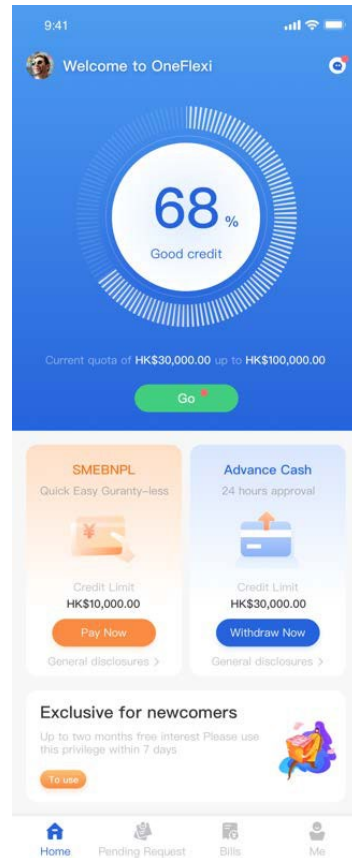


The screenshot displays the OneStep iProEx Matching Service interface. At the top, there is a navigation bar with links for Home, About Us, Online Enterprise Services, iProEx, OneFlexi, and Language. A user profile icon and 'My Center' link are also present. Below the navigation bar, the 'Authentication' section shows a dropdown menu set to 'Director'. The 'Confirm the Terms' section indicates a 'Confirmed' status with a green checkmark and a prompt to read the terms of service carefully. The 'Payment Option' section features three main options: 'FPS' (with a 'Director' label), 'VISA', and 'iProEx users can now choose our SMEs BNPL' (highlighted in a yellow box). To the right of these options is a 'SMEBNPL Buy Now Pay Later' button. Below the payment options, the 'iProEx Matching Service' section is visible, showing a table of installments. The table lists three installments: 1st, 2nd, and 3rd, each with a due date and a payment amount. The 1st installment is due on 2021-11-12 with a payment amount of \$1,545 (Principal \$1,470, Service Charge \$75). The 2nd and 3rd installments are due on 2021-12-12 and 2022-01-12 respectively, both with a payment amount of \$1,470 (Principal \$1,470, Service Charge \$0). Below the table, there are two expandable sections for '6 Installments' (Service Charge \$120) and '12 Installments' (Service Charge \$216). At the bottom of the interface, a blue banner contains a clock icon and a warning: 'Please complete your payment within 15m30s or the auditor will be reassigned'. It also shows the 'Due Date 2021-11-12', the 'Payment Amount \$1,545 (Including Service Charge \$75)', and a 'PAY IT' button.

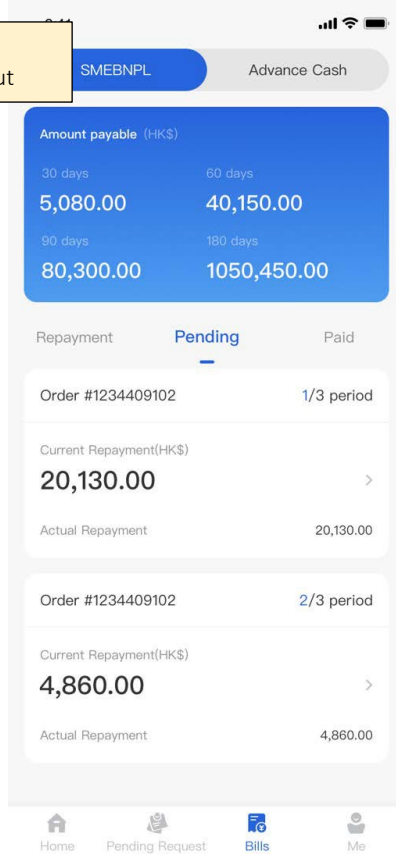
New clients
with no credit rating



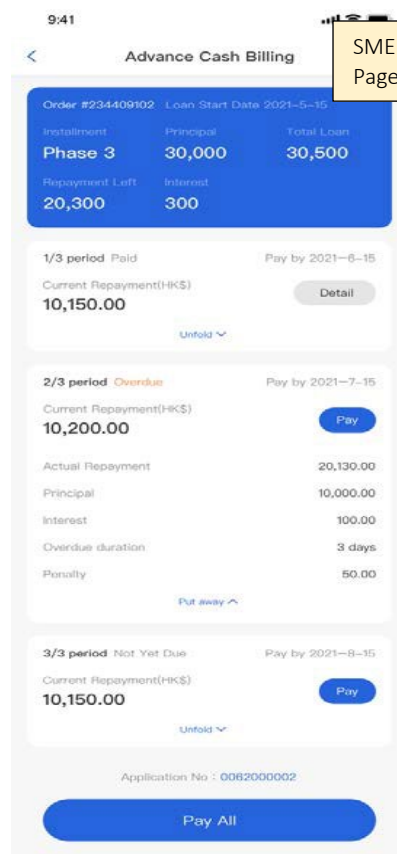
Existing clients
with credit score

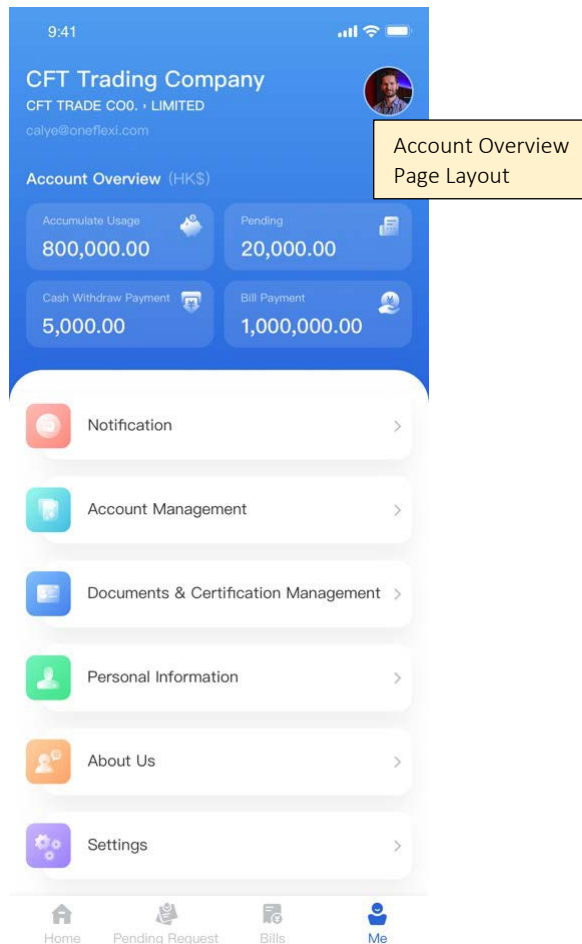


SME BNPL
Page Layout



SME Loan
Page Layout





Executive Chairman Mr. Jimmie Wong said: our SMEs BNPL service has low operation cost but huge market demand and potential. It will have great synergy effect in our existing personal BNPL operations and online shopping platform and will enhance our overall value.

OneFlexi is an AI & financial technology platform developed under OneStep I.T., 60% equity shares of which was acquired by CI1 on 17 May 2021. OneFlexi offers SMEs BNPL services, along with SMEs loan services to over 20,000 SME clients registered under OneStep iProEx platform. 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.

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
Ms Elizabeth Lee | Company Secretary
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” - a SME focus 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 solve their defaulting personal clients.

“HK BNPL” – an online shopping platform offers personal BNPL services.

“OneStep Information Technology Limited” – an AI & financial technology platform offers SMEs BNPL services.

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