

4 November 2021

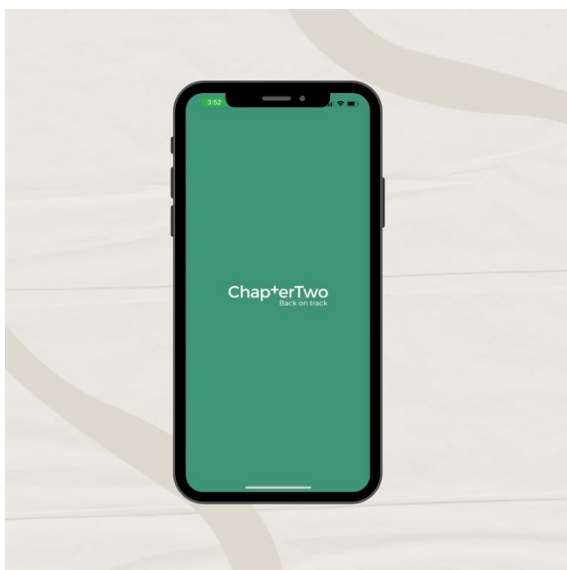
ASX Announcement

**Strong rebound in business performance during the outbreak of the pandemic**

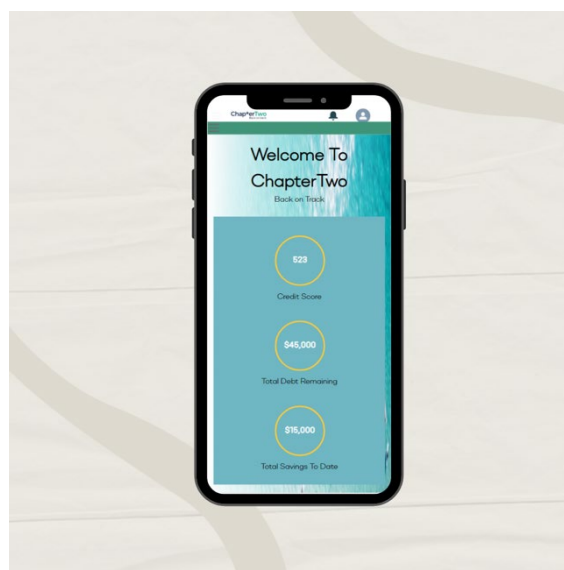
Credit Intelligence Limited (CI1, we or the Company) are pleased to announce that in accordance with the unaudited financial information, ChapterTwo's revenue for the first quarter of FY22 (July – September 2021) rise 170% to approximately A\$400k compare to the same period in prior year. This also represent a rise of 120% over the last quarter (April – June 2021). The increment is benefited from our ongoing marketing and promotion campaign.

Credit Intelligence Executive Chairman, Jimmie Wong commented:

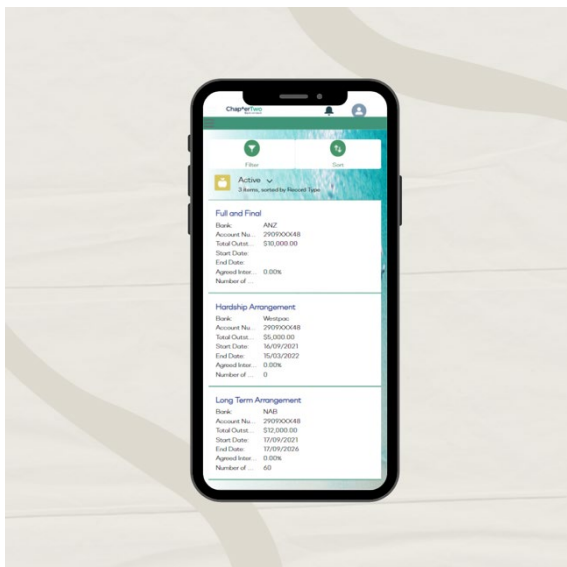
“With the new APP introduced to the market, we believe ChapterTwo's performance in the coming quarters could be even stronger. Figures in the first quarter of FY22 already told us there is significant demand in the Fintech market for debt management service.”



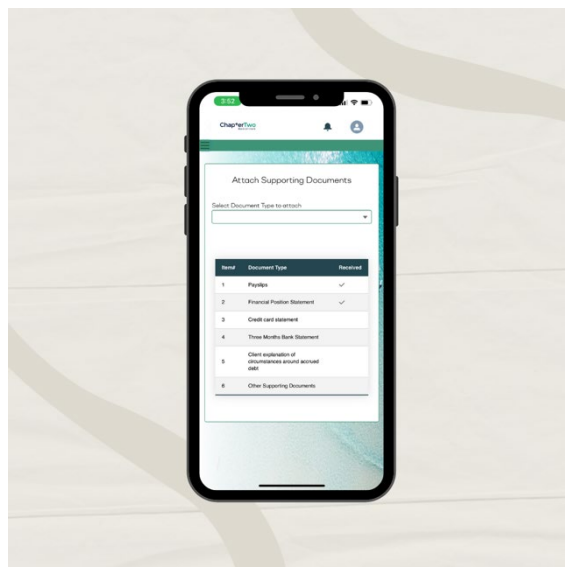
ChapterTwo loading screen



Home screen showing clients credit score, debt amounts and savings to date and debt balances.



List of active arrangements and settlement records, monthly payments and start/finish dates. This links to payment records to all creditors (clients are able to download a report to use as statements of the debts).



Supporting document portal where clients can upload documents easily without the need for a computer.

**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”*** - 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](http://www.ci1.com.au)