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**51信用卡**  
**51 CREDIT CARD INC.**  
**51 信用卡有限公司**

*(Incorporated in the Cayman Islands with limited liability)*

**(Stock Code: 2051)**

**INSIDE INFORMATION  
AND  
RESUMPTION OF TRADING**

This announcement is made by 51 Credit Card Inc. (the “**Company**”, together with its subsidiaries, the “**Group**”) pursuant to the Inside Information Provisions under Part XIVA of the Securities and Futures Ordinance (Chapter 571 of the Laws of Hong Kong) (the “**SFO**”) and Rule 13.09 of the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited (the “**Stock Exchange**”).

Reference is made to the inside information announcement (the “**Announcement**”) of the Company dated 21 October 2019. Unless otherwise specified, capitalized terms used herein shall have the same meanings as those defined in the Announcement.

On 21 October 2019, the Company’s office located in Hangzhou, Zhejiang was under an on-site investigation carried out by the relevant government authorities of the People’s Republic of China (the “**PRC**”). The Public Security Bureau of Hangzhou has issued an announcement saying that the Hangzhou police force had conducted an investigation on the same day on the suspected criminal behaviors of “picking quarrels and provoking troubles” of the debt-collection agencies assigned by the Group, and that the Company has fully cooperated with the investigation.

The Company has also noticed rumors spreading on the Internet about the alleged leakage of personal data and illegal theft of personal data by the Group. The Company hereby clarifies that all personal data collection of the Group has been conducted with legal user authorization, and there is no illegal theft of personal data without authorization from users. In response to the media's misrepresentation and misleading analysis, the Company reserves all its rights to resort to legal actions in pursuing the responsibilities for the related false or even malicious reports.

Currently, the operation and management of the Group are under normal conditions with a sound financial position. The operations of the Group could, at any time, receive supervision from the PRC government and third-party audit firms.

The Company has always strived to ensure the compliance and orderly development of the credit facilitation business and actively ensure the legal interest of each user. The Company has paid great attention to relevant matters in a proactive manner, and will further investigate relevant situation with an aim to effectively protect the interests of the Group and its investors and to disclose subsequent developments of the matter in a timely manner.

### **Resumption of Trading**

At the request of the Company, trading in the shares of the Company was halted with effect from 1:50 p.m. on 21 October 2019, pending the release of the inside information announcements dated 21 and 22 October 2019. The Company has applied to the Stock Exchange for the resumption of trading in its shares on the Stock Exchange with effect from 1:00 p.m. on 22 October 2019.

By Order of the Board

**51 Credit Card Inc.**

**Sun Haitao**

*Chairman, Chief Executive Officer and Executive Director*

22 October 2019

*As at the date of this announcement, the executive Directors are Mr. Sun Haitao, Mr. Yang Yuzhi and Mr. Zhao Ke; the non-executive Director is Ms. Zou Yunli; and the independent non-executive Directors are Mr. Wong Ti, Mr. Ye Xiang and Mr. Yang Dong.*