

CI1 Enters Three Year Research Partnership with UTS Data Science & Machine Intelligence Lab

HIGHLIGHTS

- **YOZO is developing leading-edge technology for improved SME financial resilience through partnership with UTS, a leading institute in AI Machine learning**
- **Smart Instant Credit Scoring System in development for real time analysis of historical lending and other business data**
- **An AI Credit Decisioning System in development to automate SME loans**

Credit Intelligence Limited (ASX: CI1) (“CI1” or the “Company”), a leading provider of diversified debt restructuring services, BNPL services, personal insolvency management services and credit funding to personal and SMEs businesses, advises it has committed to a three year research partnership to further improve and enhance the AI Machine learning capability of the YOZO platform.

YOZO is committed to broaden its technical capacity and has identified a number of projects to optimize and automate the SME lending process. YOZO is now closely collaborating with the Data Science and Machine Intelligence Lab (DSMI) at University of Technology Sydney (UTS) to deliver this leading edge technology.

YOZO and UTS-DSMI are currently developing a Smart Instant Credit Scoring System by analysing YOZO’s existing historical lending and other business data and integrating UTS-DSMI’s AI and predictive analytics expertise and industry well-recognised track record to automate and optimise the existing credit evaluation system.

UTS researchers and YOZO lending specialists aim to combine their expertise to make small business loans easier, quicker and more accessible using data-driven intelligence to explore past years’ data extracted from various business systems at YOZO. The team is endeavouring to upgrade the current lending estimation system to a **reliable, accurate and fast loan processing engine** by developing **AI-empowered credit assessment and risk forecasting models** to achieve outcomes of improved customer experience, automated instant loan application, and reduced annual operating costs.

With the partnership YOZO is working towards an AI System which allow borrowers/SME’s to be analysed and funded outside of normal business hours.

Professor Guandong Xu said “AI technology plays the key technology innovation driving role in FinTech and witnesses the great business. The partnership between UTS and YOZO will solidate and lift our past collaboration to a higher level, aiming to boost the YOZO’s R&D capability and innovation capacity through translating the UTS’s leading AI and data science research into business productivity. The completion of the collaborative will not only advance the innovative financial services and products but also benefit the financial resilience and business growth of Australian broader SMEs in post-covid era.”

Jimmie Wong, Executive Chairman of CI1 commented “We are delighted with the collaboration with UTS which will assist us in building a strong presence in Australia which we can leverage into our businesses in Asia.”

This announcement was authorised by the Board.

Ends.

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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.

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.

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