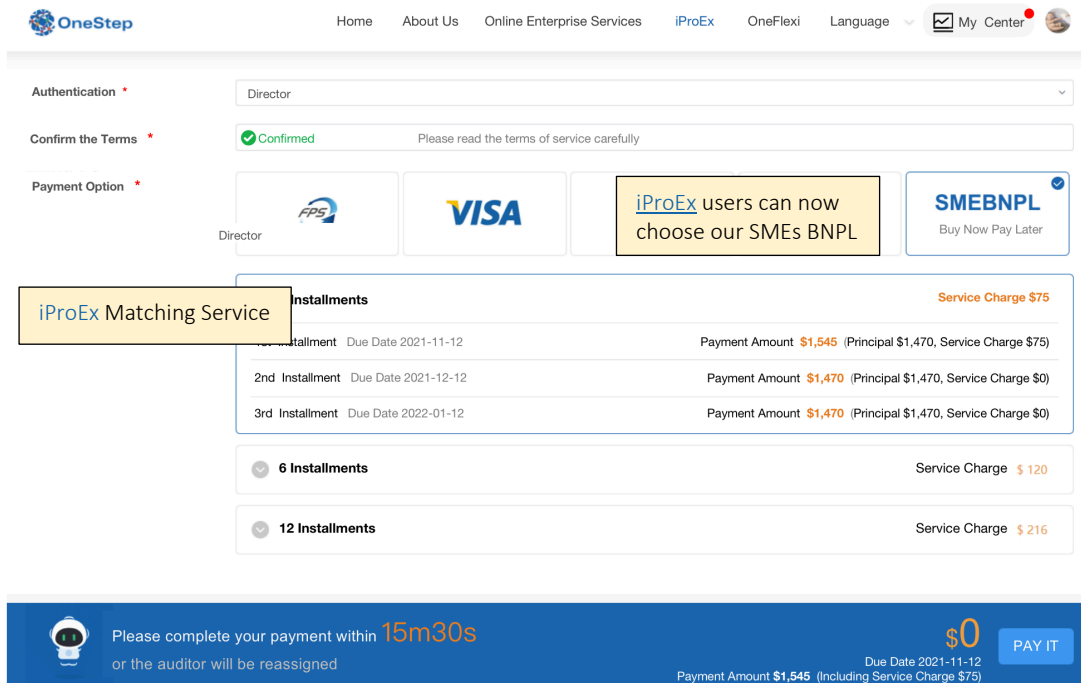


SMEs BUY NOW PAY LATER (BNPL) officially launched

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.

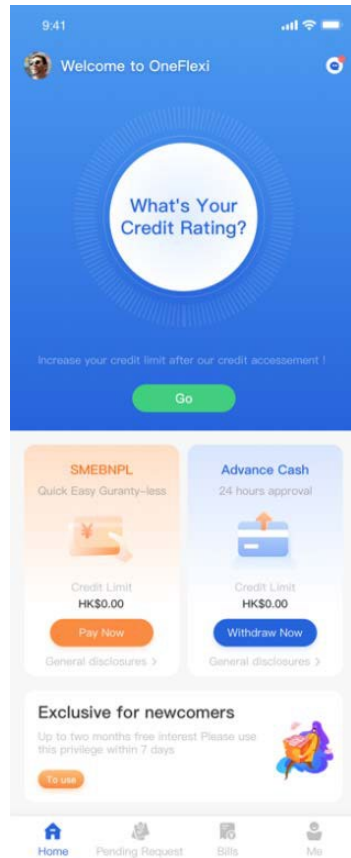


The screenshot shows the OneStep iProEx user interface. At the top, there is a navigation bar with links for Home, About Us, Online Enterprise Services, iProEx, OneFlexi, and Language. A user profile icon and 'My Center' are also visible. Below the navigation bar, there are sections for Authentication (set to Director), Confirm the Terms (Confirmed), and Payment Option (with buttons for FPS, VISA, and SMEBNPL). A yellow callout box highlights 'iProEx Matching Service' and another highlights 'iProEx users can now choose our SMEs BNPL'. The main content area displays installment options with a table:

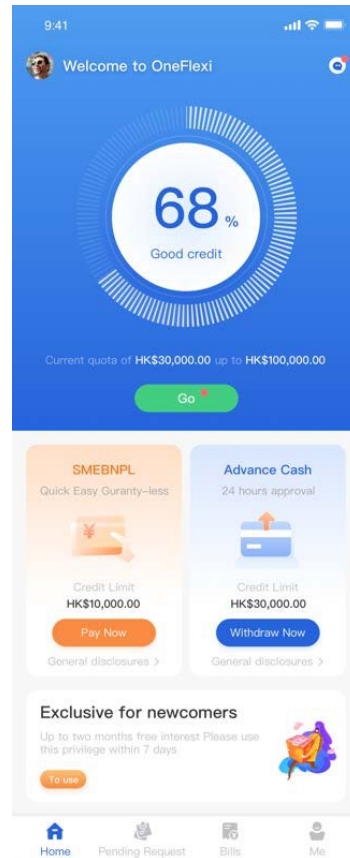
Installment	Due Date	Payment Amount	Principal	Service Charge
1st Installment	2021-11-12	\$1,545	\$1,470	\$75
2nd Installment	2021-12-12	\$1,470	\$1,470	\$0
3rd Installment	2022-01-12	\$1,470	\$1,470	\$0

Below the table, there are options for 6 Installments (Service Charge \$120) and 12 Installments (Service Charge \$216). At the bottom, a blue banner contains a clock icon and the text: 'Please complete your payment within 15m30s or the auditor will be reassigned'. It also shows a 'PAY IT' button, a '\$0' icon, and the total payment amount: 'Payment Amount \$1,545 (Including Service Charge \$75)'. The due date is 'Due Date 2021-11-12'.

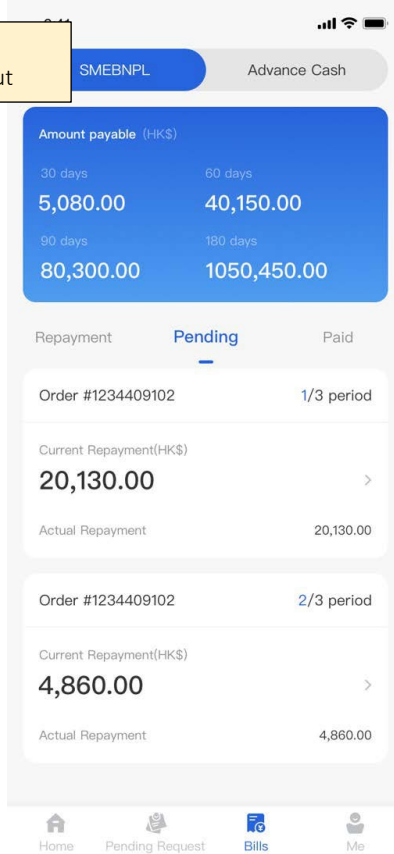
New clients with no credit rating



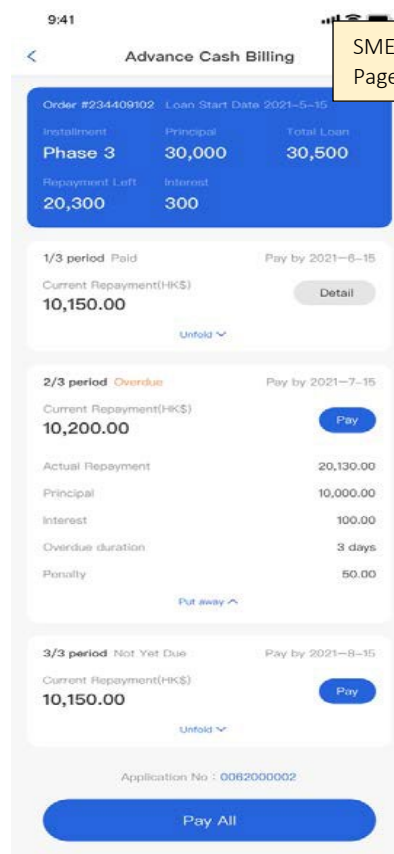
Existing clients with credit score

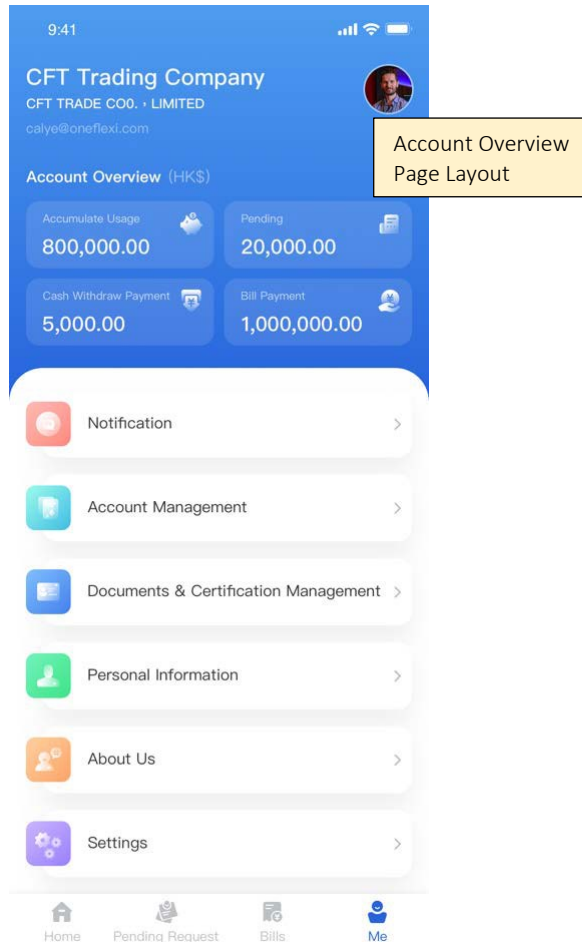


SME BNPL Page Layout



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:

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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.

“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