

**10 January 2023**

**ASX Announcement**

**UPDATE ON PROFIT WARNING**

Credit Intelligence Limited (“the “Company”, together with its subsidiaries, the “Group”) (ASX: CI1) provides a further update on the half-year result for the six months ended 31 December 2022 (“HY23”) on 6 January 2023.

Based on the unaudited financial information, the Group’s unaudited consolidated profit for HY23 was \$480,000 (HY22: \$1.6m), a 70% decrease compare to the same period in last financial year. The said unaudited consolidated profit of the Group excluded the impairment loss adjustment on the carrying amounts of the goodwill, which is subject to review by the independent auditors and audit committee of the Company.

The Board expect that HY23 results will be finalised in February 2023. The financial information contained in this announcement is only based on a preliminary assessment by the Board which has not been reviewed/audited by the independent auditors and audit committee of the Company, it could be different from the information disclosed herein.

-ENDS-

**This announcement was authorised by the Board.**

**For more information, please contact:**

**Credit Intelligence Limited**  
**Mr Jimmie Wong | Executive Chairman**  
[jimmiewong@ci1.com.au](mailto:jimmiewong@ci1.com.au)  
**Mr Nicholas Ong | 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 individuals 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)