

### CI1 Green BNPL in Hong Kong

Credit Intelligence Limited (ASX:CI1) (“Credit Intelligence” or “the Company” or “CI1”) is pleased to update the market in relation to the development of the companies personal Buy Now Pay Later services (“Consumer BNPL”) in Hong Kong. CI1 will expand its Consumer BNPL services to a brand new “GREEN” spectrum.

On 29 November 2021, a subsidiary of CI1, HK BNPL Investments Limited (“HKBNPL”) entered into a non-binding memorandum of understanding (“MOU”) with Baguio Irecycle Limited (“Baguio Irecycle”), CallVU (HK) Limited (“CallVU”) and Hexon Green Capital Limited (“HGC”) where each of the Parties intend to leverage on the combined expertise and resources of the other Parties.

- Baguio Irecycle is a subsidiary of Baguio Green Group Limited (“Baguio”), a company listed on the Main Board of the Hong Kong Stock Exchange (Stock Code: 1397). Baguio is one of Hong Kong’s major integrated environmental service providers and is involved in various green projects in Hong Kong;
- CallVU is specialised in Customer Relationship Management (“CRM”);
- HGC is a unique platform for impact investors and green project owners to connect and collaborate in order to turn green finance into a key economic growth driver in Hong Kong and Asia;
- CI1 will provide its unique Consumer BNPL platform to this project.

According to the MOU, HGC will source funding from potential investor(s) and provide project financing. Baguio Irecycle will operate and implement the monthly “Green Plan.” CallVU will acquire sale leads and will bring in new customers. HKBNPL will provide Consumer BNPL payment solutions and platforms.

Apart from the service fee entitlement, CI1 considers that the “Green Plan” will have a strong synergistic effect on its existing Consumer BNPL (ekbuy) and Corporate BNPL (Oneflexi) platforms and may bring in a new revenue stream to the Company. The non-binding MOU at this early stage may not lead to any additional revenue, however it is material because through CI1’s own BNPL platform, up to 20,000 customers data can be utilised to fit into the business model. In addition, Baguio is listed on the main board of the Hong Kong Stock Exchange and this entity has made an announcement about the MOU.

The press release in English and Chinese version issued by Baguio is attached.

The non-binding MOU will operate from the date of signing and therefore the time scale of its operations is from the date of signing up to the date of any formal agreements being signed. The non-binding MOU confirms that the Parties intend to enter into formal agreements within 6

months after signing. Should the Parties not enter into formal agreements within 6 months after signing, the arrangement will not proceed.

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 consumer BNPL (ekbuy) services.

*“OneStep Information Technology Limited”* – an AI & financial technology platform offers corporate BNPL (Oneflexi) 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)

**【For Immediately Release】**

**Partnership of Recycling, Green Finance, Fin-Tech, and eCRM  
Unite to Build Circular Economy and Sustainable Environment**

(29<sup>th</sup> November 2021 – Hong Kong) Baguio Green Group Limited (“**Baguio**” or the “**Company**”, Stock Code: 1397.HK) is pleased to announce that Baguio iRecycle Limited (“**Baguio iRecycle**”), a wholly-owned subsidiary of the Company, has recently signed a non-binding memorandum of understanding (“**MOU**”) with HK BNPL Investments Limited (“**HKBNPL**”), CallVU (HK) Limited (“**CalIVU**”) and Hexon Green Capital Limited (“**HGC**”) to launch a new Green Plan aimed at building a circular economy and more sustainable environment in Hong Kong by boosting both recycling rates and the quality of recyclable material.

Each party to this project will focus on a distinct aspect of the overall collaboration:

- Baguio iRecycle will operate and implement a monthly Green Plan with Door-to-Door recyclable collection service to recycle collected recyclables at Baguio’s local recycling facilities;
- HKBNPL will provide its unique fin-tech BNPL platform, including but not limited to technical support, platform administration and maintenance service;
- CallVU, which specialises in customer relationship management (CRM), will offer its leading digital services to attract new customers to participate in the monthly Green Plan through its extensive database in a variety of industries;
- HGC will source funding from potential investors and provide project financing for the collaborations.

The partnership aims to promote sustainable environmental development and create a harmonious living environment. The objective of the Green Plan with a Door-to-Door collection service is to promote and raise of awareness of recycling. Proper and clean recycling at the source is more practical at indoor premises with the quality of collected recyclables being higher. The users can join the monthly Green Plan through the BNPL payment service to recycle glass containers and/or plastic bottles (PET, HDPE) as well as plastic containers (PP). They can convert collected recyclables into iDollar in the iRecycle mobile APP to redeem e-coupons. The users will be also entitled to receive regular green promotions or gifts provided by merchant partner(s).

~ END ~



Mr. Jimmy Pang, Representative Director of CallVU, Dr. Raymond Wong, General Manager of Baguio iRecycle, Mr. Jimmie Wong, Director of HKBNPL and Mr. Roy Fung, CEO of HGC signed a MOU to launch the new Green Plan. (From left to right)

碧瑤綠色集團成員 Member of Baguio Green Group (上市編號 Stock Code: 1397.HK)

碧瑤清潔服務有限公司	Baguio Cleaning Services Co. Ltd.	碧瑤廢物處理及回收有限公司	Baguio Waste Management & Recycling Ltd.
碧瑤蟲害管理有限公司	Baguio Pest Management Ltd.	碧瑤塑料回收有限公司	Baguio rPlastic Ltd.
碧瑤園藝工程有限公司	Baguio Landscaping Services Ltd.	碧瑤綠色科技有限公司	Baguio Green Technology Ltd.
德泰園景工程有限公司	Tak Tai Enviroscap Ltd.	碧瑤綠色科技(深圳)有限公司	Baguio Green Technology (Shenzhen) Ltd.

### **Introduction of Baguio Green Group Limited**

Baguio Green Group (Stock Code : 1397.HK) has been committed to creating a green and clean environment since 1980. To date, Baguio has become a professional comprehensive environmental service provider, including professional cleaning, recycling, waste management and collection, horticulture and landscaping, and integrated pest management. Baguio implements the principles of sustainable development and environmental protection, as well as socially responsible enterprises, and actively assists in building a greener, healthier and better environment.

### **Introduction of Baguio iRecycle Limited**

Baguio iRecycle Limited (“Baguio iRecycle”) is a subsidiary of Baguio Green Group Limited (“Baguio”). Baguio is a listed company in Hong Kong Stock Exchange Main Board (Stock Code: 1397). Baguio iRecycle is committed to providing the innovative and convenient recycling solutions and experiences to the public. The mobile APP iRecycle is the platform developed to connect the green stakeholders and encourage proper and clean recycling to build a circular economy and sustainable environment.

### **Introduction of HK BNPL Investments Limited**

HK BNPL Investments Limited (“HKBNPL”) is one of the subsidiaries of Credit Intelligence Limited (“CI1”). CI1 is a listed company in Australian Securities Exchange Main Board (ASX Stock Code: CI1). HKBNPL is a Fin-tech company which is operating an unique Buy Now Pay Later (BNPL) platform in Hong Kong. In addition CI1 also maintains another unique platform in SME BNPL in Hong Kong. The co-operation among Baguio iRecycle, CallVU, HGC and CI1 will expand Buy Now Pay Later services to a brand new “GREEN” spectrum.

### **Introduction of CallVU (HK) Limited**

CallVU (HK) Limited is a leading global digital service provider with professional large-scale operation centres and teams. Combining technologies such as 5G, cloud computing, big data, artificial intelligence and the Internet of Things, CallVU (HK) Limited has established a comprehensive digital service system, and is committed to designing, building, and providing next-generation digital solutions for its global business partners.

### **Introduction of Hexon Green Capital Limited**

Hexon Green Capital Limited (“HGC”) is a mission-driven and innovative green finance advisory and consulting company. HGC provides a comprehensive suite of professional services and an all-inclusive collaboration platform for impact investors and green project owners, with a view to drive key economic growth in Asia through green finance and green investing.

For inquiries, please contact **LBS Communications Consulting Limited**

Ms. Joanne Chan

Tel: 3752 2676

Email: jchan@lbs-comm.com

Ms. Afa Wong

Tel: 3752 2677

Email: afawong@lbs-comm.com

【新聞稿 – 即時發放】

## 環保回收、綠色金融、金融科技及電子化客戶管理伙伴合作 攜手共建循環經濟與可持續發展環境

(2021年11月29日 – 香港) 碧瑤綠色集團有限公司(「碧瑤」或「集團」; 股份編號: 1397.HK) 欣然宣佈, 本公司之全資附屬公司碧瑤愛回收有限公司(「碧瑤愛回收」) 最近與 HK BNPL Investments Limited (「HKBNPL」)、科慧(香港)有限公司(「科慧」) 及六韜綠色資本有限公司(「六韜」) 簽訂不具約束力的諒解備忘錄(「諒解備忘錄」), 推出全新綠色計劃, 通過提升回收率及可回收物的質素, 在本港建立循環經濟及更可持續發展的環境。

各合作方將充分發揮各自優勢:

- 碧瑤愛回收將營運及實施月度綠色計劃, 提供到戶回收服務, 並透過碧瑤本地回收廠房作循環再造;
- HKBNPL 將提供其獨有 BNPL 金融科技平台, 包括但不限於技術支援、平台管理及維護服務;
- 科慧致力從事客戶關係管理, 將通過其跨行業數據庫提供領先的數碼服務, 吸引新客戶參與月度綠色計劃;
- 六韜將尋找潛在投資者獲取資金, 為合作提供項目融資。

此次合作旨在提倡環境的可持續發展, 並締造和諧生活環境。綠色計劃下的到戶回收服務是以推動環保回收為目標, 於室內處所推廣源頭分類及正確的乾淨回收將能夠更有效地提升回收物的質量。用戶可以透過先買後付支付服務參與月度綠色計劃, 回收玻璃容器及/或塑料瓶 (PET, HDPE) 以及塑料容器 (PP)。於回收的同時, 用戶可透過「愛回收」流動應用程式中賺取積分 (iDollar), 兌換電子優惠券; 用戶更可定期獲得集團夥伴商戶提供的綠色優惠或禮品。

~ 完 ~



科慧董事彭國洲先生、碧瑤愛回收總經理黃紹文博士、HKBNPL 董事黃嘉錫先生及六韜行政總裁馮儉生先生簽署諒解備忘錄，推行全新綠色計劃。（由左至右）

碧瑤綠色集團成員 Member of Baguio Green Group (上市編號 Stock Code: 1397.HK)

碧瑤清潔服務有限公司	Baguio Cleaning Services Co. Ltd.	碧瑤廢物處理及回收有限公司	Baguio Waste Management & Recycling Ltd.
碧瑤蟲害管理有限公司	Baguio Pest Management Ltd.	碧瑤塑料回收有限公司	Baguio rPlastic Ltd.
碧瑤園藝工程有限公司	Baguio Landscaping Services Ltd.	碧瑤綠色科技有限公司	Baguio Green Technology Ltd.
德泰園景工程有限公司	Tak Tai Enviroscape Ltd.	碧瑤綠色科技(深圳)有限公司	Baguio Green Technology (Shenzhen) Ltd.

### **碧瑤綠色集團簡介：**

碧瑤綠色集團（股份編號：1397）源自於 1980 年，一直以來致力於締造「綠與淨」的環境。至今，碧瑤已發展成為一間提供專業綜合環境服務供應商，包括環衛保潔、資源回收、廢物管理及收集、園藝綠化工程及綜合病害蟲防治等服務。碧瑤貫徹可持續發展及環保原則，且肩負社會責任的企業，積極協助建立更「綠」、更健康 and 更美好的環境。

### **碧瑤愛回收有限公司簡介：**

碧瑤愛回收有限公司（「碧瑤愛回收」）是香港聯交所主板上市碧瑤綠色集團（「碧瑤」）（股份編號：1397）的全資附屬公司。碧瑤愛回收致力為大眾提供創新便利的回收解決方案及體驗，其「愛回收」手機應用程式是為連接綠色持份者而開發的平台，藉鼓勵正確及乾淨回收以構建循環經濟及可持續發展的環境。

### **HK BNPL Investments Limited 簡介：**

澳洲交易所主版上市的 Credit Intelligence Limited (澳交所代號: CI1) 旗下香港附屬公司 HK BNPL Investments Limited 是一間創新金融科技公司，主力在香港發展「先買後付」平台、除此之外 CI1 亦擁有針對中小企業的先買後付平台。今次 CI1 與碧瑤、科慧及六韜合力投入打造全新「綠色先買後付」平台、揭開綠色金融科技新一頁。

### **科慧（香港）有限公司簡介：**

科慧(香港)有限公司是全球領先的數字服務供應商，具備專業的大型運營中心及團隊。結合 5G、雲計算、大數據、人工智慧、物聯網等技術，科慧(香港)有限公司已構建完善之數字服務體系，並致力於為全球合作夥伴設計、構建和提供新一代數字化解決方案。

### **六韜綠色資本有限公司簡介：**

六韜綠色資本有限公司是一家以使命為本的創新綠色金融諮詢公司。六韜為影響力投資者和綠色項目擁有人提供一套完整的專業服務和全方位合作平台，並希望透過綠色金融和綠色投資活動推動亞洲的經濟增長和發展。

### **傳媒查詢：**

達博思傳訊顧問有限公司

Ms. Joanne Chan (陳鎧瑤)

電話: 3752 2676

電郵: jchan@lbs-comm.com

Ms. Afa Wong (王澆樺)

電話: 3752 2677

電郵: afawong@lbs-comm.com