



## 360 Finance Announces Investment Plan by Significant Shareholder and Certain Management Members

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SHANGHAI, China, Dec. 11, 2019 (GLOBE NEWSWIRE) -- 360 Finance, Inc. (NASDAQ: QFIN) ("360 Finance" or the "Company"), a leading digital consumer finance platform, today announced that it was informed by Mr. Hongyi Zhou and certain management of the Company that they have reached an agreement with FountainVest Partners, pursuant to which they plan to jointly invest up to US\$60 million to purchase QFIN shares in the next twelve months.

Mr. Hongyi Zhou, the chairman of the board of directors, commented, "I'm very pleased to announce that I, together with the Company's management team and FountainVest, will further increase our collective stake in the Company. This reflects our confidence in the Company's business prospects and our long-term commitment to the Company's strategy. I'm proud of the achievements the Company has made over the past few years in serving inclusive finance. Building on the Company's solid foundation and with a strong sense of social responsibility, the Company will strive to accelerate its strategic transition and build a technology-enabled platform equipped with cutting-edge AI and Big Data capability, thereby supporting sustainable growth."

### About 360 Finance

360 Finance, Inc. (NASDAQ: QFIN) ("360 Finance" or the "Company") is a leading digital consumer finance platform and the finance partner of the 360 Group. The Company provides tailored online consumer finance products to prime, underserved borrowers funded primarily by its funding partners. The Company's proprietary technology platform enables a unique user experience supported by resolute risk management. When coupled with its partnership with 360 Group, the Company's technology translates to a meaningful borrower acquisition, borrower retention and funding advantage, supporting the rapid growth and scaling of its business.

### Safe Harbor Statement

Any forward-looking statements contained in this announcement are made under the "safe harbor" provisions of the U.S. Private Securities Litigation Reform Act of 1995. Forward-looking statements can be identified by terminology such as "will," "expects," "anticipates," "future," "intends," "plans," "believes," "estimates" and similar statements. 360 Finance may also make written or oral forward-looking statements in its reports to the U.S. Securities and Exchange Commission ("SEC") on Forms 20-F and 6-K, in its annual report to shareholders, in press releases and other written materials and in oral statements made by its officers, directors or employees to third parties. Statements that are not historical facts, including statements about 360 Finance's beliefs and expectations, are forward-looking statements. Forward-looking statements involve inherent risks and uncertainties. A number of factors could cause actual results to differ materially from those contained in any forward-looking statement. Further information regarding such risks and uncertainties is included in 360 Finance's filings with the SEC. All information provided in this press release and in the attachments is as of the date of this press release, and 360 Finance does not undertake any obligation to update any forward-looking statement, except as required under applicable law.

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