



360 finance Leverages Intelligent Interactive Voice Technology to Strengthen Post-Loan Risk Management and Regulatory Compliance

2月 20, 2020

SHANGHAI, China, Feb. 20, 2020 -- Under the background of the sudden epidemic situation, 360 Finance, Inc. (NASDAQ: QFIN) ("360 Finance" or the "Company"), a leading digital consumer finance platform, today announced it is strengthening post-loan risk management and regulatory compliance with intelligent interactive voice technology.

Many companies in China are finding it difficult to resume full operations under regulations put in place to stem the spread of the coronavirus with many employees unable to return to the cities they work in. This has impacted their overall operating efficiency. The consumer finance industry is no different and is facing similar challenges.

360 Finance began integrating intelligent interactive voice technology at the end of 2017 to improve overall operating efficiency with approximately 70% of all collection calls now taking place being automated. This technology also strengthens post-loan risk management by offering additional channels to regularly keep in touch with borrowers and ensure strict compliance with current regulations.

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 announcement is as of the date of this announcement, and 360 Finance does not undertake any obligation to update any forward-looking statement, except as required under applicable law.

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