



## 360 Finance Receives App Security and Information Security Certifications from China's CVERC

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SHANGHAI, China, June 02, 2020 (GLOBE NEWSWIRE) -- 360 Finance, Inc. (NASDAQ: QFIN) ("360 Finance" or the "Company"), a leading digital consumer finance platform, today announced that its fintech services application, 360 Jietiao, has received both the App Security Certification and the App Information Security Certification from China's National Computer Virus Emergency Response Center ("CVERC"). Specifically, 360 Jietiao received a level 3 rating for both app privacy and data security, the highest level granted by the agency. CVERC is the official agency for anti-virus internet security and designated testing body for the "Special Crackdown on the Illegal Collection and Misuse of Personal Information by Apps" initiative by China's Ministry of Public Security.

360 Finance has placed the utmost importance on protecting user information and data since its establishment and is widely recognized for its cyber security capabilities which are part of its core DNA. 360 Jietiao incorporates a comprehensive security system for user privacy protection leveraging artificial intelligence to eliminate non-essential human intervention and enable staff authorized access and external supplier management. In addition, 360 Finance set up a Privacy Protection and Secure Computing Institute in 2019. The Institute conducts research on data privacy protection using cutting-edge technologies including federated learning, a machine learning technique that trains an algorithm across multiple decentralized edge devices or servers without exchanging local data samples.

In recent years, personal data security has been increasingly scrutinized by national regulatory bodies in China. Since 2019, Chinese authorities have cracked down on illegal collection and misuse of personal information by internet-related companies. As a result, hundreds of app operators have been fined, issued rectification orders, or warned for their lack of privacy protections and failure to explicitly outline the scope of personal information use or excessive data collection in their apps, among other practices. Given the ongoing regulatory environment, the certifications granted to 360 Finance recognize the Company's core competency in data privacy and security technology and further consolidate the Company's competitive advantage in terms of regulatory compliance.

Mr. Haisheng Wu, Chief Executive Officer and Director of 360 Finance, commented, "We are pleased to receive the certifications for app security and app information security from CVERC. This is a formal acknowledgement from the top nationwide certification body of our commitment to maintaining the highest of standards for data security and privacy protection when developing apps. Going forward, we will continue to invest in privacy protection while leveraging cooperation with our external ecosystem partners to collaboratively establish a secure and reliable environment for personal data protection."

### 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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