



## 360 Finance Among First Wave of Companies to Register its Financial Services App with China's NIFA

6月 3, 2020

BEIJING, June 3, 2020 /PRNewswire/ -- 360 Finance, Inc. (NASDAQ: QFIN) ("360 Finance" or the "Company"), a leading digital consumer finance platform, today announced that its mobile application "360 Jietiao" was among the first batch of financial services apps from 33 companies to complete registration and file records with the National Internet Finance Association of China ("NIFA"), the national self-regulatory body for China's internet finance industry backed by People's Bank of China (PBOC).

360 Finance was one of the first companies to submit registration documents and receive a "FinTech Product Certification", a key credential needed for app registrations launched by the PBOC, as Chinese regulators tighten scrutiny of mobile apps operated by financial institutions amid growing public concern over personal data collection.

As a financial services app with an extensive user base, 360 Jietiao capitalizes on the expertise gained through Qihoo 360's decades of technology development in the internet security sector. 360 Finance has established a strict code of conduct within its privacy policy to protect systems against data theft. The Company has adopted an AI-driven protocol that effectively safeguards personal information from any human intervention.

Mr. Haisheng Wu, Chief Executive Officer and Director of 360 Finance, commented, "Regulators are cracking down in order to further protect consumers and have put in place a series of rules to strengthen personal data protection. As a company with strong cyber security capabilities in our DNA, 360 Finance places a high priority on providing robust data privacy protections and will never collect data without users' consent. We have a strict code of conduct that guides our business operations and employee behaviors and we have a technology-driven infrastructure in place that secures our systems. We will spare no effort in safeguarding personal information."

PBOC issued the notice on the promulgation of financial industry standards and the enhancement of mobile app security in September 2019, and designated NIFA to carry out the registration process. NIFA has required traditional financial institutions and fintech companies to submit self-inspection reports on their financial services apps and approved a list of apps which are in full compliance with the law. Industrial and Commercial Bank of China, China Construction Bank and Ant Financial are also among the first companies to complete the registration and receive a certification.

### 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.

For more information, please visit: <http://ir.360jinrong.net/>

### 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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