



3 Hong Kong and WeLend partner to launch brand new fintech mobile app - 3Money

*Combining mobile and fintech technologies to deliver
a brand-new mobile lending experience that enables financial freedom*

Hong Kong - 18 October 2017 - 3 Hong Kong, the mobile communications division of Hutchison Telecommunications Hong Kong Holdings Limited (HTHKH, stock code: 215), and WeLend Limited, Hong Kong's leading fintech company (Money Lender's Licence number: 0796/2017) today announced launch of an innovative mobile app - "3Money powered by WeLend Limited" (3Money).

This collaboration represents a strategic partnership in Hong Kong between a telecommunications operator and a fintech company. Utilising 3 Hong Kong's mobile capabilities and WeLend's best-in-class fintech technologies, the mobile app provides users with a brand new mobile lending experience, enabling them to achieve financial freedom.

Instant credit decisions anytime, anywhere

3 Hong Kong's personal registration subscribers can apply for a loan via 3Money anytime, anywhere. Leveraging 3 Hong Kong's advanced mobile network technologies and WeLend's innovation and fintech expertise, the mobile app uses cutting-edge technologies and credit assessment automation to provide instant approval results. Once approved, money can be transferred to the applicant's bank account in as little as an hour.

3Money also utilises advanced facial recognition technologies. Users simply need to face the front-facing camera on their phone to activate the feature during the application process. This feature ensures that the identity of the applicant being facially recognised and the identity of the person in the submitted identification documents are the same, thereby reducing fraud risk.

Application is highly transparent, with all the information users need at their fingertips

Unlike conventional financial institutions, 3Money provides users with application status which significantly increases the transparency of the process and clear and easy-to-understand loan details such as outstanding balance and payment details. Users have access to important loan information at their fingertips - an unprecedented financial management experience.

Block unsolicited loan marketing calls

In addition to a full-fledged loan service, 3Money comes with a customisable call-blocking feature. After logging in to 3Money, users can enable the call-blocking feature to block unsolicited loan marketing calls, blacklist undesirable numbers and even whitelist any

important contacts. By blocking unnecessary cold calls from financial institutions, users can control their financial decisions and apply for a loan via 3Money anytime, anywhere.

Cash rebate of \$1,000* for successful loans

To mark the launch of 3Money, WeLend is offering a special promotion. On or before 9 November 2017, 3 Hong Kong users who successfully draw down a loan of \$50,000 or above with a repayment period of at least 12 months will be eligible for a \$1,000 cash rebate.

Combining the latest advancements in mobile and fintech technologies leads to a breakthrough lending product

Cliff Woo, Executive Director and Chief Executive Officer of HTHKH, said: "3 Hong Kong is a pioneer keen to deploy advanced technologies in order to develop new mobile apps. We are constantly looking to partner with industry leaders to bring innovative value-added services to customers. Fintech has recently become a global trend in financial services. This has prompted us, a technology enabler, to partner with WeLend to jointly develop 3Money."

Mr Woo added: "This mobile app has combined advanced fintech with mobile service to meet the financial needs of various customers."

Simon Loong, Founder and CEO of WeLend, said: "As Hong Kong's leading fintech company¹, we are committed to developing transformational fintech products for the local population. Using artificial intelligence and state-of-the-art credit technologies, we are redefining the consumer lending space. We are delighted to partner with Hong Kong's leading mobile operator - 3 Hong Kong to further develop fintech services and help the general populace to achieve financial freedom."

Mr Loong added: "We look forward to providing transformative mobile lending experiences to 3 Hong Kong's customers."

For more details on 3Money, please contact WeLend on 3590 6396 (Monday to Friday from 9am to 8pm) or visit web.three.com.hk/3money/index-tc.html.

**Warning: You have to repay your loans.
Don't pay any intermediaries.**

*** \$1,000 cash rebate - terms and conditions**

1. The promotion is valid from September 5, 2017 to November 9, 2017, both dates inclusive, ("Promotion Period") and will be limited to select eligible customers ("Eligible Customers").
2. During the Promotion Period, Eligible Customers will only be entitled to the cash rebate once. This promotion cannot be used together with other promotions.
3. Customers who apply and successfully drawdown loans of \$50,000 or above with a tenor of 12 months or above are eligible for a \$1,000 cash rebate. The customers shall

¹ The 2017 Deloitte Technology Fast 20 Programme : <https://www2.deloitte.com/cn/en/pages/about-deloitte/articles/pr-tech-fast-hongkong-2017-results.html>

successfully set up Direct Debit Authorisation service for repayment before the cash rebate is credited to the customers and shall maintain a loan account that is in good standing, including but not limited to punctual repayment and maintenance of a good credit record. Otherwise, WELEND LIMITED reserves the right to forfeit the cash rebate without prior notice. The cash rebate will be credited to the loan account of Eligible Customers before the fourth repayment period for deduction of payment or other relevant fees.

4. This promotion is provided by WELEND LIMITED. WELEND LIMITED reserves its absolute right to the final decision on loan approval and any disputes.

- Ends -

About 3 Hong Kong

3 Hong Kong is a leading mobile communications service provider and the only local operator to own blocks of spectrum across the 900MHz, 1800MHz, 2100MHz, 2300MHz and 2600MHz bands. 3 Hong Kong offers cutting-edge data, voice and roaming services under the "3" brand via far-reaching advanced 4G LTE, 3G and 2G networks. 3 Hong Kong also works with renowned partners to offer a wealth of innovative mobile devices and value-added services, while providing high-speed Wi-Fi at 3 Hong Kong's hotspots to serve Hong Kong's major areas. 3 Hong Kong is the mobile division of Hutchison Telecommunications Hong Kong Holdings Limited (stock code: 215), a group member of CK Hutchison Holdings (stock code: 1).

For more information on 3 Hong Kong, please visit www.three.com.hk.

For more information on HTHKH, visit www.hthkh.com.

About WeLend Limited

WeLend Limited's parent company, WeLab was founded in 2013 in Hong Kong, WeLab is reinventing traditional financial services by creating seamless mobile lending experiences. With its proprietary risk management technology, WeLend effectively analyzes unstructured mobile big data within seconds to make credit decisions for individual borrowers. WeLab's investors include CK Hutchison's TOM Group, Malaysian sovereign wealth fund Khazanah Nasional Berhad, ING Bank, Sequoia Capital and Chinese provincial government fund Guangdong Technology Financial Group. In 2016, WeLab was named in a KPMG-sponsored report as one of the top 100 fintech companies in the world - #1 in Hong Kong, #6 in China and #33 globally. In 2017, WeLab was ranked as the top tech company in Deloitte's Technology Fast 20 Hong Kong program.

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