IMPORTANT NOTICE

September 18, 2026

To: Holders of LexinFintech Holdings Ltd

Re: Depositary Service Fee

Please be advised that a Depositary Service Fee will be charged to the holders based on the below mentioned record date for the security(ies) listed below in accordance with the terms of the respective Deposit Agreement(s).

Security Name:	LexinFintech
CUSIP:	528877103
Security Type:	DR
Fee:	$0.02
Record Date:	Nov 04, 2026
Billing Period:	November

Should you have any questions regarding this matter, please contact us at
Toll Free 1-888-BNY-ADRS(1-888-269-2377) or International Callers 1-201-680-6825.

PLEASE SEE INVESTOR DISCLOSURE ON LAST PAGE

240 Greenwich Street, 8th Floor West, New York, NY 10286

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