New Depositary Receipt Announcement

BNY MELLON

December 18, 2018

360 Finance

360 Finance is digital consumer finance platform and the finance partner of the 360 Group, an internet company in China, connecting over one billion accumulated mobile devices. The Company provides tailored online consumer finance products to prime, underserved borrowers funded primarily by the Company's funding partners. The Company's core product, 360 Jietiao, is an affordable, unsecured, digital line of credit which the Company's borrowers typically utilize for consumption spending and often as a supplement to credit card debt. The Company maintains partnerships with approximately 18 financial institutions, the majority of whom are national and regional banks.

Effective Date:	December 18, 2018
Country of Incorporation:	Cayman Islands
Exchange:	NASDAQ Stock Market
Type of ADR Program:	Sponsored - Level III
Ticker Symbol:	QFIN
CUSIP Number:	88557W101
Ratio (DR:ORD):	1 : 2
Underlying Share Description:	Ordinary
Industry Classification:	Financial Services
Custodian(s):	Hong Kong and Shanghai Banking Corp.

To learn more about DRs, please contact DRBrokerSolutions@bnymellon.com or visit our website at adrbnymellon.com.

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