



360 Finance Begins Offering Intelligent Interactive Voice Technology Free-of-Charge to Support Battle Against Coronavirus

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SHANGHAI, China, Feb. 11, 2020 -- 360 Finance, Inc. (NASDAQ: QFIN) ("360 Finance" or the "Company"), a leading digital consumer finance platform, today announced that it has begun offering its intelligent interactive voice technology in cooperation with 360 City Security Group, free-of-charge to hospitals, local communities, villages, and companies to support the battle against the spread of the coronavirus.

Leveraging its cutting-edge Automatic Speech Recognition (ASR) technology, the intelligent interactive voice technology will be used to efficiently collect medical information and travel history in a more effective and accurate manner. The intelligent interactive voice technology is able to automatically make outbound calls to residents and company personnel and interact with them to collect and assess information including their health, recent travel history to Wuhan and Hubei Province, and current location. 360 Finance's backend systems then quickly compile and carefully analyze the statistics collected to provide greater insights and allow staff to make better decisions on how to proceed going forward.

Plans are in place to integrate the intelligent interactive voice technology into a 24/7 online free consultation platform jointly-established by 360 Finance and Medlinker, a Tencent-backed social networking platform for doctors, to provide society with preliminary medical diagnosis and home quarantine solutions during the outbreak which will reduce the burden currently placed on front-line medical professionals.

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 announcement is as of the date of this announcement, and 360 Finance does not undertake any obligation to update any forward-looking statement, except as required under applicable law.

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