



**HKT Flexi Limited and HKT Payment Limited jointly announce
the launch of a FinTech initiative
allowing customers to smartly manage their cash flows**

HKT (SEHK: 6823) – HONG KONG, December 8, 2020 – HKT Flexi Limited¹ and HKT Payment Limited² jointly announce the launch of a new FinTech initiative which provides an alternative means for users to smartly manage their cash flows. Flexi Flash, a brand-new service of HKT Flexi, enables customers to obtain instant funds through the HKT Flexi App anytime, anywhere. Upon successful application and approval, the customer's Tap & Go mobile wallet will be topped up with the approved funds for immediate access.

To enjoy Flexi Flash, customers can simply download the HKT Flexi App and Tap & Go App, sign up and complete authentication for both their Flexi account and their Tap & Go account respectively. Upon successful authentication, customers can select Flexi Flash on the HKT Flexi App and apply for a loan³, without the need to show proof of income. Customers will be instantly notified of the application result. If the application is approved, funds will be transferred to the customer's Tap & Go authenticated account. Hassle-free repayments will be spread over 12 months and automatically debited from customer's designated bank account.

Mr. Chris Fung, CEO of HKT Flexi Limited, said, "With the debut of HKT Flexi at HKT, 1O1O and csl. shops in May 2020, we are excited to launch Flexi Flash, which brings the HKT digital ecosystem to the next level. By partnering with Tap & Go, we can deliver another FinTech innovation to engage a substantial base of customers and offer them a seamless digital experience in obtaining funds instantly. Customers will enjoy immediate spending and be given a well-defined repayment schedule upfront. With Flexi Flash, customers can now better plan their spending and smartly manage their finances."

Ms. Monita Leung, CEO of HKT Payment Limited, said, "Tap & Go is committed to offering innovative, secure and convenient mobile payment services. Customers can use their Tap & Go wallet to make online, offline and worldwide payments through Mastercard and UnionPay networks or make peer-to-peer fund transfers across designated banks or Stored Value Facilities (SVF) accounts via the Faster Payment System (FPS) in Hong Kong. We are delighted to collaborate with HKT Flexi to provide customers with Flexi Flash as an alternative top-up means. Tap & Go users can now also enjoy this brand-new service provided by HKT Flexi to fit their preferences and lifestyles."

As a welcome offer⁴ by HKT Flexi, from now till February 28, 2021, the first 2,000 Flexi Flash customers who successfully designated Tap & Go account as a Flexi Flash loan disbursement channel will get a rebate of HK\$50 which will be deposited into their Tap & Go wallet. Upon successful drawdown of Flexi Flash loan, they will also be entitled to an extra rebate of up to HK\$300 which is provided by HKT Flexi and will be deposited into their Tap & Go wallet.

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For HKT Flexi service details and offers, please call the HKT Flexi service hotline on +852 2888 2258 or visit www.hktflexi.com.

For Tap & Go service details and offers, please call the Tap & Go service hotline on +852 2888 0000 or visit www.tapngo.com.hk.

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1. HKT Flexi Limited is a money lender licence holder (Money Lender's Licence No.: 1108/2020) offering HKT Flexi service which is a mobile financing platform.
2. HKT Payment Limited is a stored value facilities licence holder (Stored Value Facilities Licence No. SVF0002), offering Tap & Go payment service which is a virtual prepaid payment card service.
3. The limit for loan amount that customers can apply for is subject to their credit records, the balance limit and the top up limit of their Tap & Go wallet at the time when the loan application is made.
4. Terms and conditions apply. Please refer to https://www.hktflexi.com/terms/en/flash-termsandconditions_en.pdf for details.



Ms. Monita Leung, CEO of HKT Payment Limited, and Mr. Chris Fung, CEO of HKT Flexi Limited, jointly introduce Flexi Flash, a new FinTech initiative which allows customers to smartly manage their cash flows.

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About HKT

HKT (SEHK: 6823) is Hong Kong's premier telecommunications service provider and a leading innovator. Its fixed-line, broadband, mobile communication and media entertainment services offer a unique quadruple-play experience. HKT meets the needs of the Hong Kong public and local and international businesses with a wide range of services including local telephony, local data and broadband, international telecommunications, mobile, media entertainment, enterprise solutions and other telecommunications businesses such as customer premises equipment sales, outsourcing, consulting and contact centers.

HKT is the first local mobile operator to launch a true 5G network in Hong Kong. Backed by its substantial holding of 5G spectrum across all bands and a robust and extensive fiber backhaul infrastructure, HKT is committed to providing comprehensive 5G network coverage across the city.

HKT delivers end-to-end integrated solutions employing emerging technologies such as 5G, cloud computing, Internet of Things (IoT) and artificial intelligence (AI) to accelerate the digital transformation of enterprises and contribute to Hong Kong's development into a smart city.

Riding on its massive loyal customer base, HKT has also built a digital ecosystem integrating its loyalty program, e-commerce, travel, insurance, FinTech and HealthTech services. The ecosystem deepens HKT's relationship with its customers thereby enhancing customer retention and engagement.

For more information, please visit www.hkt.com.

About HKT Flexi Limited

HKT Flexi Limited, a member of HKT Group, is a FinTech company offering a revolutionary digital mobile financing platform that seamlessly integrates financial services and e-commerce into customers' everyday lives.

Powered by cutting-edge technology, HKT Flexi delivers a digital financing experience with digital onboarding, instant loan approval and facial recognition. HKT Flexi enables customers to enjoy more flexible cash flow anytime, right from their smartphone, across selected HKT online and offline channels.

Money Lender's Licence No.: 1108/2020

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

Customer Service & Complaint Hotline: 2888 2258

About HKT Payment Limited

HKT Payment Limited, a wholly-owned HKT Limited subsidiary, provides mobile users in Hong Kong with a stored-value service under the Tap & Go brand. In addition, the company offers local merchants a variety of mobile payment solutions under the HKT Merchant Services brand.

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Tap & Go is a prepaid mobile payment service that operates with Mastercard® and UnionPay card schemes to enable secure, reliable and instant mobile payment anywhere in the world and online.

HKT Merchant Services provides merchants with one-stop retail and payment solutions which currently comprise in-app, online and QR code payment options, as well as a Smart POS facility. All these retail and payment solutions from HKT Merchant Services help retailers to improve efficiency while reducing operating expenses.

Stored Value Facilities Licence No.: SVF0002
Customer Service Hotline: 2888 0000

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