

HKT Flexi

HKT launches HKT Flexi, another FinTech arm of its digital ecosystem that delivers an innovative digital financing experience

HKT (SEHK: 6823) – HONG KONG, May 21, 2020 – HKT today announces the launch of another new FinTech initiative, HKT Flexi¹, a digital financing platform that provides customers with an alternative payment means through the HKT Flexi App.



Powered by cutting-edge technology, the HKT Flexi App enables customers to set up their account in minutes, anytime, anywhere. Customers may simply download the app, complete the digital onboarding process with facial recognition and apply for an installment service. Upon completion of installment application, customers will be notified instantly about the results. They can then view loan details in “My Installments” and keep track of past and upcoming repayments via a clear and easy-to-understand “Repayment Schedule”. Before repayments are due each month, handy SMS reminders and in-app notifications will be sent automatically. Additionally, the app features a loan calculator that gives customers better transparency on monthly repayment amounts.

HKT Flexi is now available when customers make purchases at designated HKT, 1O1O or csl shops². Customers can use the app to apply for a 12-month installment service with a personalized interest rate, adding more flexibility to their cash flow. The service will be extended to all outlets and other online channels across HKT Group in phases, aiming to provide customers with an end-to-end digital experience.

Mr. Chris Fung, CEO of HKT Flexi Limited, said, “We are delighted to establish a new business, which serves as another FinTech arm of the HKT digital ecosystem. The HKT Flexi App offers customers a holistic shopping experience with added financial flexibility to suit their preferences and lifestyles. In just a few taps, customers can take home their desired gadgets, say the latest 5G smartphones, without making any upfront payment for the device.”

As a kick-off promotion, from now till August 31, 2020, HKT Flexi customers can get a direct discount of up to HK\$300³ and earn up to 1,250 Clubpoints³ when they purchase any smartphone⁴, HDTV, notebook or other electrical appliance with the HKT Flexi App at designated HKT, 1O1O or csl shops². What’s more, they can get an extra mobile service fee rebate⁵ when they subscribe to any csl 5G service plan.

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HKT Flexi Limited

Money Lender’s Licence No.: 0400/2019

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

Customer Service & Complaint Hotline: 2888 2258

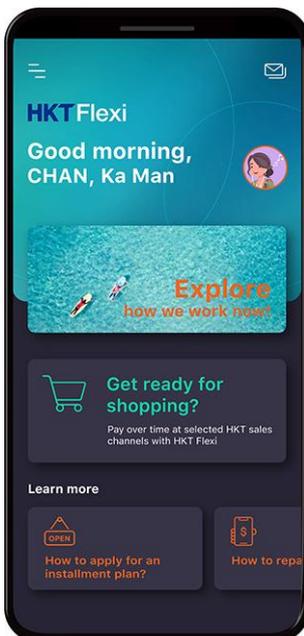
For HKT Flexi service details and offers, please call the HKT Flexi service hotline at +852 2888 2258 or visit www.hktflexi.com.

1. HKT Flexi services are provided by HKT Flexi Limited, a Money Lender license holder. Money Lender's Licence No.: 0400/2019
2. Please refer to Appendix 1 for designated shop details.
3. Terms and conditions apply. Please refer to https://www.hktflexi.com/marketing-termsandconditions_eng for details.
4. The offer applies to the purchase of smartphones at the suggested retail price.
5. Please refer to Appendix 2 for the mobile service plan and rebate details.

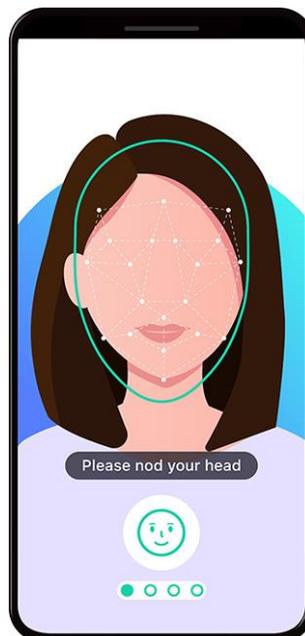


Mr. Chris Fung, CEO of HKT Flexi Limited, announces the launch of HKT Flexi.

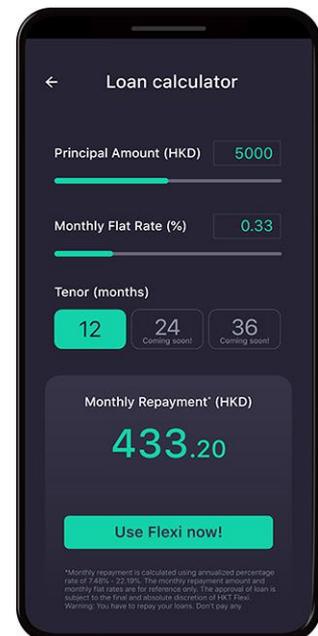
HKT Flexi App



The HKT Flexi App features a simple and user-friendly interface, delivering an innovative digital financing experience.



HKT Flexi uses facial recognition to verify identity and perform liveness check, enhancing security.



HKT Flexi features a loan calculator that gives customers better transparency on monthly repayment amounts.

About HKT

HKT (SEHK: 6823) is Hong Kong's premier telecommunications service provider and leading operator in fixed-line, broadband and mobile communication services. It 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, enterprise solutions, and other telecommunications businesses such as customer premises equipment sales, outsourcing, consulting, and contact centers.

HKT offers a unique quadruple-play experience in Hong Kong delivering media content on its fixed-line, broadband Internet access and mobile platforms jointly with its parent company, PCCW Limited.

HKT also provides a range of innovative and smart living services beyond connectivity to make the daily lives of customers smarter, whether they are at home, in the workplace, or on the go. Consumers and merchants alike may also enjoy HKT's financial-related services such as mobile payment, smart mobile point-of-sale solutions, and insurance.

For enterprises, HKT delivers end-to-end integrated solutions employing emerging technologies such as cloud computing, Internet of Things (IoT) and Artificial Intelligence (AI) to accelerate their digital transformation, contributing to Hong Kong's development into a smart city.

The Club is HKT's loyalty program and one of the largest of its kind in Hong Kong, not only offering a variety of privileges and benefits to enrich the lifestyle of members, but also increasingly amalgamating merchants and becoming an integral part of a new digital ecosystem connecting consumers and merchants.

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.

For more information, please contact:

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Issued by HKT Limited.

HKT Limited is a company incorporated in the Cayman Islands with limited liability.

Appendix 1: Designated Shop Details

Shop	District	Address
csi	Mong Kok	Shop 8, G/F & 1/F, Sun Kong House, 2J - Q Sai Yeung Choi Street South, Mong Kok, KLN
	Sham Shui Po	Shop D, G/F, 132 - 134 Fuk Wa Street, Sham Shui Po, KLN
	Yuen Long	Shop 10 & 11, G/F, KOLOUR. Yuen Long, 1 Kau Yuk Road, Yuen Long, NT
1010	Tsuen Wan	Shop 1 A&B, G/F, Mutual House, 26 - 40 Chung On Street, Tsuen Wan, NT
	Yuen Long	Shop A318-A319, 3/F, YOHO MALL, Phase 2, 8-9 Long Yat Road & 9 Yuen Lung Street, Yuen Long, NT
HKT	Quarry Bay	14/F PCCW Tower, Taikoo Place, 979 King's Road, Quarry Bay, Hong Kong (HKT Showcase)
	Tin Shui Wai	Shop No.L053A, G/F, Tin Yiu Plaza, Tin Shui Wan, NT
	Kwun Tong	Shop 121, 1/F, Sau Mau Ping Shopping Centre, 101 Sau Ming Road, Kwun Tong, Kowloon
	Sham Shui Po	Shop B2 & C1, G/F, Nos.132-134 Fuk Wa Street, Sham Shui Po, Kowloon
	Sheung Shui	Shop 2025, Level 2, Sheung Shui Centre, No. 3 Chi Cheong Road, Sheung Shui, NT

Appendix 2: Mobile Service Plan and Rebate Details

Switch to a csl 5G service plan and get an extra rebate of up to 6 months' subscription fees **Offers valid until further notice**

- Customers are entitled to enjoy up to a 6-month monthly fee rebate offer upon making a purchase at csl shop, 1O1O centre or HKT shop with a successful application and draw down of a HKT Flexi installment loan, who are simultaneously required to port-in their existing mobile number and subscribe to designated 80GB or above 5G service, and agree to a commitment period of 30 months. An MTR/Tunnels/Mobile Licence/Administration Fee of HK\$18 per month applies to all plans. Rebate amount excluding the monthly fee of the VAS and Admin. Fee will be credited to your csl account by installments during the commitment period. Terms and conditions apply. 5G service is provided by CSL Mobile Limited. Please contact the designated staff for details.
- This service plan uses 5G spectrum, which is only available for designated locations with the use of compatible devices. Actual speeds customers experience will be less than the specifications and will be affected by the device used, location, network conditions and other extraneous factors. 3G/4G service is provided if outside 5G service coverage. Customers are required to subscribe to a designated service plan, and agree to a commitment period of 24 or 36 months. An MTR/Tunnels/Mobile Licence/Administration Fee ("Admin. Fee") of HK\$18 per month applies to all plans. Tethering and P2P functions are not applicable to 80GB or below 5G service plan. For service details and service plan Terms & Conditions, please visit <http://www.hkcsll.com.hk>.
- Unless otherwise specified, this Offer cannot be used in conjunction with any other discount, offer or promotion and is neither non-transferable nor exchangeable for cash or other products/services. CSL Mobile Limited reserves the right to amend the terms and conditions without prior notice. CSL Mobile Limited reserves the right to make the final decision in the event of any dispute.
- If a customer terminates this agreement before the commitment period expires, the remaining balance of any rebate or benefit becomes forfeit. In addition, you must pay an early termination charge amounting to the monthly service fee multiplied by the remaining months of the commitment period.