平安數字銀行
PING AN DIGITAL BANK

【Immediate Release】

Ping An Digital Bank Launches Purchase Order Financing

Tailored for Cross-Border E-Commerce Businesses
Empowering SMEs to Expand Globally

4 September 2026, Hong Kong – Ping An Digital Bank (International) Limited ("Ping An Digital Bank") has launched Purchase Order Financing product that specifically designed for cross-border e-commerce businesses, becoming the first digital bank in Hong Kong to offer dedicated factoring financing solution to export cross-border e-commerce merchants. Requiring no traditional collateral, eligible businesses can obtain financing of up to 95% of their accounts receivable based on eligible invoices, meeting their operational needs and enabling SMEs to take an important step toward global expansion.

Mr. Thomas Tung, Chief Business Officer of Ping An Digital Bank, said, "As the Hong Kong's first digital bank dedicated to SMEs, Ping An Digital Bank has always been committed to supporting businesses and driving transformation in the trade finance ecosystem through financial technology. By harnessing years of experience in exploring the potential of commercial data, and combining multidimensional data spanning trade and finance, we have redefined the credit assessment process to effectively resolve financing bottlenecks for businesses. The launch of Purchase Order Financing seamlessly integrates credit insurance with risk management, providing cross-border e-commerce merchants with more efficient and flexible liquidity support. Moving forward, we will continue to leverage our fintech prowess and synergistic financial services to help SMEs capture global cross-border trade opportunities, serving as a reliable backer for cross-border trading enterprises."

Ping An Digital Bank's Purchase Order Financing is designed specifically for cross-border e-commerce businesses operating on open-account payment term With just eligible invoices, businesses can apply for financing with a ratio of up to 95% of accounts receivable, up to USD 5 million and a repayment period of up to 120 days. To address the urgent cash flow needs of cross-border e-commerce businesses, the approval and drawdown process can be completed as fast as T+1 business day. Unlike traditional approaches that rely on financial statements and collateral, Ping An Digital Bank innovatively utilises real-time sales data from cross-border buyers to gain insights into clients' actual operational performance, thereby breaking through the cumbersome constraints of traditional credit assessment. The product architecture directly aligns with supply chain liquidity needs, empowering clients to deploy capital with flexibility and mitigate cash flow pressures with ease.

Looking ahead, Ping An Digital Bank will continue to deepen the application of data analytics and financial technology, driving product innovation to empower trade businesses to achieve digital transformation and business upgrades. The Bank remains dedicated to refining its one-stop digital financial ecosystem, spanning business account opening, foreign exchange transactions, cross-border settlement, and flexible credit facilities—delivering holistic support for enterprise operational challenges, facilitating global expansion, and acting as a dedicated and trusted partner for SMEs growing on the international stage.

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About Ping An Digital Bank

Ping An Digital Bank (International) Limited ("Ping An Digital Bank," "PingAnDB") is a wholly-owned subsidiary of Lufax Holding Ltd ("Lufax") (SEHK: 6623; NYSE: LU) and a member of Ping An Insurance (Group) Company of China, Ltd. ("Ping An") (SEHK: 2318; SSE: 601318). Ping An Digital Bank was granted a banking licence by the Hong Kong Monetary Authority in May 2019 to offer retail banking and business banking services. Backed by Ping An's advanced technology, Ping An Digital Bank is elevating banking experience, serving customer in Hong Kong and the Greater Bay Area, establishing itself as Ping An Group's comprehensive financial platform in Hong Kong.