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【Immediate Release】

Ping An Digital Bank Deepens Trade Finance to Serve the Real Economy with Financial Services

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Expanding Financing Scenarios and Leveraging Alternative Data for Efficient Credit Approval Pioneering Trade SMEs to Set Sail Globally as their Preferred Banking Partner

20 October 2026, Hong Kong – Ping An Digital Bank (International) Limited ("Ping An Digital Bank" / "Bank") remains steadfast in its commitment to trade SMEs, empowering the real economy through financial services and striving to become the premier banking partner for trade SMEs expanding overseas. To provide more comprehensive support for enterprises, Ping An Digital Bank is expanding its trade finance portfolio by launching *Receivables Financing* and *Invoice Financing*. The dual-track approach, powered by alternative data, enables streamlined credit assessments and facilitates one-stop platform loan disbursements in as fast as one day. The initiatives provide SMEs with robust support at every critical juncture of their trade lifecycle, championing their ascent to the international stage and unlocking vast global business opportunities.

Mr. Terry Tam, Head of Business Banking at Ping An Digital Bank, said, "Since its inception, Ping An Digital Bank has been a trusted partner for SMEs as they scale and venture overseas. As Hong Kong's first digital bank to utilise alternative data for credit assessment, we have consistently broken down financing barriers for SMEs, providing tailored unsecured loans for trading enterprises to resolve business pain points at their root. The launch of these trade finance solutions marks a significant milestone in building a fully integrated trade finance ecosystem. Leveraging our fintech advantages and deep expertise, we hope to continue playing a leading role and strive to become the preferred bank for trading SMEs going global, assisting them in resolving funding pain points, and steadily expanding into broader international markets."

Curated specifically for trading enterprises, these newly launched trade finance solutions offer flexible revolving credit facilities of up to HK$50 million, aligning seamlessly with every phase of the trade lifecycle. Among them, *Receivables Finance* is designed specifically for exporters, enabling them to obtain early liquidity against pending sales receivables simply by submitting commercial invoices and bills of lading. *Invoice Financing* addresses the procurement needs of importers. Approved financing amounts are paid directly into the supplier's account, thereby streamlining cumbersome procedures, and offers flexible repayment terms of 3 to 6 months to alleviate upfront capital pressure. Furthermore, all drawdown processes are centralised on a single digital platform, allowing funds to be accessible in as fast as 1 business day.

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Ping An Digital Bank stands as a steadfast partner for trading SMEs in their global expansion, providing strong support across key stages of the trade lifecycle with full-chain financing solutions. In addition to the newly introduced *Receivables Finance* and *Invoice Financing* for importers and exporters, the Bank provides *Purchase Order Financing* for cross-border e-commerce procurement, as well as *Cross-border e-Commerce Revolving Loan* for flexible cash flow management. As a market leader in alternative data applications, Ping An Digital Bank replaces traditional, tedious bank statement reviews with real-time operational data. This data-driven approach offers a deeper, more accurate picture of an SME's actual business performance, allowing for fast, highly efficient credit approvals. Precise application of alternative data and effective leverage of fintech enable Ping An Digital Bank to offer exclusive unsecured loan for SME customers of Tradelink. By replacing financial statements with customs declarations and trade data, the "Trade-Connect Loan" requires no document submission for credit assessment, truly streamlining cumbersome loan approval procedures to benefit trade SMEs and empower enterprises through financial technology.

Moving forward, Ping An Digital Bank will continue to uphold the mission 'Always with You. Always Ahead.' Leveraging our forward-looking fintech capabilities, we offer an all-in-one digital banking experience spanning account opening, currency exchange, cross-border remittance, and flexible lending. We are committed to exploring the potential of the alternative data and transforming technological innovation into sustainable growth for SMEs, striving to be their most reliable partner on the global 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 customers in Hong Kong and the Greater Bay Area, establishing itself as Ping An Group's integrated financial platform in Hong Kong.