



## **IMPORTANT NOTICE**

June 23, 2025

**To: Holders of X Financial**

**Re: Depository Service Fee**

Please be advised that a Depository Service Fee will be charged to the holders based on the below mentioned record date for the security(ies) listed below in accordance with the terms of the respective Deposit Agreement(s).

<b>Security Name:</b>	X Financial
<b>CUSIP:</b>	98372W202
<b>Security Type:</b>	DR
<b>Fee:</b>	\$0.008
<b>Record Date:</b>	Aug 07, 2025
<b>Billing Period:</b>	August

Should you have any questions regarding this matter, please contact us at  
Toll Free 1-888-BNY-ADRS(1-888-269-2377) or International Callers 1-201-680-6825.

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**BNY may execute DR foreign currency transactions itself or through its affiliates, or the Custodian or the underlying Company may execute foreign currency transactions and pay US dollars to BNY. In those instances where it executes DR foreign currency transactions itself or through its affiliates, BNY acts as principal counterparty and not as agent, advisor, broker or fiduciary. In such cases, BNY has no obligation to obtain the most favorable exchange rate, makes no representation that the rate is a favorable rate and will not be liable for any direct or indirect losses associated with the rate. BNY earns and retains revenue on its executed foreign currency transactions based on, among other things, the difference between the rate it assigns to the transaction and the rate that it pays and receives for purchases and sales of currencies when buying or selling foreign currency for its own account. The methodology used by BNY to determine DR conversion rates is available to registered Owners upon request or can be accessed at [https://www.adrbny.com/content/dam/adr/documents/fees-and-disclosures-pdf/drs\\_foreign\\_exchange\\_pricing\\_disclosure.pdf](https://www.adrbny.com/content/dam/adr/documents/fees-and-disclosures-pdf/drs_foreign_exchange_pricing_disclosure.pdf).**

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