SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

SCHEDULE 13G

Under the Securities Exchange Act of 1934 (Amendment No.)*

360 Finance, Inc.

(Name of Issuer)

Class A ordinary shares, \$0.00001 par value per share

(Title of Class of Securities)

88557W 101**

(CUSIP Number)

December 31, 2018

(Date of Event Which Requires Filing of this Statement)

Check the appropriate box to designate the rule pursuant to which this Schedule is filed:

- o Rule 13d-1(b)
- o Rule 13d-1(c)
- x Rule 13d-1(d)

The information required in the remainder of this cover page shall not be deemed to be "filed" for the purpose of Section 18 of the Securities Exchange Act of 1934 ("Act") or otherwise subject to the liabilities of that section of the Act but shall be subject to all other provisions of the Act (however, see the Notes).

^{*}The remainder of this cover page shall be filled out for a reporting person's initial filing on this form with respect to the subject class of securities, and for any subsequent amendment containing information which would alter disclosures provided in a prior cover page.

^{**} CUSIP number 88557W 101 has been assigned to the American depositary shares ("ADSs") of the issuer, which are quoted on The Nasdaq Global Market under the symbol "QFIN." Each ADS represent two class A ordinary shares of the issuer. No CUSIP number has been assigned to the class A ordinary shares of the issuer.

| 1 | Name of Reporting Person Monocerus Company Limited | | | | | | |
|---|---|---|-----------------------------------|--|--|--|--|
| 2 | Check the Appropriate Box if a Member of a Group (a) o (b) o | | | | | | |
| 3 | SEC Use Only | | | | | | |
| 4 | Citizenship or Place of Organization British Virgin Islands | | | | | | |
| | | 5 | Sole Voting Power 31,439,590 | | | | |
| Number of Shares Beneficially Owned by Each Reporting Person With | | 6 | Shared Voting Power 0 | | | | |
| | | 7 | Sole Dispositive Power 31,439,590 | | | | |
| | | 8 | Shared Dispositive Power 0 | | | | |
| 9 | Aggregate Amount Beneficially Owned by Each Reporting Person 31,439,590 | | | | | | |
| 10 | Check if the Aggregate Amount in Row (9) Excludes Certain Shares o | | | | | | |
| 11 | Percent of Class Represented by Amount in Row 9 10.9% | | | | | | |
| 12 | Type of Reporting Person CO | | | | | | |

| | _ | | | | | | |
|--|--|---|--|--|--|--|--|
| 1 | Name of Reporting Person Zhuhai Qixin Zhongwang Information Technology Co., Ltd. | | | | | | |
| 2 | Check the Appropriate Box if a Member of a Group (a) o (b) o | | | | | | |
| 3 | SEC Use Only | | | | | | |
| 4 | Citizenship or Place of Organization People's Republic of China | | | | | | |
| | | 5 | Sole Voting Power 31,439,590 ⁽¹⁾ | | | | |
| Number of Shares Beneficially | | 6 | Shared Voting Power 0 | | | | |
| Owned by Each Reporting Person With | | 7 | Sole Dispositive Power 31,439,590 ⁽¹⁾ | | | | |
| | | 8 | Shared Dispositive Power 0 | | | | |
| 9 | Aggregate Amount Beneficially Owned by Each Reporting Person 31,439,590 ⁽¹⁾ | | | | | | |
| 10 | Check if the Aggregate Amount in Row (9) Excludes Certain Shares o | | | | | | |
| 11 | Percent of Class Represented by Amount in Row 9 10.9%. See item 4. | | | | | | |
| 12 | Type of Reporting Person CO | | | | | | |

⁽¹⁾ Represents 31,439,590 class A ordinary shares directly held by Monocerus Company Limited, a company incorporated in the British Virgin Islands. Monocerus Company Limited is wholly owned by Zhuhai Qixin Zhongwang Information Technology Co., Ltd.

Item 1(a). Name of Issuer:

360 Finance, Inc. (the "Issuer")

Item 1(b).

Address of Issuer's Principal Executive Offices:

China Diamond Exchange Center, Building B, No. 555 Pudian Road, No. 1701 Century Avenue, Pudong New Area, Shanghai 200122, People's Republic of China

Item 2(a).

Name of Person Filing:

- (i) Monocerus Company Limited; and
- (ii) Zhuhai Qixin Zhongwang Information Technology Co., Ltd. (collectively, the "Reporting Persons")

Item 2(b).

Address of Principal Business Office or, if none, Residence:

For Monocerus Company Limited

Start Chambers, Wickham's Cay II, P. O. Box 2221, Road Town, Tortola, British Virgin Islands

For Zhuhai Qixin Zhongwang Information Technology Co., Ltd.

Room 103-38, Building A, Dong'ao Cultural Center Building, Wanshan Town, Zhuhai

Item 2(c)

Citizenship:

Monocerus Company Limited - British Virgin Islands

Zhuhai Qixin Zhongwang Information Technology Co., Ltd. - People's Republic of China

Item 2(d).

Title of Class of Securities:

Class A ordinary shares, \$0.00001 par value per share, of the Issuer

The Issuer's ordinary shares consist of class A ordinary shares and class B ordinary shares. Each holder of class A ordinary shares is entitled to one vote per share and each holder of class B ordinary shares is entitled to twenty votes per share on all matters submitted to them for vote. Class B ordinary shares are convertible at any time by the holder thereof into class A ordinary shares on a one-for-one basis. Class A ordinary shares are not convertible into class B ordinary shares under any circumstances.

Item 2(e).

CUSIP Number:

88557W 101

This CUSIP number applies to the American depositary shares of the Issuer. Each American depositary share represent two class A ordinary shares of the Issuer. No CUSIP number has been assigned to the class A ordinary shares of the Issuer.

Item 3.

If this statement is filed pursuant to $\S\S240.13d-1(b)$, or 240.13d-2(b) or (c), check whether the persons filing is a:

Not applicable

Item 4. Ownership:

| Reporting Person | Amount beneficially owned: | Percent of class: | Percent of aggregate voting power: | Sole power to vote or direct the vote: | Shared power to vote or to direct the vote: | Sole power to dispose or to direct the disposition of: | Shared power to dispose or to direct the disposition of: |
|--|----------------------------|-------------------|------------------------------------|--|---|---|---|
| Monocerus Company Limited | 31,439,590 | 10.9% | 3.0% | 31,439,590 | 0 | 31,439,590 | 0 |
| Zhuhai Qixin Zhongwang Information Technology Co., Ltd. | 31,439,590 | 10.9% | 3.0% | 31,439,590 | 0 | 31,439,590 | 0 |

As of December 31, 2018, 31,439,590 class A ordinary shares were directly held by Monocerus Company Limited, a company incorporated in the British Virgin Islands. Monocerus Company Limited is wholly owned by Zhuhai Qixin Zhongwang Information Technology Co., Ltd.

The percentage of class of securities beneficially owned by each Reporting Person is based on a total of 287,652,707 ordinary shares (being the sum of 247,832,121 class A ordinary shares and 39,820,586 class B ordinary shares) of the Issuer outstanding as of December 31, 2018. Each holder of class A ordinary shares is entitled to one vote per share and each holder of class B ordinary shares is entitled to twenty votes per share on all matters submitted to them for vote. Class B ordinary shares are convertible at any time by the holder thereof into class A ordinary shares on a one-for-one basis. Class A ordinary shares are not convertible into class B ordinary shares under any circumstances.

Item 5. Ownership of Five Percent or Less of a Class:

Not applicable

Item 6. Ownership of More than Five Percent on Behalf of Another Person:

Not applicable

Item 7. Identification and Classification of the Subsidiary Which Acquired the Security Being Reported on By the Parent Holding

Company or Controlling Person:

Not applicable

Item 8. Identification and Classification of Members of the Group:

Not applicable

Item 9. Notice of Dissolution of Group:

Not applicable

Item 10. Certifications:

Not applicable

LIST OF EXHIBITS

| Exhibit No. | | | | | | |
|-------------|------------------------|---|--|--|--|--|
| A | Joint Filing Agreement | | | | | |
| | | 6 | | | | |

SIGNATURE

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

Dated: February 13, 2019

Monocerus Company Limited

By: /s/ Chen Dongdong

Name: Chen Dongdong

Title: Director

Zhuhai Qixin Zhongwang Information Technology Co., Ltd.

By: /s/Chen Dongdong
Name: Chen Dongdong
Title: Executive Director

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JOINT FILING AGREEMENT

In accordance with Rule 13d-1(k) promulgated under the Securities Exchange Act of 1934, as amended, the undersigned hereby agree to the joint filing with all other Reporting Persons (as such term is defined in the Schedule 13G referred to below) on behalf of each of them of a statement on Schedule 13G (including amendments thereto) with respect to the shares of class A ordinary shares, par value of \$0.00001 per share, of 360 Finance, Inc., a Cayman Islands company, and that this Agreement may be included as an Exhibit to such joint filing. This Agreement may be executed in any number of counterparts, all of which taken together shall constitute one and the same instrument.

IN WITNESS WHEREOF, the undersigned hereby execute this Agreement as of February 13, 2019.

Monocerus Company Limited

By: /s/Chen Dongdong
Name: Chen Dongdong

Title: Director

Zhuhai Qixin Zhongwang Information Technology Co., Ltd.

By: /s/Chen Dongdong
Name: Chen Dongdong
Title: Executive Director