

Form 144

FORM 144

NOTICE OF PROPOSED SALE OF SECURITIES
PURSUANT TO RULE 144 UNDER THE SECURITIES ACT OF 1933

144: Filer Information

Filer CIK 0001963043
Filer CCC XXXXXXXXX
Is this a LIVE or TEST Filing? LIVE TEST

Submission Contact Information

Name
Phone
E-Mail Address

144: Issuer Information

Name of Issuer 360 DigiTech, Inc.
SEC File Number 001-38752
Address of Issuer 7F, Lujiazui Finance Plaza
No. 1217 Dongfang Road, Pudong New Area
Shanghai
CHINA
200137

Phone (86) 21-6151-6360

Name of Person for Whose Account the Securities are To Be Sold Ruby Finance Holdings Ltd.

See the definition of "person" in paragraph (a) of Rule 144. Information is to be given not only as to the person for whose account the securities are to be sold but also as to all other persons included in that definition. In addition, information shall be given as to sales by all persons whose sales are required by paragraph (e) of Rule 144 to be aggregated with sales for the account of the person filing this notice.

Relationship to Issuer 10% shareholder with a director seat

144: Securities Information

Title of the Class of Securities To Be Sold	Name and Address of the Broker	Number of Shares or Other Units To Be Sold	Aggregate Market Value	Number of Shares or Other Units Outstanding	Approximate Date of Sale	Name the Securities Exchange
American Depositary Shares ("ADS")	Citigroup Global Markets Inc. 390 Greenwich Street New York NY 10013	1740249	33760830.60	318892703	03/31/2023	Nasdaq

Furnish the following information with respect to the acquisition of the securities to be sold and with respect to the payment of all or any part of the purchase price or other consideration therefor:

144: Securities To Be Sold

Title of the Class	Date you Acquired	Nature of Acquisition	Name of Person from Whom	Is this	Date Donor	Amount of Securities	Date of Payment	Nature of Payment *
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	Transaction	Acquired	a	Acquired	Acquired	
			Gift?			
ADS	11/27/2019 Purchase Agreements	Securities		Monocerus Company Limited	8275889	11/27/2019 \$10 per ADS
ADS	11/27/2019 Purchase Agreements	Securities		Beijing Rongjia Huineng Investment Management Center (Limited Partnership)	1521270	11/27/2019 \$10 per ADS
ADS	11/27/2019 Purchase Agreements	Securities		Sunshine Life Insurance Corporation Limited	1724107	11/27/2019 \$10 per ADS

* If the securities were purchased and full payment therefor was not made in cash at the time of purchase, explain in the table or in a note thereto the nature of the consideration given. If the consideration consisted of any note or other obligation, or if payment was made in installments describe the arrangement and state when the note or other obligation was discharged in full or the last installment paid.

Furnish the following information as to all securities of the issuer sold during the past 3 months by the person for whose account the securities are to be sold.

144: Securities Sold During The Past 3 Months

Name and Address of Seller	Title of Securities Sold	Date of Sale	Amount of Securities Sold	Gross Proceeds
Ruby Finance Holdings Ltd. c/o Walkers Corporate Limited 190 Elgin Avenue, George Town Grand Cayman E9 KY1-9008	ADS	03/31/2023	1740249	0.00

144: Remarks and Signature

Remarks On March 31, 2021, Ruby Finance Holdings Ltd. ("Counterparty") and Citibank, N.A. ("Dealer") entered into a prepaid variable share forward contract ("Contract") on up to 1,740,249 ADSs ("Shares") of 360 DigiTech, Inc. ("Issuer"). On March 31, 2023, Counterparty, in compliance with the Issuer's policies and procedures, entered into an agreement with Dealer to amend the Contract (the "Amended Contract"). Pursuant to the Amended Contract, Dealer or its affiliate will release its lien on the Shares so that, commencing on May 1, 2023, Dealer or its affiliate may unwind its hedge positions to cash settle the Contract. The gross proceeds under the Contract will be determined by Dealer in accordance with the Amended Contract. Any transactions in the Shares effected in connection with the Contract or Amended Contract will be conducted by the broker named on Side 1, Item 3(b).

Date of Notice 03/31/2023

ATTENTION:

The person for whose account the securities to which this notice relates are to be sold hereby represents by signing this notice that he does not know any material adverse information in regard to the current and prospective operations of the Issuer of the securities to be sold which has not been publicly disclosed. If such person has adopted a written trading plan or given trading instructions to satisfy Rule 10b5-1 under the Exchange Act, by signing the form and indicating the date that the plan was adopted or the instruction given, that person makes such representation as of the plan adoption or instruction date.

Signature /s/ Neil Gray

ATTENTION: Intentional misstatements or omission of facts constitute Federal Criminal Violations (See 18 U.S.C. 1001)