

Citigroup Global Markets Inc.
388 Greenwich Street
New York, NY 10013
United States of America

Morgan Stanley & Co. LLC
1585 Broadway
New York, New York 10036
United States of America

June 24, 2019

VIA EDGAR

Mr. Christopher Dunham, Staff Attorney

Division of Corporation Finance
Office of Financial Services
U.S. Securities and Exchange Commission
100 F Street, NE
Washington, D.C., 20549

Re: 360 Finance, Inc. (CIK No. 0001741530)
Registration Statement on Form F-1, as amended (File No. 333-232259)

Ladies and Gentlemen:

We hereby join 360 Finance, Inc. (the "Company") in connection with its request for acceleration of the above-referenced Registration Statement, requesting effectiveness at 5:00 p.m., Eastern Time, on June 26, 2019, or as soon thereafter as practicable.

Pursuant to Rule 460 of the General Rules and Regulations promulgated under the Securities Act of 1933, as amended, we wish to advise you that, through the date hereof, 14 copies of the Company's preliminary prospectus dated June 21, 2019 were distributed to prospective underwriters, institutional investors, dealers and others.

The undersigned advise that the underwriters have complied and will continue to comply with Rule 15c2-8 under the Securities Exchange Act of 1934, as amended.

[Signature pages follow]

[Signature Page to the Acceleration Request]

Very truly yours,

As a representative of the several underwriters

CITIGROUP GLOBAL MARKETS INC.

By: /s/ Lydia Liu

Name: Lydia Liu

Title: Managing Director

[Signature Page to the Acceleration Request]

Very truly yours,

As a representative of the several underwriters

MORGAN STANLEY & CO. LLC

By: /s/ Winston Hu

Name: Winston Hu

Title: Executive Director

[Signature Page to the Acceleration Request]
