



## MoneyHero Begins Beta Testing for Credit Hero Club in Hong Kong, Powered by TransUnion

11-Sep-2025

HONG KONG, Sept. 12, 2025 (GLOBE NEWSWIRE) -- [MoneyHero Limited](#) (NASDAQ: [MNY](#)) (“MoneyHero” or the “Company”), a leading personal finance aggregation and comparison platform and a digital insurance brokerage provider in Greater Southeast Asia, today announced that Credit Hero Club has launched its invite-only beta version to a selected group of MoneyHero users, following a successful alpha release to internal MoneyHero and TransUnion users at the end of Q2 2025. Beta testing is underway and will continue through a structured evaluation period of approximately three weeks, after which the Company will finalise product adjustments ahead of the public launch targeted for Q4 2025.

Credit Hero Club, developed in partnership with TransUnion (NYSE:TRU), a global information and insights company, aims to provide users one-stop access to their credit profiles alongside data-driven, personalised loan product information. Leveraging TransUnion’s real-time credit data, Credit Hero Club aims to help users better understand their credit position, identify financial products that align with their credit profile, and simplify the application process — all of which can support improved approval and conversion rates for partner banks and financial institutions, while delivering a seamless experience for users.

After the beta testing concludes, Credit Hero Club will launch with several core features:

- **TransUnion Credit Score:** a lender-standard credit assessment derived from the user’s credit report.
- **TransUnion Credit Report:** a summary of the user’s credit history, including their existing credit relationships, to support data accuracy.
- **Personalised Loan Product Information:** analyses of the user’s credit profile to surface loan options that best match the user-provided borrowing needs.

Various other features that provide more in-depth insights and predictive analysis are being explored for future versions.

By empowering consumers with comprehensive credit monitoring and personalised insights, Credit Hero Club transforms MoneyHero beyond a one-time comparison site toward a trusted financial platform that users engage with regularly. The platform also unlocks recurring monetisation and synergies across lending, insurance, and wealth products, supporting long-term customer lifetime value expansion and margin-accretive growth.

### Bridging Hong Kong’s Credit Diversity Gap

According to TransUnion research published in June 2025\*, 83% of consumers in Hong Kong hold basic spend wallet credit cards, suggesting an under-utilisation or gap in access to other credit products. Credit Hero Club seeks to address this gap by helping consumers understand their credit profiles, identify suitable product information that aligns with their objectives, and increase their chances of approval.

\* TransUnion, “TransUnion Study Uncovers Significant Credit Opportunities for Hong Kong Consumers and Lenders Through Greater Wallet Diversity,” June 2025, <https://newsroom.transunion.hk/transunion-study-uncovers-significant-credit-opportunities-for-hong-kong-consumers-and-lenders-through-greater-wallet-diversity/>

### s Privacy and Consumer Protecti

Credit Hero Club operates on a consent-based, privacy-safe basis. User credit data is accessed only with explicit consent and handled in accordance with applicable laws and partner agreements. Eligibility and final approval of financial products remain subject to lenders’ individual criteria. While MoneyHero reviews and compares financial products to help consumers make informed decisions, it does not offer or provide personalised recommendations or investment advisory services. Consumers should always conduct their own research or consult a licensed financial professional before making any financial decisions.

### About MoneyHero Group

[MoneyHero Limited](#) (NASDAQ: [MNY](#)) is a leading personal finance aggregation and comparison platform and a digital insurance brokerage provider in Greater Southeast Asia. The Company operates in Singapore, Hong Kong, Taiwan and the Philippines. Its brand portfolio includes B2C platforms MoneyHero, SingSaver, Money101, Moneymax and Seedly, as well as the B2B platform Creatory. The Company also retains an equity stake in Malaysian fintech company, Jirnexu Pte. Ltd., parent company of Jirnexu Sdn. Bhd., the operator of RinggitPlus, Malaysia’s largest operating B2C platform. MoneyHero had over 260 commercial partner relationships as at 31 March 2025, and had approximately 5.7 million Monthly Unique Users across its platform for the three months ended 31 March 2025. The Company’s backers include Peter Thiel—co-founder of PayPal, Palantir Technologies, and the Founders Fund—and Hong Kong businessman, Richard Li, the founder and chairman of Pacific Century Group. To learn more about MoneyHero and how the innovative fintech company is driving APAC’s digital economy, please visit [www.MoneyHeroGroup.com](http://www.MoneyHeroGroup.com).

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