SECURITIES AND EXCHANGE COMMISSION WASHINGTON, D.C. 20549

SCHEDULE 13G

Under the Securities Act of 1934 (Amendment No. 1)*

UP Fintech Holding Limited

(Name of Issuer)

<u>Class A ordinary shares, par value \$0.00001 per share</u>
<u>American Depositary Shares</u>

(Title of Class of Securities)

<u>91531W106**</u> (CUSIP Number)

<u>December 31, 2020</u> (Date of Event Which Requires Filing of this Statement)

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

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

The information required on 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 (the "Act") or otherwise subject to the liabilities of that section of the Act but shall be subject to all other provisions of the Act.

^{*}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 the disclosures provided in a prior cover page.

^{**} CUSIP number 91531W106 was assigned to the American Depositary Shares ("ADSs") of UP Fintech Holding Limited (the "Issuer"). Each ADS represents 15 Class A ordinary shares, par value \$0.00001 per share ("Class A Ordinary Shares") of the Issuer. The CUSIP number of Class A Ordinary Shares is G9405E104.

CUSII	P No. 91531V	V106		Schedule 13G	Page 2 of 15 Pages				
1	NAME OF Tianhua Wu	REPC	PRTING PERSON						
2	CHECK TH	E AP	PROPRIATE BOX IF A M	IEMBER OF A GROUP					
	(a) 🗆	\Box							
	(b) 🗆	(b) □							
3	SEC USE ONLY								
4	CITIZENSHIP OR PLACE OF ORGANIZATION People's Republic of China								
NUI	NUMBER OF		SOLE VOTING POWE 527,118,009 (1)	ER					
BENI	HARES EFICIALLY /NED BY	6	SHARED VOTING PO	OWER					
	EACH PORTING	7	SOLE DISPOSITIVE I 337,611,722 ⁽²⁾	POWER					
PERSON WITH 8 SHARED DISPOSITIVE POWER 0									
9	AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON 527,118,009 (1)								
10	CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES □								
11	PERCENT (22.7%(1)(3)	OF C	LASS REPRESENTED BY	AMOUNT IN ROW (9)					

12

IN

TYPE OF REPORTING PERSON

⁽¹⁾ Represents (i) 337,611,722 Class B Ordinary Shares held by Sky Fintech Holding Limited, which are beneficially owned by Mr. Tianhua Wu through Tiger Family Trust, as further disclosed in Item 4; (ii) 42,801,997 Class A Ordinary Shares (42,801,990 of which were in the form of ADSs as of December 31, 2020) issued to participants of the UP Fintech Holding Limited Share Incentive Plan and the UP Fintech Holding Limited 2019 Performance Incentive Plan of the Issuer (the "Plans") by exercise of awards thereof, with the voting rights attached thereto irrevocably entrusted to Mr. Tianhua Wu; (iii) 116,361,020 Class A Ordinary Shares held by ARK Trust (Hong Kong) Limited for the benefit of certain participants of the Plans, with the voting rights attached thereto irrevocably entrusted to Mr. Tianhua Wu; and (iv) 30,343,270 Class A Ordinary Shares acquirable by certain participants of the Plans upon exercise of awards thereof within 60 days as of December 31, 2020, with the voting rights attached thereto irrevocably entrusted to Mr. Tianhua Wu.

⁽²⁾ Represents 337,611,722 Class B Ordinary Shares held by Sky Fintech Holding Limited, which are beneficially owned by Mr. Tianhua Wu through Tiger Family Trust, as further disclosed in Item 4.

⁽³⁾ Represents 79.4% of the total outstanding voting power of the Issuer, based on 1,985,892,425 Class A Ordinary Shares and 337,611,722 Class B Ordinary Shares of the Issuer outstanding as of December 31, 2020 as a single class, as provided by the Issuer.

CUSII	' No. 91531 V	V 106		Schedule 13G	Page 3 of 15 Pages			
1	NAME OF REPORTING PERSON Sky Fintech Holding Limited							
2	CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP							
	(a) \square							
	(b) □							
3	SEC USE ONLY							
4	CITIZENSHIP OR PLACE OF ORGANIZATION British Virgin Islands							
NUMBER OF		5	SOLE VOTING POW 337,611,722 ⁽¹⁾	/ER				
BENE	HARES EFICIALLY 'NED BY	6	SHARED VOTING P	OWER				
]	EACH PORTING	7	SOLE DISPOSITIVE 337,611,722 ⁽¹⁾	POWER				
PERSON WITH		8	SHARED DISPOSITE	VE POWER				
9	AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON 337,611,722 ⁽¹⁾							
10	CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES □							
11	PERCENT 0 14.5% ⁽¹⁾⁽²⁾	OF CLA	ASS REPRESENTED E	Y AMOUNT IN ROW (9)				
12	TVDE OF DEDODTING DED SON							

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⁽¹⁾ Represents 337,611,722 Class B Ordinary Shares held by Sky Fintech Holding Limited, as further disclosed in Item 4.

⁽²⁾ Represents 77.3% of the total outstanding voting power of the Issuer, based on 1,985,892,425 Class A Ordinary Shares and 337,611,722 Class B Ordinary Shares of the Issuer outstanding as of December 31, 2020 as a single class, as provided by the Issuer.

CUSIF	No. 91531W	V106		Schedule 13G	Page 4 of 15 Pages			
			_					
1	NAME OF REPORTING PERSON Sky Tiger Investment Holding Limited							
2	CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP							
	(a) □							
	(b) □							
3	SEC USE ONLY							
4	CITIZENSHIP OR PLACE OF ORGANIZATION British Virgin Islands							
NUI	NUMBER OF		SOLE VOTING POWE 337,611,722 ⁽¹⁾	R				
BENI	HARES EFICIALLY 'NED BY	6	SHARED VOTING PO	WER				
]	EACH PORTING	7	SOLE DISPOSITIVE P 337,611,722 ⁽¹⁾	OWER				
PERS	SON WITH	8	SHARED DISPOSITIV	E POWER				
9	AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON 337,611,722 ⁽¹⁾							
10	CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES □							
11	PERCENT (14.5%(1)(2)	OF CL	ASS REPRESENTED BY	AMOUNT IN ROW (9)				
12	TYPE OF R	EPOR	TING PERSON					

CO

⁽¹⁾ Represents 337,611,722 Class B Ordinary Shares held by Sky Fintech Holding Limited, which is wholly-owned by Sky Tiger Investment Holding Limited, as further disclosed in Item 4.

⁽²⁾ Represents 77.3% of the total outstanding voting power of the Issuer, based on 1,985,892,425 Class A Ordinary Shares and 337,611,722 Class B Ordinary Shares of the Issuer outstanding as of December 31, 2020 as a single class, as provided by the Issuer.

CUSII	No. 91531W	/106		Schedule 13G	Page 5 of 15 Pages			
1	NAME OF REPORTING PERSON Lightspeed Rise Holdings Limited							
2	CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP							
	(a)							
	(b)							
3	SEC USE ONLY							
4	CITIZENSHIP OR PLACE OF ORGANIZATION British Virgin Islands							
NUI	NUMBER OF		SOLE VOTING POWE 337,611,722 ⁽¹⁾	R				
BENI	HARES EFICIALLY 'NED BY	6	SHARED VOTING PO	WER				
	EACH PORTING	7	SOLE DISPOSITIVE P 337,611,722 ⁽¹⁾	OWER				
PERS	SON WITH	8	SHARED DISPOSITIV	E POWER				
9	AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON 337,611,722 ⁽¹⁾							
10	CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES □							
11	PERCENT (14.5%(1)(2)	OF CLA	ASS REPRESENTED BY	AMOUNT IN ROW (9)				
12	TYPE OF R	EPORT	TING PERSON					

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⁽¹⁾ Represents 337,611,722 Class B Ordinary Shares held by Sky Fintech Holding Limited, which is indirectly wholly-owned by Lightspeed Rise Holdings Limited through its wholly-owned subsidiary, Sky Fintech Holding Limited, as further disclosed in Item 4.

⁽²⁾ Represents 77.3% of the total outstanding voting power of the Issuer, based on 1,985,892,425 Class A Ordinary Shares and 337,611,722 Class B Ordinary Shares of the Issuer outstanding as of December 31, 2020 as a single class, as provided by the Issuer.

CUSII	No. 91531V	V106		Schedule 13G	Page 6 of 15 Pages			
	1							
1	NAME OF Tiger Family	_	RTING PERSON					
2	CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP							
	$(a) \qquad \Box$							
	(b) 🗆	(b)						
3	SEC USE ONLY							
4	CITIZENSHIP OR PLACE OF ORGANIZATION Hong Kong							
NU	NUMBER OF		SOLE VOTING POWI 337,611,722 ⁽¹⁾	ER				
BENI	HARES EFICIALLY NED BY	6	SHARED VOTING PO	OWER				
	EACH PORTING	7	SOLE DISPOSITIVE I 337,611,722 ⁽¹⁾	POWER				
PERS	SON WITH	8	SHARED DISPOSITIV	VE POWER				
9	AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON 337,611,722 ⁽¹⁾							
10	CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES □							
11	PERCENT (14.5% ⁽¹⁾⁽²⁾	OF CL	ASS REPRESENTED BY	Y AMOUNT IN ROW (9)				
12	TYPE OF R	EPOR'	TING PERSON					

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Represents 337,611,722 Class B Ordinary Shares held by Sky Fintech Holding Limited, which is indirectly wholly-owned by Lightspeed Rise Holdings Limited, which in turn is controlled by Tiger Family Trust, a trust established under the laws of Hong Kong and managed by ARK Trust (Hong Kong) Limited as the trustee, as further disclosed in Item 4.

⁽²⁾ Represents 77.3% of the total outstanding voting power of the Issuer, based on 1,985,892,425 Class A Ordinary Shares and 337,611,722 Class B Ordinary Shares of the Issuer outstanding as of December 31, 2020 as a single class, as provided by the Issuer.

CUSIF	' No. 91531 V	106		Schedule 13G	Page / of 15 Pages				
1	NAME OF REPORTING PERSON Tiger ESOP Trust								
2	CHECK TH	E APP	ROPRIATE BOX IF A MEMBER	R OF A GROUP					
	(a)								
	(b) 🗆	(b)							
3	SEC USE ONLY								
4	CITIZENSHIP OR PLACE OF ORGANIZATION Hong Kong								
NUI	NUMBER OF		SOLE VOTING POWER 97,515,015 ⁽¹⁾						
BENI	HARES EFICIALLY 'NED BY	6	SHARED VOTING POWER 0						
REI	EACH 7 SOLE DISPOSITIVE POWER 97,515,015 ⁽¹⁾								
PERS	SON WITH	8	SHARED DISPOSITIVE POW 0	ZER					
9	AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON 97,515,015 ⁽¹⁾								
10	CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES □								
11	PERCENT (4.2% ⁽¹⁾⁽²⁾	OF CL	ASS REPRESENTED BY AMOU	JNT IN ROW (9)					
12	TYPE OF R	EPOR	ΓING PERSON						

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⁽¹⁾ Represents 97,515,015 Class A Ordinary Shares held by ARK Trust (Hong Kong) Limited, under Tiger ESOP Trust that is managed by ARK Trust (Hong Kong) Limited as trustee, for benefit of certain participants of the Plans.

⁽²⁾ Represents 1.1% of the total outstanding voting power of the Issuer, based on 1,985,892,425 Class A Ordinary Shares and 337,611,722 Class B Ordinary Shares of the Issuer outstanding as of December 31, 2020 as a single class, as provided by the Issuer.

CUSIP	No. 91551 W	100		Schedule 130	Page 8 of 15 Pages			
1	NAME OF REPORTING PERSON Tiger ESOP Trust II							
2	CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP							
	(a)							
	(b)							
3	SEC USE ONLY							
4	CITIZENSHIP OR PLACE OF ORGANIZATION Hong Kong							
NUMBER OF		5	SOLE VOTING POW 18,846,005 ⁽¹⁾	ER				
BENE	SHARES BENEFICIALLY OWNED BY EACH REPORTING		SHARED VOTING P	OWER				
1			SOLE DISPOSITIVE 18,846,005 ⁽¹⁾	POWER				
PERSON WITH		8	SHARED DISPOSITI	VE POWER				
9	AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON 18,846,005 ⁽¹⁾							
10	CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES □							
11	PERCENT (0.8%(1)(2)	OF CL	ASS REPRESENTED B	Y AMOUNT IN ROW (9)				
12	TYPE OF R	EPORT	TING PERSON					

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⁽¹⁾ Represents 18,846,005 Class A Ordinary Shares held by ARK Trust (Hong Kong) Limited, under Tiger ESOP Trust II that is managed by ARK Trust (Hong Kong) Limited as trustee, for benefit of certain participants of the Plans.

⁽²⁾ Represents 0.2% of the total outstanding voting power of the Issuer, based on 1,985,892,425 Class A Ordinary Shares and 337,611,722 Class B Ordinary Shares of the Issuer outstanding as of December 31, 2020 as a single class, as provided by the Issuer.

ITEM 1.

(a) Name of Issuer:

UP Fintech Holding Limited (the "Issuer")

(b) Address of Issuer's Principal Executive Offices:

18/F, Grandyvic Building, No. 1 Building, No. 16 Taiyanggong Middle Road, Chaoyang District, Beijing, 100020 PRC

ITEM 2.

(a) Name of Person Filing:

- (i) Tianhua Wu
- (ii) Sky Fintech Holding Limited
- (iii) Sky Tiger Investment Holding Limited
- (iv) Lightspeed Rise Holdings Limited
- (v) Tiger Family Trust
- (vi) Tiger ESOP Trust
- (vii) Tiger ESOP Trust II (collectively, the "Reporting Persons")

(b) Address of Principal Office:

Each of Tianhua Wu, Sky Fintech Holding Limited and Sky Tiger Investment Holding Limited—18/F, Grandyvic Building, No. 1 Building, No. 16 Taiyanggong Middle Road, Chaoyang District, Beijing, 100020 PRC

Each of Lightspeed Rise Holdings Limited, Tiger Family Trust, Tiger ESOP Trust and Tiger ESOP Trust II—34/F, Tower Two, Times Square, 1 Matheson Street, Causeway Bay, Hong Kong

(c) Citizenship:

Tianhua Wu—People's Republic of China

Each of Sky Fintech Holding Limited, Sky Tiger Investment Holding Limited and Lightspeed Rise Holdings Limited—British Virgin Islands

Each of Tiger Family Trust, Tiger ESOP Trust and Tiger ESOP Trust II—Hong Kong

(d) Title of Class of Securities:

Class A ordinary shares, par value \$0.00001 per share, of the Issuer ("Class A Ordinary Shares") and American Depositary Shares ("ADSs"), each presenting 15 Class A Ordinary Shares of the Issuer.

The Issuer's ordinary shares consist of Class A Ordinary Shares and Class B ordinary shares, par value \$0.00001 per share ("Class B Ordinary Shares). Holders of Class A Ordinary Shares and Class B Ordinary Shares have the same rights except for voting and conversion rights. Each Class A Ordinary Share is entitled to one vote, and is not convertible into Class B Ordinary Share under any circumstances. Each Class B Ordinary Share is entitled to 20 votes, and is convertible into one Class A Ordinary Share at any time. Upon any sale of Class B Ordinary Shares by a holder thereof to any person other than Mr. Tianhua Wu or any entity which is not a permitted affiliate of Mr. Tianhua Wu, such Class B Ordinary Shares are automatically and immediately converted into the same number of Class A Ordinary Shares.

(e) CUSIP Number:

91531W106

CUSIP number 91531W106 was assigned to the ADSs. The CUSIP number of Class A Ordinary Shares is G9405E104.

ITEM 3. If This Statement Is Filed Pursuant to §§240.13d-1(b) or 240.13d-2(b) or (c), Check Whether the Person Filing is a:

Not applicable.

ITEM 4. Ownership

Reporting Person	Amount beneficially owned	Percent of class ⁽⁶⁾	Sole power to vote or direct the vote	Shared power to vote or direct the vote	Sole power to dispose or to direct the disposition	Shared power to dispose or to direct the disposition
Tianhua Wu	527,118,009(1)	$22.7\%^{(1)}$	527,118,009(1)	0	337,611,722(2)	0
Sky Fintech Holding Limited ⁽³⁾	337,611,722	14.5%	337,611,722	0	337,611,722	0
Sky Tiger Investment Holding						
Limited ⁽³⁾	337,611,722	14.5%	337,611,722	0	337,611,722	0
Lightspeed Rise Holdings						
Limited ⁽³⁾	337,611,722	14.5%	337,611,722	0	337,611,722	0
Tiger Family Trust ⁽³⁾	337,611,722	14.5%	337,611,722	0	337,611,722	0
Tiger ESOP Trust ⁽⁴⁾	97,515,015	4.2%	97,515,015	0	97,515,015	0
Tiger ESOP Trust II ⁽⁵⁾	18,846,005	0.8%	18,846,005	0	18,846,005	0

CUSIP No. 91531W106	Schedule 13G	Page 11 of 15 Pages

- (1) Represents (i) 337,611,722 Class B Ordinary Shares held by Sky Fintech Holding Limited, which are beneficially owned by Mr. Tianhua Wu through Tiger Family Trust, as further disclosed in Item 4; (ii) 42,801,997 Class A Ordinary Shares (42,801,990 of which were in the form of ADSs as of December 31, 2020) issued to participants of the UP Fintech Holding Limited Share Incentive Plan and the UP Fintech Holding Limited 2019 Performance Incentive Plan of the Issuer (the "Plans") by exercise of awards thereof, with the voting rights attached thereto irrevocably entrusted to Mr. Tianhua Wu; (iii) 116,361,020 Class A Ordinary Shares held by ARK Trust (Hong Kong) Limited for the benefit of certain participants of the Plans, with the voting rights attached thereto irrevocably entrusted to Mr. Tianhua Wu; and (iv) 30,343,270 Class A Ordinary Shares acquirable by certain participants of the Plans upon exercise of awards thereof within 60 days as of December 31, 2020, with the voting rights attached thereto irrevocably entrusted to Mr. Tianhua Wu.
- (2) Represents 337,611,722 Class B Ordinary Shares held by Sky Fintech Holding Limited, which are beneficially owned by Mr. Tianhua Wu through Tiger Family Trust, as further disclosed in note (3) below.
- (3) Represents 337,611,722 Class B Ordinary Shares held by Sky Fintech Holding Limited. Sky Fintech Holding Limited is indirectly wholly-owned by Lightspeed Rise Holdings Limited, through its wholly-owned subsidiary, Sky Tiger Investment Holding Limited. Lightspeed Rise Holdings Limited is controlled by Tiger Family Trust, a trust established under the laws of Hong Kong and managed by ARK Limited as the trustee. Mr. Tianhua Wu is the settlor of Tiger Family Trust, and Mr. Tianhua Wu and his family are the trust's beneficiaries. Each Class B Ordinary Share is entitled to 20 votes, and is convertible into one Class A Ordinary Share at any time. Under the terms of this trust, Mr. Tianhua Wu has the power to direct the trustee with respect to the retention or disposal of, and the exercise of any voting and other rights attached to, the shares held by Sky Fintech Holding Limited in the Issuer. Pursuant to Section 13(d) of the Securities Exchange Act of 1934, as amended, and the rules promulgated thereunder, Mr. Tianhua Wu may be deemed to beneficially own all of the shares of the Issuer owned by Sky Fintech Holding Limited.
- (4) Represents 97,515,015 Class A Ordinary Shares held by ARK Limited, under Tiger ESOP Trust that was managed by ARK Trust (Hong Kong) Limited as trustee, for benefit of certain participants of the Plans.
- (5) Represents 18,846,005 Class A Ordinary Shares held by ARK Limited, under Tiger ESOP Trust II that was managed by ARK Trust (Hong Kong) Limited as trustee, for benefit of certain participants of the Plans.
- (6) Based on 1,985,892,425 Class A Ordinary Shares and 337,611,722 Class B Ordinary Shares of the Issuer outstanding as of December 31, 2020 as a single class, as provided by the Issuer.
- 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.

CUSIP No. 91531W106		Schedule 13G	Page 12 of 15 Pages				
ITEM 7.	Identification and Classification of or Control Person.	the Subsidiary Which Acquired the Security E	Being Reported on By the Parent Holding Company				
	Not applicable.						
ITEM 8.	Identification and Classification of	Members of the Group					
	Not applicable.						
ITEM 9.	Notice of Dissolution of the Group						
	Not applicable.						
ITEM 10.	Certification						
	Not applicable.						
		12					

CUSIP No. 91531W106 Schedule 13G Page 13 of 15 Pages

SIGNATURE

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

Dated: February 10, 2021

Tianhua Wu

/s/ Tianhua Wu

Sky Fintech Holding Limited

By: /s Tianhua Wu Name: Tianhua Wu Title: Director

Sky Tiger Investment Holding Limited

By: /s Tianhua Wu Name: Tianhua Wu Title: Director

Lightspeed Rise Holdings Limited

By: /s/ LIU Yan /s/ WANG, Jing Jenny Name: LIU Yan & WANG, Jing Jenny

Title: Authorised signatories

ARK Trust (Hong Kong) Limited, acting as the trustee of Tiger Family Trust

By: /s/ LIU Yan /s/ WANG, Jing Jenny

Name: LIU Yan & WANG, Jing Jenny

Title: Authorised signatories

For and on behalf of

ARK Trust (Hong Kong) Limited

CUSIP No. 91531W106

Schedule 13G

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ARK Trust (Hong Kong) Limited, acting as the trustee of Tiger **ESOP Trust**

By: /s/ LIU Yan /s/ WANG, Jing Jenny Name: LIU Yan & WANG, Jing Jenny

Title: Authorised signatories

For and on behalf of ARK Trust (Hong Kong) Limited

Trustee

ARK Trust (Hong Kong) Limited, acting as the trustee of Tiger **ESOP Trust II**

By: /s/ LIU Yan /s/ WANG, Jing Jenny

Name: LIU Yan & WANG, Jing Jenny

Title: Authorised signatories

For and on behalf of

ARK Trust (Hong Kong) Limited

CUSIP No. 9153	31W106	Schedule 13G	Page 15 of 15 Pages
		LIST OF EXHIBITS	
		TO SCHEDULE 13G	
Exhibit No.		Description	
A	Joint Filing Agreement		
		15	

EXHIBIT A

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 ordinary shares, par value of \$0.00001 per share or American Depositary Shares, of UP Fintech Holding Limited, 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 10, 2021.

Tianhua Wu

/s/ Tianhua Wu

Sky Fintech Holding Limited

By: /s Tianhua Wu Name: Tianhua Wu Title: Director

Sky Tiger Investment Holding Limited

By: /s Tianhua Wu Name: Tianhua Wu Title: Director

Lightspeed Rise Holdings Limited

By: /s/ LIU Yan /s/ WANG, Jing Jenny Name: LIU Yan & WANG, Jing Jenny Title: Authorised signatories

ARK Trust (Hong Kong) Limited, acting as the trustee of Tiger Family Trust

By: /s/ LIU Yan /s/ WANG, Jing Jenny

Name: LIU Yan & WANG, Jing Jenny

Title: Authorised signatories For and on behalf of

ARK Trust (Hong Kong) Limited

ARK Trust (Hong Kong) Limited, acting as the trustee of Tiger **ESOP Trust**

By: /s/ LIU Yan /s/ WANG, Jing Jenny Name: LIU Yan & WANG, Jing Jenny

Title: Authorised signatories For and on behalf of

ARK Trust (Hong Kong) Limited

Trustee

ARK Trust (Hong Kong) Limited, acting as the trustee of Tiger **ESOP Trust II**

By: /s/ LIU Yan /s/ WANG, Jing Jenny Name: LIU Yan & WANG, Jing Jenny

Title: Authorised signatories For and on behalf of

ARK Trust (Hong Kong) Limited