
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

SCHEDULE 13G

UNDER THE SECURITIES EXCHANGE ACT OF 1934
(Amendment No. 7)*

LexinFintech Holdings Ltd.

(Name of Issuer)

Ordinary shares

(Title of Class of Securities)

(CUSIP Number)

03/31/2026

(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)
 Rule 13d-1(d)

SCHEDULE 13G

CUSIP No.

Names of Reporting Persons

1

Xiao Wenjie

Check the appropriate box if a member of a Group (see instructions)

2

(a)

(b)

3

Sec Use Only

Citizenship or Place of Organization

4

CHINA

Number of Shares Beneficially Owned by Each Reporting Person With: 5 Sole Voting Power
85,241,213.00
Shared Voting Power
6
0.00
Sole Dispositive Power
7
85,241,213.00
Shared Dispositive Power
8
0.00

9 Aggregate Amount Beneficially Owned by Each Reporting Person

85,241,213.00

10 Check box if the aggregate amount in row (9) excludes certain shares (See Instructions)

11 Percent of class represented by amount in row (9)

25.8 %

12 Type of Reporting Person (See Instructions)

IN

Comment for Type of Reporting Person: Represents (i) 6,689,076 ADSs, representing 13,378,152 Class A ordinary shares and 71,342,227 Class B ordinary shares held by The JX Chen Family Trust through Installment Payment Investment Inc., a company incorporated under the laws of the British Virgin Islands as of March 18, 2026; (ii) 87,500 Class A ordinary shares directly held by Mr. Xiao as of March 18, 2026; and (iii) 433,334 Class A ordinary shares issuable to Mr. Wenjie Xiao upon exercise of options granted to him within 60 days after March 18, 2026. The beneficiaries of The JX Chen Family Trust are Mr. Jay Wenjie Xiao and his family and therefore, Mr. Xiao may be deemed to be the beneficial owner of the shares held by Installment Payment Investment Inc. through the trust.

SCHEDULE 13G

CUSIP No.

1 Names of Reporting Persons

Installment Payment Investment Inc.

Check the appropriate box if a member of a Group (see instructions)

2 (a)
 (b)

3 Sec Use Only

4 Citizenship or Place of Organization

VIRGIN ISLANDS, BRITISH

Number of Shares Beneficially Owned by Each Reporting Person With: 5 Sole Voting Power
84,720,379.00
Shared Voting Power
6
0.00
Sole Dispositive Power
7
84,720,379.00
8 Shared Dispositive Power

0.00

Aggregate Amount Beneficially Owned by Each Reporting Person

9

84,720,379.00

Check box if the aggregate amount in row (9) excludes certain shares (See Instructions)

10

Percent of class represented by amount in row (9)

11

25.7 %

Type of Reporting Person (See Instructions)

12

CO

Comment for Type of Reporting Person: Represents 13,378,152 Class A ordinary shares and 71,342,227 Class B ordinary shares.

SCHEDULE 13G

Item 1.

Name of issuer:

(a)

LexinFintech Holdings Ltd.

Address of issuer's principal executive offices:

(b)

27/F, CES TOWER, 3099 KE YUAN SOUTH ROAD, 27/F, CES TOWER, 3099 KE YUAN SOUTH ROAD, SHENZHEN, CHINA, 518057

Item 2.

Name of person filing:

(a)

Wenjie Xiao Installment Payment Investment Inc.

Address or principal business office or, if none, residence:

(b)

Wenjie Xiao c/o 27/F CES Tower No. 3099 Keyuan South Road Nanshan District, Shenzhen 518057 People's Republic of China Installment Payment Investment Inc. c/o 27/F CES Tower No. 3099 Keyuan South Road Nanshan District, Shenzhen 518057 People's Republic of China

Citizenship:

(c)

Wenjie Xiao - People Republic of China; Installment Payment Investment Inc. - British Virgin Islands

Title of class of securities:

(d)

Ordinary shares

(e)

CUSIP No.:

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:

(a)

Broker or dealer registered under section 15 of the Act (15 U.S.C. 78o);

(b)

Bank as defined in section 3(a)(6) of the Act (15 U.S.C. 78c);

(c)

Insurance company as defined in section 3(a)(19) of the Act (15 U.S.C. 78c);

(d)

Investment company registered under section 8 of the Investment Company Act of 1940 (15 U.S.C. 80a-8);

(e)

An investment adviser in accordance with § 240.13d-1(b)(1)(ii)(E);

(f)

An employee benefit plan or endowment fund in accordance with § 240.13d-1(b)(1)(ii)(F);

(g)

A parent holding company or control person in accordance with § 240.13d-1(b)(1)(ii)(G);

(h)

A savings associations as defined in Section 3(b) of the Federal Deposit Insurance Act (12 U.S.C. 1813);

(i)

A church plan that is excluded from the definition of an investment company under section 3(c)(14) of the Investment Company Act of 1940 (15 U.S.C. 80a-3);

(j)

A non-U.S. institution in accordance with § 240.13d-1(b)(1)(ii)(J). If filing as a non-U.S. institution in accordance with § 240.13d-1(b)(1)(ii)(J), please specify the type of institution:

(k) Group, in accordance with Rule 240.13d-1(b)(1)(ii)(K).

Item 4. Ownership

Amount beneficially owned:

(a)

85,241,213

Percent of class:

(b) 25.8%, based on 329,576,547 ordinary shares outstanding as of February 28, 2026, comprising of (i) 258,234,320 Class A ordinary shares, and (ii) 71,342,227 Class B ordinary shares, as reported in the Issuer's annual report on Form 20-F for the fiscal year ended December 31, 2025. %

(c) Number of shares as to which the person has:

(i) Sole power to vote or to direct the vote:

85,241,213

(ii) Shared power to vote or to direct the vote:

0

(iii) Sole power to dispose or to direct the disposition of:

85,241,213

(iv) Shared power to dispose or to direct the disposition of:

0

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

Item 6. Ownership of more than 5 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 Control 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

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.

Xiao Wenjie

Signature: /s/ Xiao Wenjie

Name/Title: Xiao Wenjie

Date: 05/15/2026

Installment Payment Investment Inc.

Signature: /s/ Xiao Wenjie

Name/Title: Xiao Wenjie, Director

Date: 05/15/2026