

# CORPORATE PROFILE 2017

SAISON  
CARD  
INTERNATIONAL



# 東也袋52



# Neo Finance Co

## Medium-term management plan: Vision

Credit Saison is transforming itself so it can continue to grow unceasingly by continuing to innovate. With a sense of urgency, we seek to change existing business models via innovation and a new approach. The challenge we set for ourselves is to become a "Peerless New Finance Company".

Thorough pursuit of customer needs and conveniences

SAISON  
CARD  
INTERNATIONAL

Leading-edge

### I. Payment

Card Business

Innovation and sophistication  
of card business model

Providing various payments  
and financial services

Promote  
various ways

Proposals for  
multiple solutions

Break  
old-fashioned  
business

Globalization

Be a "Company  
where industry  
creates

### III. Solution

Solution Business

Enhancement of corporate sales  
capabilities and strategy tools

### V. Global

Asia Business

Acceleration of up-front investment  
for Asia business

Search for customer needs

Payment

Solution

Global

# Company in Asia

ing to offer the best solutions to customer needs as a leading-edge service company.  
rather than merely following past successes, and achieve competitiveness through this  
company in Asia."

ON  
ONAL



Provision of optimal solutions to individual/corporate customers

## service company

diversity and  
ways of working

ink out of  
ashioned  
ess model

" = an organization  
ividuals/teams  
e wealth

Collaboration business  
Open innovation

Utilization of  
technologies

Ability-based  
principle acknowledging  
exceptional talents

II.

### Finance

Finance Business

Further growth strategy  
of finance business

IV.

### Internet

Contents Business

Upgrading and expanding strategy tools  
through new business creation

VI.

### Investment

Asset Management Business

Establishment of differential position  
in asset management market

needs, contribute solutions

Finance

Internet

Investment

We fulfill our corporate social responsibility by striving to meet the expectations of all of our customers, shareholders, and business partners. We, as a leading-edge service company, will compete successfully in the market by promoting our three shared values: **practical implementation of the principles of customer satisfaction; mutual respect for our interests and those of our business partners; and developing a corporate culture of creative innovation.**

# Change for Progress

## Innovation history



Expanded lineup of American Express cards with a centurion design

永久不滅ポイント



SAISON POINT MALL

# Creating New Value through Innovation

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On the basis of our “leading-edge service company” management philosophy, we use the know-how we have honed from over thirty years in the card business, our core competence, as well as our corporate assets—a customer base of 37 million, path-breaking products and services, and a diverse collection of partners and affiliates—to continue to offer the best solutions to our individual and corporate customers.

A parade of recent new entrants from outside the financial industry into the segments of card services and loyalty points programs, venture companies unaffiliated with existing financial institutions creating a series of new services in fields such as payments and fund-raising, and new services created in the asset management field are driving a new era where financial businesses face pressure to adapt and innovate.

Against this backdrop, we set out our “Neo Finance Company in Asia” management vision in our three-year medium-term management plan, which ends in fiscal 2018 (fiscal year ending March 31, 2019). The plan advances business model reforms to further bolster our market competitiveness.

The plan calls on the Credit Saison Group to promote open innovation and adopt a stance where we focus ceaselessly on the pursuit of customer needs and convenience based on six organizing elements: credit cards business, internet businesses that use big data, financial businesses, solutions businesses promoting cashless transactions for the corporate market, asset management businesses that pull in a slice of the flow of savings people are redirecting into investments, and financial businesses in Asia that harness the know-how we honed in Japan. On this basis, the plan sets a fiscal 2018 target for consolidated ordinary income of ¥60 billion.

At the same time, we seek to grow into a company where each of our employees can continue to pursue challenges with passion that feeds into innovation, and in that vein, we are committed to advancing diversity and inclusion, starting with efforts to promote the role of women in the workplace.

We will continue our approach to addressing various social issues in our own fashion through initiatives to expand business domains and the pursuit of collaborative management that enhances customer convenience and promotes sales growth at partners and affiliates. We aim to improve corporate value continuously by practicing ESG-conscious operation and management as well as contributing to the development of an even more convenient, prosperous society.



President and CEO

Hiroshi Rinno

A stylized, handwritten signature in black ink, consisting of the letters 'HR' followed by a long, sweeping horizontal line.

# Payment – Card Business –

Along with credit cards, Credit Saison is working to build next-generation payment platforms and advance prepaid cards to break the dominance of the cash market in Japan and realize a cash-less society.

## Credit

### – Credit cards –

We have many affiliate cards with unique features, responding to customer needs.



SAISON AMERICAN EXPRESS CARD



PARCO Card

Mitsui Shopping Park Card Saison



Card for SMEs

Corporate Card

## Prepaid

### – Prepaid cards –

With our cumulative prepaid card issuance exceeding 38 million, we are expanding this market using our know-how as a pioneer.

#### Credit Saison-issued prepaid cards



COCOKARA CLUB CARD

NEO MONEY



PICOCA card with prepaid & loyalty points functions

PARCO PRICA



Azalea Card

KAWATOKU Parc Card

#### Prepaid cards we administer under consignment



Osaifu Ponta

Entetsu Point & Prepaid card



au WALLET Prepaid card

Softbank Card



mijica

## 永久不滅ポイント

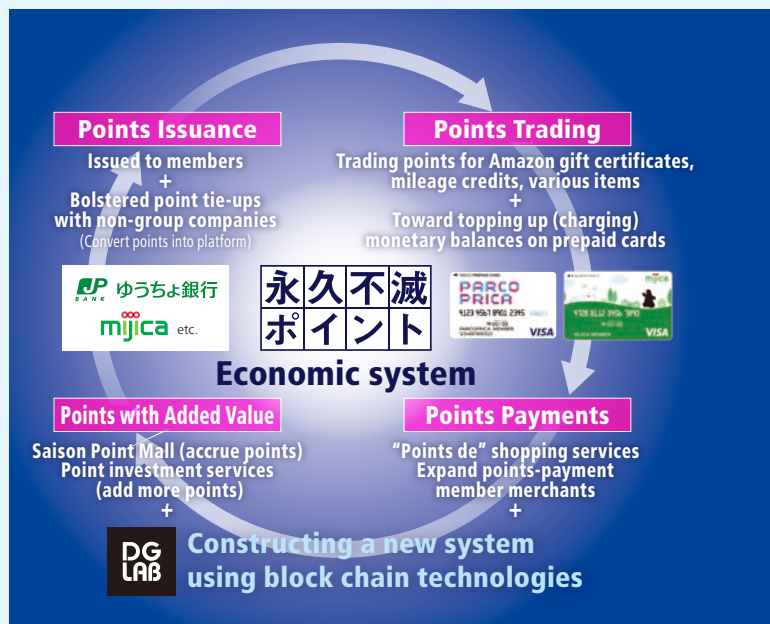
Eikyufumetsu Points is a loyalty points program unique to Credit Saison where points never expire so card members can enjoy notching up and managing their points without pressure. Customers can use accrued points when they want on what they want. They can, for example, use them to pay for items purchased via a card or donate them to eligible recipients.



More points, more fun. Every day.



Card members can accrue points from online shopping by going through "Saison Point Mall." In addition to daily shopping, card members can also rack up points by playing games and answering survey questions at the site, encouraging members to access the online mall daily. [www.a-q-f.com](http://www.a-q-f.com)



# Upgrade Our Card Business Model to Realize a Cashless Society

*For  
Cashless  
Society*

## FinTech

### – Payment business –

While expanding our acquiring business for transaction processing and restructuring our payment business strategy, we aim to build next-generation payment platforms while advancing card-less payments such as smartphone payments and systems that use biometric authentication like fingerprints and other.



#### Pioneering new payment schemes

As a way to provide payment services that customers potentially seek, we are working on a multifaceted rollout of advanced payment functions.



Smartphone payment



Payment with biometric authentication



Adoption of virtual currency



Online payment service



Payment with social security and tax number

### Business Data

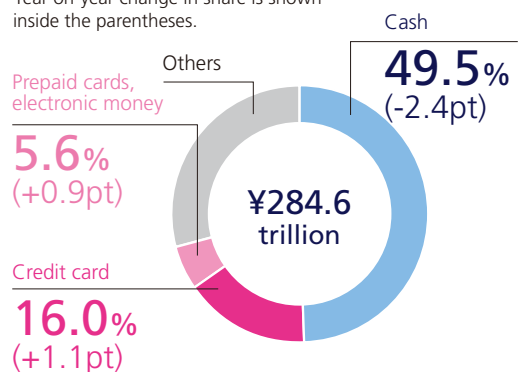
#### Main Indices for Card Business (non-consolidated)

	Fiscal 2016	Change* (%)	Fiscal 2017	Change* (%)
New applications (millions)	3.23	98.1	3.18	99.8
New cards issued (millions)	2.61	99.8	2.60	99.8
Total card members (millions)	26.46	103.3	27.39	103.5
Active card members (millions)	14.78	100.1	15.92	107.7
Transaction volume (¥ billion)	4,730.4	104.5	5,054.0	106.8
Card shopping (¥ billion)	4,476.6	105.1	4,790.0	107.0
Cash advances (¥ billion)	253.8	94.8	264.0	104.0

\*This shows the percentage change against the previous fiscal year.

#### Share of Personal Consumption in Japan by Payment Method (Fiscal 2015)

Year-on-year change in share is shown inside the parentheses.



\* Source: Credit Saison estimates based on materials published by the Ministry of Economy, Trade and Industry, Nihon Card Business Institute's New Payment Report, Mitsubishi UFJ Research and Consulting, and other companies and associations.  
\*\* "Credit Card" share includes payment sums for corporate cards (estimated ¥3 trillion for a share of 1%).

# Finance – Finance Business –

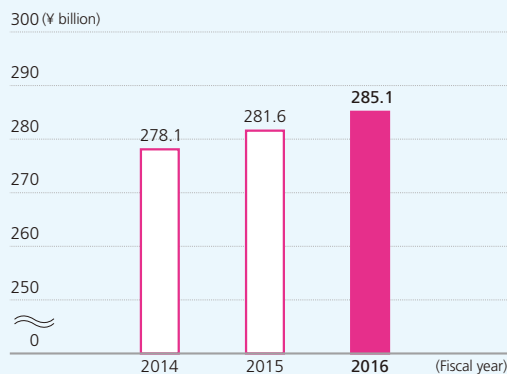
We are working to build our business foundation as a non-bank resilient to changes in the environment and achieve diversified revenue sources from stronger relations with corporate partners by providing finance functions that match market needs using the marketing capabilities we have built-up in our card business.

## Lease & Rental Business

– Challenging diverse, new products –

Harnessing our know-how in credit examination and speed in setting credit limits as key strengths, we are forging ahead with finance leases, business-use installment sales, and rentals, especially for office automation (OA) equipment and LED lighting that align with the capital investment plans of businesses. We are endeavoring to respond to business trends such as demand for point-of-sale (POS) cash register peripherals etc. in view of growth in cash-less payments, and create new revenue sources in such areas as equipment for barbers and beauticians, and anti-crime systems.

Balance of Receivables

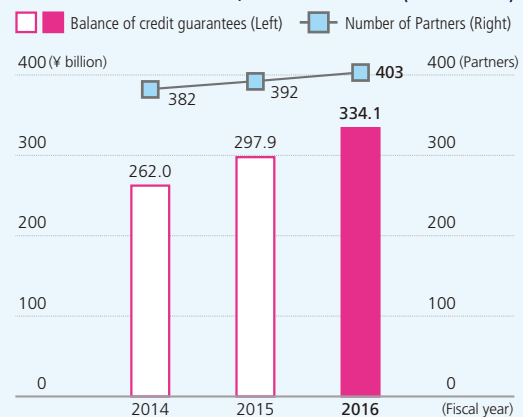


## Credit Guarantee Business

– Expanding our network of partner financial institutions –

Supporting the promotion of loans to individuals, we work closely with partner financial institutions in terms of both marketing and credit controls, primarily in the area of credit guarantees for unsecured personal loans that do not set conditions on use of funds. These loans are popular for their versatility as they can be used for business funds and a range of other purposes, and they continue to meet customer needs such as simple application procedures that can be completed online and quick screening and approvals. Leveraging these features, we aim to increase our balance of credit guarantees.

Balance of Credit Guarantees, Number of Partners (Consolidated)

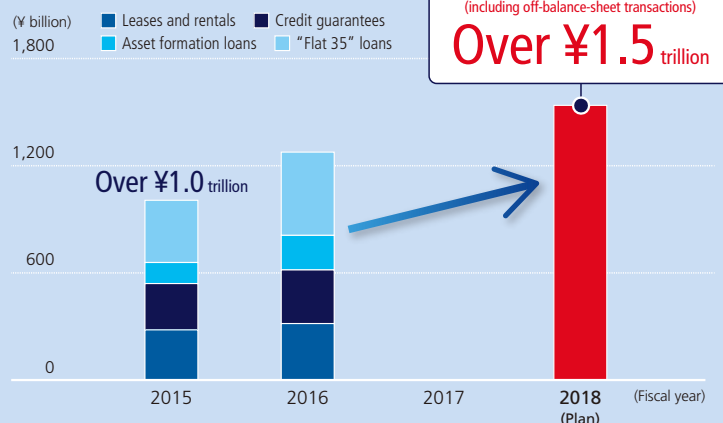


## Steady Asset Balance Expansion

Since we launched our lease business in 1982, we have provided products that match needs via a thoroughgoing customer orientation, and we are steadily growing our asset balance by developing new markets.

We seek to realize a variety of alliances by advancing finance services that crowd out competitors.

Balance of Assets at Finance Businesses





# Path to Further Growth as a Resilient Non-Bank Offering Safety and Reassurance

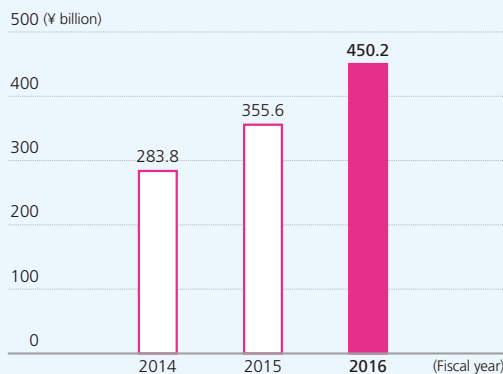
## “Flat 35” Loans

– Aiming to add more sales agents and expand share –

We support home purchases via our housing loan package products, which includes the Saison “Home Assist Loan,” a loan that responds to funding needs for miscellaneous expenses that arise with the purchase of a residence. We are working to expand our share in the “Flat 35” loan category through swift screening and approvals and flexibility in responding to needs.



“Flat 35” Loan Balance after Transfer of Receivables for Japan Housing Finance Agency



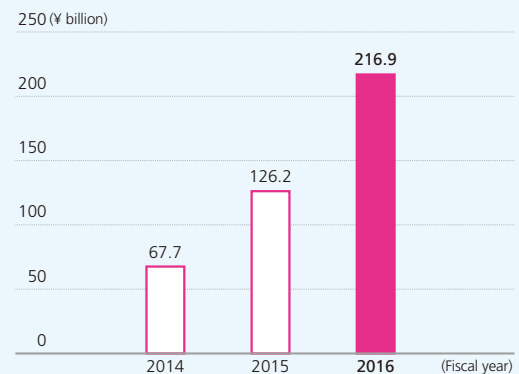
## Other Finance Products

– Diversification of finance business –

We are working to expand our loan balance by bolstering our support system for partners with study sessions and customizing products offering “Saison Asset Formation Loans,” “Saison Real Estate Investment Loans,” and “Real Estate Mortgage Loans for business and private” in response to market needs.



Balance of Saison Asset Formation Loans



## Launching a New Service



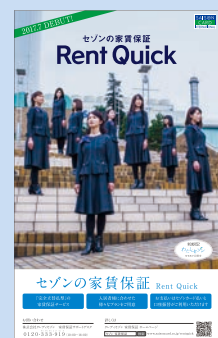
We commenced offering a rent guarantee service and launched “Saison Rent Guarantee Rent Quick” from July 1, 2017 to customers who have contacted a real estate agent about renting an apartment. Under the terms of the service, we advance rent payments to owners for the amount in the lease contract on behalf of customers (tenants). For customers, the service reduces the time and effort required to search for a guarantor, enabling smooth progress in the lease contract process.

### Good for Our Customer (tenants)

Members can select to pay their monthly rent, guarantee fee and other either via Saison card or an account transfer. If members choose to pay using Saison card, they can earn Saison Eikyufumetsu Points.

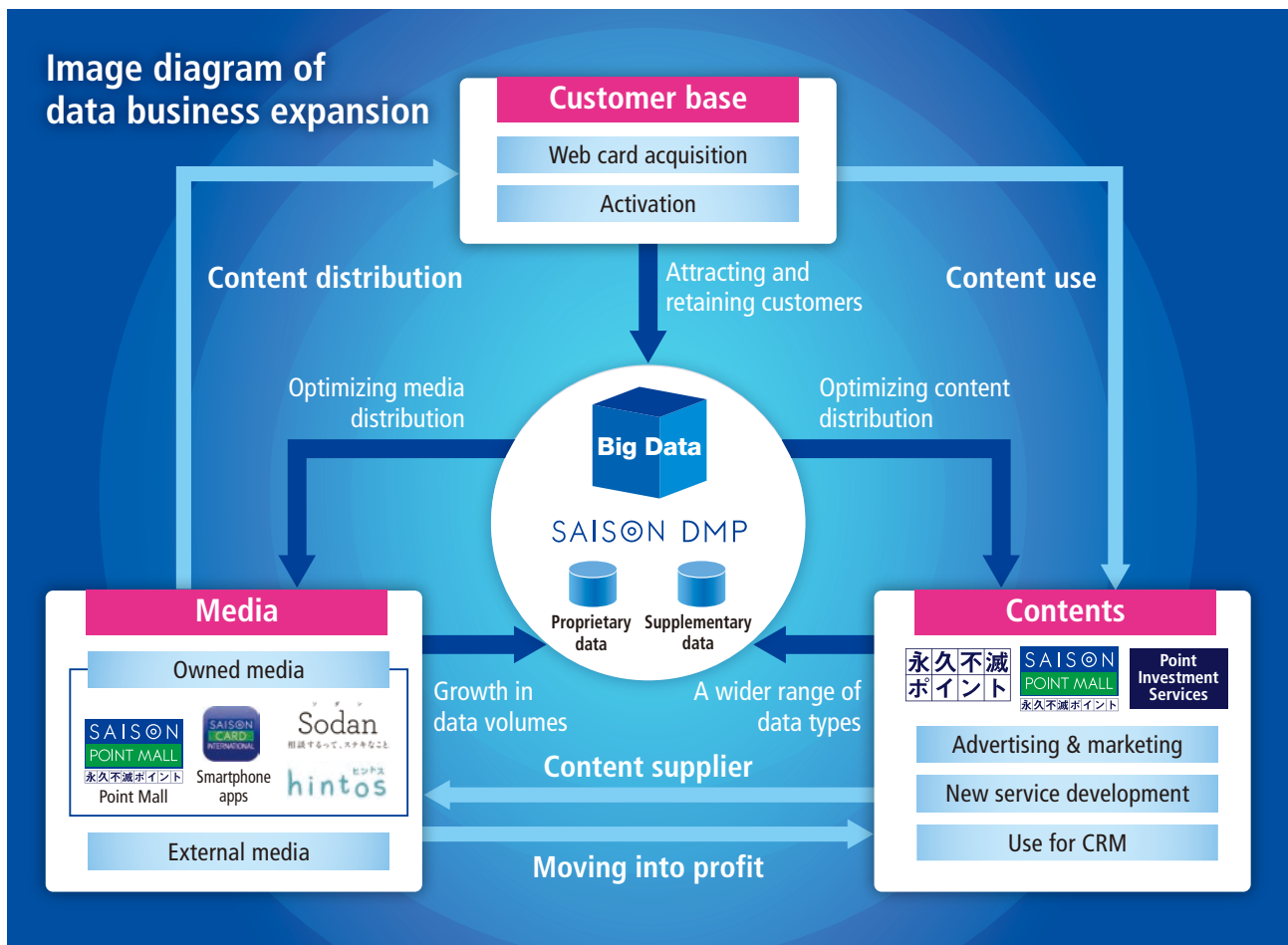
### Good for Owners

Our service reduces the management task load for owners such as confirming the receipt of monthly rents, as we advance monthly rent payments to owners



# Internet – Content Business –

Using the kind of high-precision big data unique to a card company, we aim to scale up our data business. Providing the best information in a timely manner, we are working to not only respond to the needs of each individual customer but also to create new businesses. We advance open innovation through cooperation with major internet companies and ventures with new technologies, R&D in leading-edge technologies, and the operation of owned media.



\* "Saison DMP" is a private Data Management Platform for consolidating and processing our internet membership data so that a specific individual cannot be identified.

## Operate owned media to propose new value to society

Sodan  
相談するって、ステキなこと

### Financial planning Site "Sodan" Focuses on Money Management

Sodan offers free financial planning with a financial planner on doubts or worries relating to money. It also distributes a useful web column on money written by experts.



hintos ヒントス

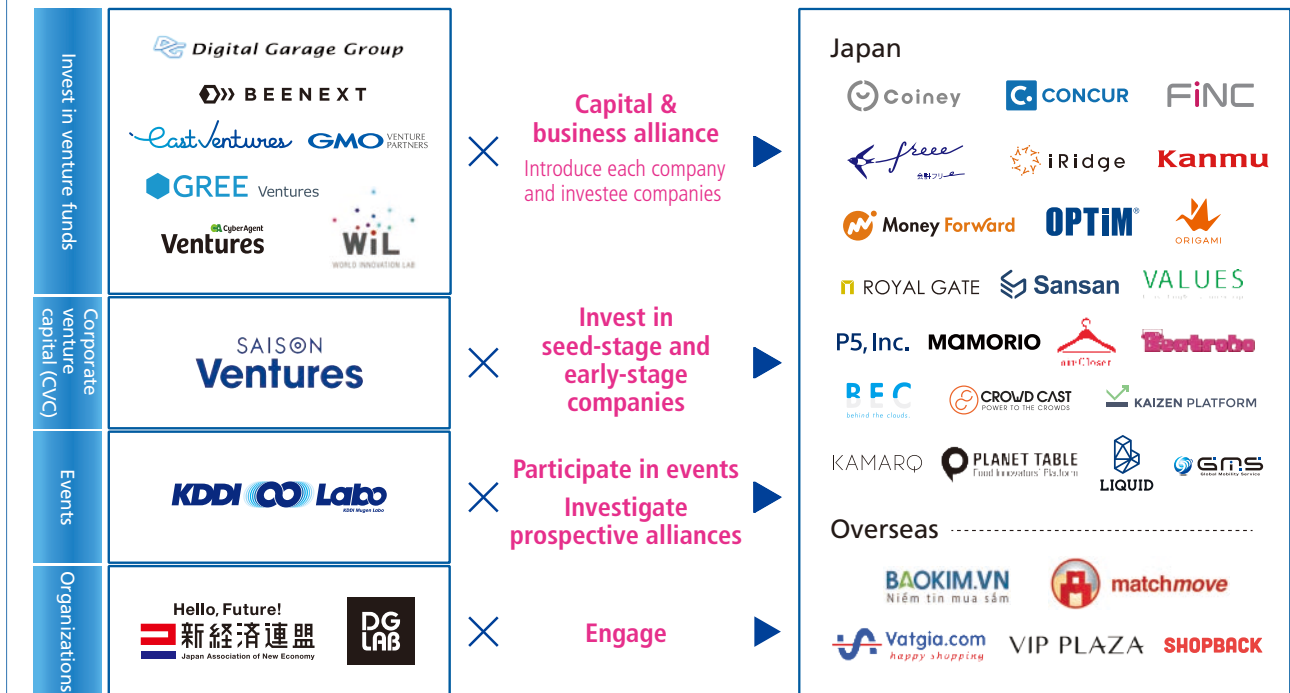
### Useful Lifestyle Service "hintos" Uncovers What is Attractive

A site proposing new discoveries, "hintos" introduces groundbreaking services that venture companies offer around the theme of creating new lifestyle scenes.



# Create New Businesses Using Technology

## Alliance – New business through dynamic collaborations –



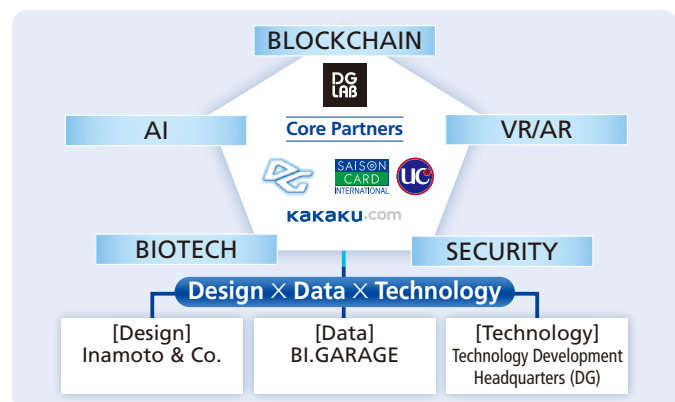
## Open Innovation – Bring in leading-edge technologies –

### SAISON Ventures

Saison Ventures is the first corporate venture capital fund from the Japanese credit card sector that invests in startups in the seed or early stages. It is strengthening initiatives with venture firms that own advanced or innovative services.



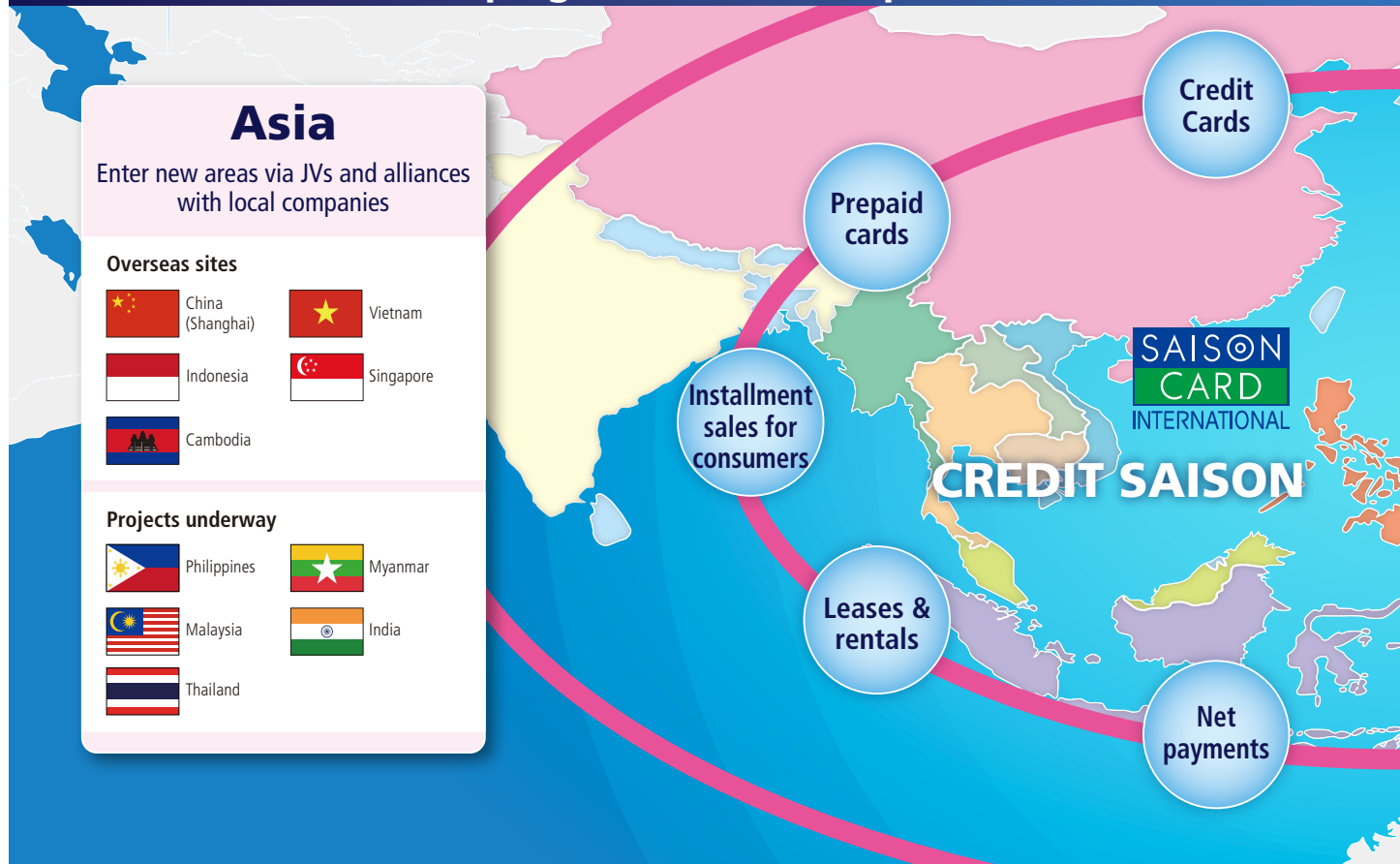
Along with Digital Garage, Inc. and Kakaku.com, Inc., Credit Saison established DG Lab, an open innovation R&D organization, in July 2016 with the aim of working together with companies from a wide array of sectors to create next-generation businesses. With the aim of developing commercial businesses primarily in the fields of blockchain and artificial intelligence (AI), DG Lab participants are working to transform existing business models.



# Global – Asia Businesses –

The ten member nations of ASEAN have five times the population and 12 times the land area of Japan. We aim to build out the Credit Saison Economic System, focusing on Asia, by entering more areas in Asia through alliances and joint ventures with local companies in an effort to capture robust demand from local consumers. Accelerating up-front investments, we are contributing to local economic development by providing financial infrastructure.

## Developing businesses adapted to the needs of



## – Business development overseas –



A joint venture with HD Bank

### HD SAISON Finance Company Ltd.

Invested in May 2015; Credit Saison's stake: 49%

- Cash loan business and installment credit business for specific items such as bicycles, home appliances, and smartphones
- Service bases: About 9,000 sites across Vietnam
- Number of employees: About 7,500



Capital and business alliance

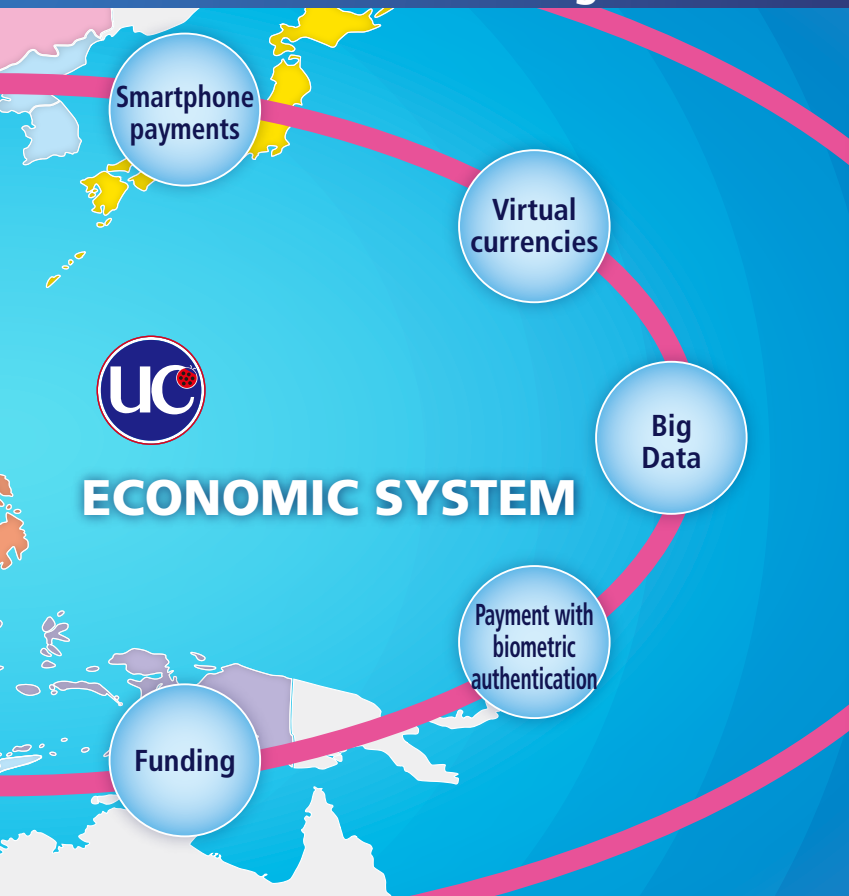
### MatchMove Pay Pte Ltd.

Invested in November 2014; Credit Saison's stake: 15%

- Businesses in prepaid cards issued under international brands mainly in Asia
- Bases under development: Singapore (head office), Indonesia, India, Vietnam, Thailand, Philippines, and America

# Building the Credit Saison Economic System by Contributing to Local Economic Development

each nation, harnessing know-how honed in Japan



## Japan

Secure inbound demand via support for routing visitors to Japan to domestic partner sites

Build a foundation for payment environment ahead of Tokyo Summer Olympics



Indonesia



A joint venture with PT. Modern Internasional Tbk.

### PT. Saison Modern Finance

Started operations in November 2015; Credit Saison's stake: 70%

- Development of lease business and payments business
- Offers store equipment leases, especially for stores and restaurants, and services such as custom prepaid cards and loyalty point cards



Cambodia

A joint venture established by Idemitsu Credit Co., Ltd., in which Credit Saison has a 50% stake

### Idemitsu Saison Microfinance (Cambodia) Plc.

Established in August 2015 and started operations in January 2016; a wholly owned subsidiary of Idemitsu Credit

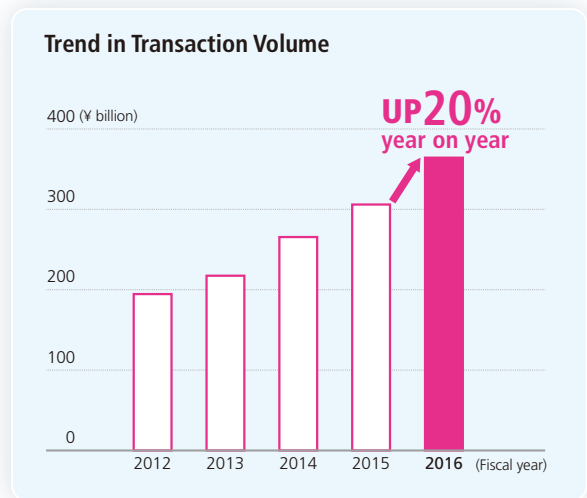
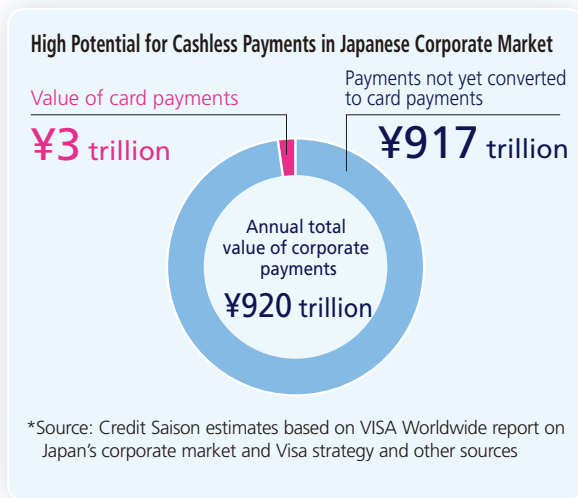
- Offers installment sales credit for specific items and business-use loans in agricultural fields
- Located its head office in Battambang (northern Cambodia) and then established a branch office in Cambodia's capital Phnom Penh, implementing marketing efforts across the entire country

# Solution – Solution Business –

## Propose Solutions Aligned with Company Size and Needs

### Promote corporate market for cash-less transactions

Of the estimated ¥920 trillion in annual value of corporate payments in Japan, card payments account for merely ¥3 trillion or so. The entire Credit Saison Group is promoting a switch to cash-less payments for B2B payments, where the bulk of payments are done with cash and bank transfers.



### Meeting needs with a diverse product lineup

Through our tie-ups with companies providing corporate solutions, we support streamlining workloads in processing expense payments for companies and individual proprietors, and we also provide payment support tools in the B2C sector. In these ways, we are accelerating the switch to various forms of cash-less payments.



# Investment – Asset Management Business –

## Proposing Ways to Manage Money that Suits Each Customer

### Working to make asset management services a core business

Group affiliates Monex-Saison-Vanguard Investment Partners, Inc. (MSVP) and Saison Asset Management Co., Ltd. (SAM) support building up assets and asset management in ways that are tailored to each customer. Making asset management services relatable and easy to use, MSVP and SAM aim for a world where ways of dealing with money becomes more diverse and plentiful.



**Saison Asset Management Co., Ltd.**

Support asset management via genuine  
long-term asset growth funds

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Investment performance (as of June 30, 2017)

Assets under management **¥185.4 billion**

Number of accounts **124,691**



**Monex-Saison-Vanguard Investment Partners**

Provide **wrap account management services**  
using IT technologies and world-class  
financial knowledge

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Devise clear-cut plans

Construct optimal asset allocations

Ensure long-term coherence

Thoroughgoing cost controls

### Offering investment experiences via Eikyufumetsu Points



ポイントも  
こんなふうに増えたら  
いいのに。

**貯めながら、もっと増やせる。**

永久不減ポイント運用



**No. of users:**  
**52,528**

**Monetary value of investments:**  
**¥355,130,102**

(as of June 30, 2017)

Launched Long-term Investment Simulation Service via Eikyufumetsu Points in December 2016.

Members can check the daily increase or decrease in their accrued points in response to the performance of the reference investment trust\* and try to identify the right time to pull out points to increase their point balance.

For those without the experience or knowledge to actually decide to manage their own investments but are interested in investing can learn about it as if it were a game.

\*An investment trust product offered by Monex-Saison-Vanguard Investment Partners, Inc.



Simulation service's dash board (depiction)

## Each Employee Embraces the Challenge of Delivering New Values

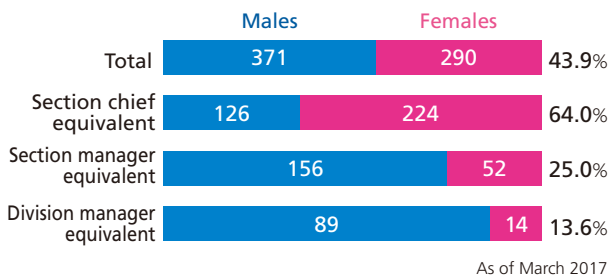
For the Credit Saison Group to grow sustainably, each employee must with determination strive to deliver new values, and it is important to spark innovation. We seek to realize the aims of the medium-term management plan by encouraging all employees to pursue "Saison Style" guiding principles to foster "an environment where diverse human resources can work at a high level" and "a culture where embracing challenges is a given."

<b>Saison Style</b> Five guiding "style" principles for Credit Saison employees	<u>Embrace challenges</u>	<u>Question conventional wisdom</u>
	<u>Work until the job is finished</u>	<u>Elevate team power</u> <u>Elevate yourself</u>

### Enabling Women to Thrive at Work

We aim for an organization where each employee has ample opportunity to show their capabilities by drawing on the diverse perspectives of our people that arise from differences in gender, age, and values. Considering that over 80% of our employees are women, we have worked for years to construct an environment where women can continue to perform up to their capabilities at work even after major life events.

#### Male-female Manager Ratios



#### Training for Select Women Employees

We offer leadership design training for female employees we expect to perform at a high level as future leaders.



#### Career Interviews and Reassignments for Employees Returning from Childcare Leave

We recognize a return to work after an absence as the start of a new career, so we interview employees before they return to work on career development to tell them what we expect of them and actively reassign them based on their preferences and suitability.

### Reforming Working Styles

To become an organization where each employee can perform at their highest capability, we are promoting reforms to working style options so each employee can select the working arrangement that suits their individual circumstances.

#### SMART WORK CHALLENGE

Credit Saison has implemented reforms to working arrangements at the head office aimed at enhancing productivity, achieved by flexible work-style and improving work-life balance.

We promote establishing rules on making meetings more efficient and how to enable employees to recognize their time and that of others so each employee can make effective use of their time. We are also implementing action plans in concert with the attributes of departments and operations.

#### Saison Work-Life Design Unit

This unit operates across departmental and operational boundaries for the purpose of advancing bottom-up reforms to working arrangements. About 200 employees volunteer to participate in programs it arranges, offering suggestions and implementing internal activities to reform systems and corporate culture. The section also operates website.

Packed with content on thinking about working and living

## SAISON CHIENOWA

We established SAISON CHIENOWA as website aimed at working fathers and mothers who are raising children. The Saison Work-Life Design Unit plans, edits and operates the site with the aim of creating new value in collaboration with the public by looking at ways of working and living.

➔ [www.saison-chienowa.jp/](http://www.saison-chienowa.jp/)



## Career Support

These initiatives are aimed at developing human resources who construct their own career path, teach themselves what they need to know, and embrace the challenge of creating new values.

### ■ Career Interviews

To support the construction of future career plans, the Strategic Human Resources Department conducts interviews with the aim of enabling employees to reflect on their career experiences so far, discuss what motivates them and their values, and thereby enable them to gain a clearer understanding of themselves.

### ■ Learning Café

We invite both people outside the firm and employees to be instructors at these events, sharing the know-how and knowledge they have obtained through their work experiences with the aim of enabling participants to apply what they learn in their own work and career development. Through dialogue with others, participants are stimulated to think and develop greater self-awareness.



### ■ Adopting CANVAS Benefit System for Employees



We introduced CANVAS, an employee benefit platform, with the aim of enabling each employee to be active. Employees can apply points that have been awarded to a menu of options for self-improvement, health, childcare, and nursing care.

### ■ R Academy

R Academy is aimed at middle-layer employees who are expected to emerge as leaders that are essential to building a first-rate corporate culture.

Senior executives, starting with the president, serve as lecturers and discuss their management philosophy, how to foster motivation, and organizational development, etc. in study sessions.



### ■ Credit Saison Awards Ceremony

This annual awards ceremony, where employees and departments recognize each other's achievements across organizational boundaries, is aimed at changing the way employees think and enhancing the Company's collective strength. In addition to awards that recognize the achievements of goals set in each business segment, employees are given awards based on votes that acknowledge the actions of employees who envision themselves as Credit Saison's future culture carriers and votes that acknowledge employees who have embraced the challenge of creating new values.



## Ongoing Efforts at Shaping Our Corporate Culture: Personnel System Upgrade

In September 2017, to establish a corporate culture infused with the spirit of a venture business that boldly seeks to deliver new value, Credit Saison will unify all job classifications such as "limited" and "unlimited" into a single classification system and launch a new human resources system that realizes the principle of equal pay for equal work.

Along with eliminating disparities in wages and treatment based on job classifications, we will strive to develop leaders and independent-minded employees who can pioneer efforts to shape an energetic corporate culture by broadening their fields of activity. In addition, with continued growth of employees as an aim, the Company seeks to create an environment where each

individual can fully demonstrate their capabilities by introducing various systems that enable flexible working arrangements.

### System Features

- Unify job classification with adoption of a human resource system of job grades according to role and mission
- Unify employee treatment on terms such as defined contribution pensions, bonuses, welfare benefits
- Introduce systems for telecommuting and flex-time shifts
- Introduce a system where employees can apply for paid vacation in hourly units
- Introduce short working days for reasons apart from child care or nursing care

Please visit our website to read our "Diversity Declaration" and review our systems.

➔ [corporate.saisoncard.co.jp/esg/diversity/](http://corporate.saisoncard.co.jp/esg/diversity/)

# Contributing to Society in Ways Only Credit Saison Can

Our view of CSR is to fulfill our responsibilities as a company with a social presence that goes beyond the minimum required level of regulatory compliance and profit contribution. We believe that CSR also means responding to the needs of citizens, communities and society, so we must develop our businesses with methods and activities that surpass such expectations.

Based on our "leading-edge service company" management philosophy, we contribute through the everyday operation of our businesses to resolving problems and move society forward in ways only Credit Saison can by leveraging our unique know-how, management resources, and the experiences of each of our employees. We will create a sustainable society that is even more convenient and prosperous than today's.

## Our CSR from three perspectives

Promote the interests of all stakeholders

Contribute to society by fulfilling our responsibilities through our core financial businesses

Contribute to society in ways only we can

- Providing social infrastructure
- Developing regional communities

**Creating a Cash-less Society**

- Promote investment education for youth
- Educate next-generation human resources

**Financial and Career Education**

- Support Japan's national soccer team's activities and the dreams they inspire
- Support a vibrant lifestyle via promotion of music and arts

**Support Sports and Cultural Activities**



**Each Employee Promotes Activities in Ways Unique to Credit Saison**

**Environmental Conservation**

- Operate Akagi Nature Park
- Support animal conservation activities

**Support via Donations**

- Issue social contribution cards Saison Card for FLRF\*, Saison Card for WWF
- \*FLRF = Friends of Leukemia Research Fund, WWF is one of the world's largest conservation organizations
- Accept donations via points transfers and card payments

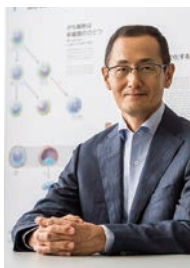
Contributing to resolving social problems through our businesses, helping to create a sustainable society

## Programs Now Accepting Donations via Points Transfers (Excerpts)



### Let's Support Kyoto University-linked Center for iPS Cell Research (CiRA)!

We accept donations to fund research expenses, a stable team of researchers and support staff at Kyoto University-affiliated Center for iPS Cell Research and Application (CiRA), led by Director Dr. Shinya Yamanaka.



**Total donations: ¥18,959,000**  
(from November 17, 2014 through June 25, 2017)

### Let's Support Kanagawa Prefecture's Animal Protection Center!



We accept donations for the Animal Protection Center in Kanagawa Prefecture, which is transitioning from a "disposal facility" to "facility to protect life," to realize a society where people and animals can live together in tranquility.

**Total donations: ¥8,281,500**  
(from March 18, 2016 through June 25, 2017)

### Examples of Support for Disaster Victims via Points Transfers and Card Payments

Donations for Great East Japan earthquake victims:	¥637,500,000
Donations for Sanriku railway support project:	¥63,920,000
Donations for Nepal earthquake victims:	¥6,380,000
Donations for 2016 Kumamoto earthquake victims:	¥64,258,000
Donations for Southern Taiwan earthquake victims:	¥1,220,000

We also accept donations via points transfers and card payments on behalf of many other activities. For details please see: [www.saisoncard.co.jp](http://www.saisoncard.co.jp)

## Environmental Conservation to Save Natural Splendor for Future Generations

### 赤城自然園 Akagi Nature Park

Akagi Nature Park is the culmination of about thirty years of effort to restore the forest and surrounding environment at the foot of Mt. Akagi in Gunma Prefecture.

With flowering plants growing in a rich forest, visitors can experience the true magnificence of nature and gain a deeper understanding of environmental conservation activities. The park is operated with the cooperation of its official sponsors.



Our employees offering a lecture to Vietnamese students

## Financial and Career Education Initiatives

We support initiatives to increase the financial knowledge and promote the growth of future generations of children through our participation in various education programs. Employees give back to society by drawing on their experiences and the knowledge they gained through their work, contributing to the sustainable development of a financial society in midst of rapid change.

In addition, we launched in December 2016 our "Point Investment Service," which enables members to gain experience investing for the long term using Eikyufumetsu points with the aim of promoting investment education for youth generations.

## Support for Sports and Cultural Activities

Our aim is to cultivate a society abundant with colors that inspire uplifting feelings through sports, music and artistic endeavors.

As a supporter of Japan's national soccer teams, we back various activities such as youth programs and events where children who look up to players can meet them in person. We support helping to make the dreams of boys and girls aiming to become future representatives on Japan's national soccer teams come true.

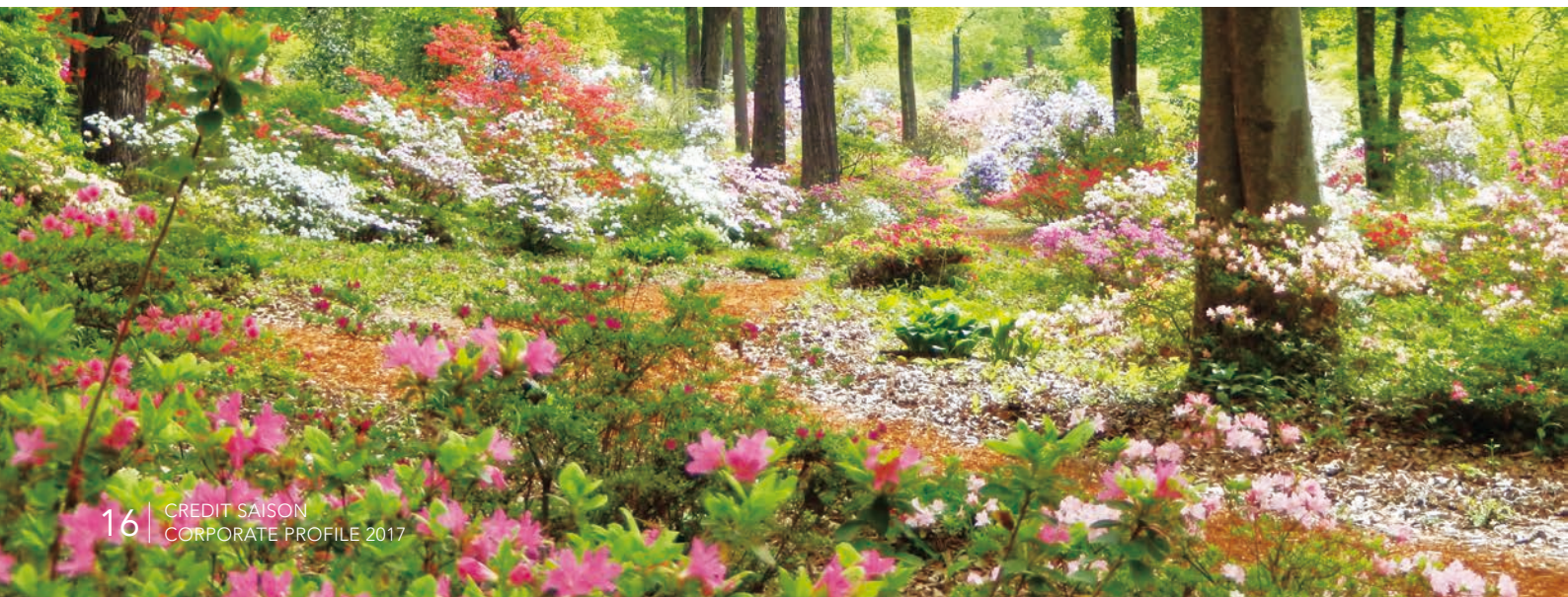
As for musical endeavors, we sponsor performances in Japan by José Carreras, famous worldwide as one of the "The Three Tenors" among male opera singers, and we continue activities that enable Japanese music fans to hear his wonderful voice. As supporters of the time and energy he puts into his namesake charity, the José Carreras Leukemia Foundation, we have made donations every year since 1999.



Credit Saison is a supporter of Japanese national soccer teams.

## Corporate History

1951	May	Established as a retailer specializing in installment sales.	
1968	Jun.	Listed on the First Section of the Tokyo Stock Exchange.	
1976	Mar.	Formed a capital tie-up with Seibu Department Stores, Ltd.	
1980	Aug.	The Company's name was changed from Midoriya Department Stores to Seibu Credit Co., Ltd.	
1982	Aug.	Began construction of a nationwide network of Saison Counters to process issuance of Seibu cards. Commenced installations of unmanned cash dispensers. Started the lease business.	
1983	Mar.	Seibu Card name changed to SAISON CARD.	
1985	May	Started credit guarantee business.	
1988	Jul.	Developed an international credit card with no membership fees through a tie-up with Visa and MasterCard.	
1989	Oct.	Company name changed from Seibu Credit Co., Ltd. to Credit Saison Co., Ltd.	
1990	Apr.	Credit Saison began to issue Saison Postal Savings Cards, the first cards in Japan to support signature-less transactions (in Seiyu food outlets).	
1991	Jan.	Affinity card business started.	
1995	Jun.	Saison JCB Card issued in cooperation with JCB Co., Ltd.	
1997	Oct.	SAISON American Express® Card issued through an affiliation with AMERICAN EXPRESS®.	
1999	Sep.	Two combined credit/cash cards issued with regional banks, Shogin Saison cards and Suruga Saison card.	
2000	Aug.	"Net Answer," an Internet service, started.	
2001	Mar.	Nominated for inclusion in the Nikkei Stock Average (Nikkei 225).	
	Nov.	Supporting company contract for the Japan national soccer team concluded.	
2002	Feb.	Shares of Saison Life Insurance Co., Ltd. transferred to GE Edison Life Insurance Co., Ltd. (currently Gibraltar Life Insurance Co., Ltd.) Eikyufumetsu Points, which never expire, started. 	
2003	Jan.	Began using SAISON CARD EXPRESS for speedy online card issuance.	
	Aug.	Agreement reached on a comprehensive alliance with the card division of Idemitsu Kosan Co., Ltd. (Idemitsu Card mydoplus issued in April 2004).	
2003	Sep.	Super Value Plus, an insurance product exclusively for cardmembers, issued through a business alliance between Credit Saison, Saison Automobile and Fire Insurance Co., Ltd. and Sampo Japan Insurance Inc.	
2004	Feb.	Decision made to form a strategic equity and business tie-up with Resona Holdings, Inc. (Resona Card+S (Resona Card Saison) was issued in October 2004).	
	Apr.	Basic agreement reached with Takashimaya Company, Limited on a strategic alliance in the credit card business. (TAKASHIMAYA Saison Card issued in September 2004).	
	Aug.	Basic agreement on forming a strategic alliance in the credit card business concluded with the Mizuho Financial Group, Inc., Mizuho Bank, Ltd. and UC CARD Co., Ltd.	
2005	Apr.	New credit center Ubiquitous started operation.	
	Oct.	Saison Platinum American Express® Card issued.	
	Dec.	Credit Saison acquired additional shares of Resona Card Co., Ltd., making this company an equity-method affiliate.	
2006	Jan.	Credit Saison merged with UC Card Co., Ltd. (card issuance business).	
	Mar.	Saison Card Loan issued.	
	Jun.	Comprehensive alliance formed with Yamada Denki Co., Ltd. in the credit card business (Yamada LABI Card launched in July of the same year).	
	Jul.	Agreements to form a business alliance with The Shizuoka Bank, Ltd. (Shizugin Saison Card Co., Ltd. established in October 2006 and ALL-S Card issued in April 2007).	
	Oct.	Points exchange website "Eikyufumetsu.com" (Current Saison Point Mall) launched. 	
	Nov.	Shareholder agreement signed with Daiwa House Industry Co., Ltd. and joint venture established (Heart One Card issued in May 2007).	
2007	Mar.	Saison Asset Management Co., Ltd. launched own investment trusts.	
		Agreement for comprehensive alliance with Yamaguchi Financial Group, Inc. (YM Saison Card issued in October 2007).	
	Oct.	Established Qubitous Co., Ltd., the industry's first comprehensive processing service specialist. (Qubitous was made a consolidated subsidiary in April 2008).	
		Changed the UC Card point system to Eikyufumetsu points.	





2008	Jun.	Rental business launched (commencement of home appliance rental in an alliance with Yamada Denki).	
	Sep.	Absorbed LAWSON CS Card, Inc. by merger.	
	Oct.	Launched new credit operation center "Kansai Ubiquitous".	
2009	Mar.	Started handling "Flat 35" loans.	
	Oct.	Conducted <i>the Machi</i> Card Festa regional revitalization campaign in Ikebukuro, Tokyo.	
2010	Mar.	<b>Basic agreement reached on comprehensive business alliance with SEVEN &amp; i FINANCIAL GROUP CO., LTD.</b> (Apr. 2011, Sogo & Seibu Card business was split off into a new joint venture).	
	Apr.	<b>Started operation of Akagi Nature Park.</b>	
	Jun.	Strengthened alliance with AMERICAN EXPRESS® and extended card lineup to four card categories.	
2011	Jul.	Issued NEO MONEY, a prepaid card exclusively for use by Japanese travelers visiting other countries.	
	Aug.	<b>Tie-up with China UnionPay for affiliated store operations in Japan.</b>	
	Nov.	Started the first use of Eikyufumetsu points for net shopping in the industry.	
2012	Apr.	Started handling "Flat 35 Plus" mortgage loan packages.	
	Jun.	Established a representative office in Hanoi, Vietnam.	
2013	Jan.	Started handling Saison Asset Formation Loans.	
	Apr.	Established a local subsidiary in Vietnam to conduct consulting.	
		Entered alliance with Coiney, Inc. on smartphone settlements.	
	Jun.	Started Saison CLO, a cardmember referral service linked to card settlements.	
2014	Apr.	Opened a representative office in Jakarta, Indonesia.	
	May	Established a local subsidiary in Singapore.	
	Jul.	Commenced Saison Portal and UC Portal that provide smartphone apps for cardmembers.	
	Sep.	<b>Saison Asset Management Co., Ltd. formed a capital and operational alliance with Japan Post Co., Ltd.</b>	
2014	Nov.	<b>Formed a capital and operational alliance with Singapore-based MatchMove Pay Pte Ltd.</b>	
2015	May	<b>Formed a comprehensive capital and business tie-up with Vietnam's Ho Chi Minh Development Joint Stock Bank (HD Bank) and established HD SAISON Finance Company Ltd.</b>	
		Launched Sodan, a free counseling website for women focused on life issues and money.	
	Jun.	<b>Established Saison Ventures Co., Ltd., the first corporate venture capital established by Japanese credit card company.</b>	
	Sep.	<b>Established PT. Saison Modern Finance, a finance services company, in Indonesia.</b>	
	Nov.	<b>Established Monex-Saison-Vanguard Investment Partners, Inc., a discretionary investment management business.</b>	 マネックス・セゾン・バンガード 投資顧問株式会社
	Dec.	Launched SAISON CHIENOWA, a website with content on thinking about working and living.	
2016	Feb.	Commenced offering Saison "Home Assist Loans".	
	May	<b>Big data infrastructure "Saison DMP" launched.</b>	
		Commenced offering "Saison Smart Money Transfer Service".	
	Jun.	Launched hintos, a website introducing services provided by business ventures.	
	Jul.	<b>Open innovation-type R&amp;D organization "DG Lab" established.</b>	
	Sep.	Started handling "Saison Property Investment Loan" for purchasing apartment for investment purposes.	
	Dec.	"Point Investment Services" for long-term investment using Saison Eikyufumetsu points started.	
2017	Jan.	Tied up Saison Eikyufumetsu Points Program with JP Bank's prepaid card "mijica."	
	Apr.	<b>Acquired 100% shares of Omnibus K.K., a digital marketing company.</b>	
	Jul.	"Saison Rent Guarantee Rent Quick" launched.	

Credit Saison continues with environmental preservation activities through our engagement in running Akagi Nature Park.

# Board of Directors and Audit & Supervisory Board Members (As of June 30, 2017)



**Teruyuki Maekawa**  
Chairman and  
Representative Director  
Head of Audit Office,  
Sales Development Division



**Hiroshi Rinno**  
President and CEO  
Head of Credit Card Division



**Naoki Takahashi**  
Representative,  
Executive Vice President  
Head of Public Relations Office, Corporate  
Planning Dept.,  
Strategic Human Resources Dept.,  
Internet Business Division



**Hiroshi Yamamoto**  
Senior Managing Director  
Head of Corporate Risk  
Management Dept., Finance  
Division,  
Commercial Payment  
Promotion Dept.  
and Card Finance Dept.



**Masahiro Yamashita**  
Senior Managing Director  
Head of System Planning Dept.,  
General Manager, Credit Card  
Division  
Alliance Development Dept.,  
Payment Business Dept.



**Sadamu Shimizu**  
Managing Director  
General Manager, Finance  
Division



**Katsumi Mizuno**  
Managing Director  
Head of Overseas Business  
Division,  
Business Planning Dept.



**Kazuhiro Hirase**  
Director  
Head of General Affairs Dept.,  
Customer Satisfaction  
Promotion Office,  
Strategic Human Resources  
Dept., Solution Business Dept.



**Akihiro Matsuda**  
Director  
General Manager, Overseas  
Management Dept.



**Yoshihisa Yamamoto**  
Director  
System Planning Dept.



**Tatsunari Okamoto**  
Director  
Head of Credit Division,  
General Manager, Credit  
Division,  
Affinity Business Dept. No.2,  
Amex Promotion Dept.



**Masako Takeda**  
Director  
General Manager, Sales  
Development Division,  
Strategic Human Resources  
Dept.  
Career Development Office



**Yoshiaki Miura**  
Director  
Affinity Business Dept. No.1,  
Internet Business Division



**Shingo Baba**  
Director  
Head of Corporate Treasury  
Dept., Accounting Dept.,  
Corporate Planning Dept.



**Kaoru Hayashi**  
Outside Director



**Naoki Togashi**  
Outside Director  
(Independent)



**Nana Otsuki**  
Outside Director  
(Independent)



**Yoshitaka Murakami**  
Standing Audit &  
Supervisory Board  
Member (Outside)



**Masaru Sakurai**  
Standing Audit &  
Supervisory Board  
Member (Outside)



**Chie Kasahara**  
Audit & Supervisory  
Board Member  
(Outside)

# List of Affiliated Companies

## Consolidated Companies

**Atrium Co., Ltd.**  
Comprehensive real estate business, servicing business



**Qubitous Co., Ltd.**  
Credit card processing services



**CONCERTO Inc.**  
Amusement services, amusement business, real estate rental business



**SAISON PERSONAL PLUS COMPANY LIMITED**  
Temp staff and services



**SAISON FUNDEX CORPORATION**  
Loans, real estate, credit guarantees



**PT. Saison Modern Finance**  
Prepaid cards, customer loyalty points programs, leases in Indonesia



## Equity Method Affiliated Companies

**IDEMITSU CREDIT CO., LTD.**  
Credit card business



**eplus inc.**  
Tickets sale



**Shizugin Saison Card Co., Ltd.**  
Credit cards and credit guarantees

静銀セゾンカード株式会社

**SAISON INFORMATION SYSTEMS CO., LTD.**  
Information processing services



**Seven CS Card Service Co., LTD.**  
Credit card business

株式会社セブンCSカードサービス

**Takashimaya Credit Co., Ltd**  
Credit card business



**Daiwa House Financial Co., Ltd.**  
Credit card business

大和ハウスフィナンシャル  
Daiwa House Group

**UC Card Co., Ltd.**  
Credit card business



**Resona Card Co., Ltd.**  
Credit cards and credit guarantees



**HD SAISON Finance Company Ltd.**  
Lease finance business in Vietnam



## Other Affiliated Companies

**AIR Co., Ltd.**  
Cleaning, security, property maintenance services



**CASALAGO CO., LTD.**  
Import and sales of lifestyle goods

CASALAGO

**Omnibus K.K.**  
Internet advertisement agency business, marketing consulting business



**SAISON ASSET MANAGEMENT CO., LTD.**  
Asset management



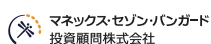
**Saison Insurance Service Co., LTD.**  
Life/non-life insurance agency business

株式会社セゾン保険サービス

**Saison Ventures Co., Ltd.**  
Identification and investment in startups



**Monex-Saison-Vanguard Investment Partners, Inc.**  
Investment management services



**Yamada Financial Co., Ltd.**  
Credit card business



**YM SAISON CO., LTD.**  
Credit card business

ワイエムセゾン 株式会社

**MatchMove Pay Pte Ltd.**  
Virtual prepaid cards in Singapore



**CREDIT SAISON CORPORATION (SHANGHAI) LIMITED**  
Consulting business in China

**Credit Saison Asia Pacific Pte. Ltd.**  
Overseas business development and regional headquarters in Singapore

# Issued Cards—Examples

## Premium Cards



SAISON Platinum American Express® Card



SAISON Gold American Express® Card



SAISON Blue American Express® Card



SAISON Pearl American Express® Card

## For Individual proprietorships and small businesses



SAISON Platinum Business American Express® Card

## Main Retail Affiliate Cards



Walmart Card SAISON American Express® Card  
(Seiyu G.K. and Walmart Japan Holdings Co., LTD.)



PARCO Card  
(PARCO CO., LTD.)



Mitsui Shopping Park Card Saison  
(Mitsui Fudosan Co., Ltd. and Mitsui Fudosan Retail Management Co., Ltd.)



MUJI Card  
(Ryohin Keikaku Co., Ltd.)



Loft Card  
(THE LOFT CO., LTD.)



TAKASHIMAYA SAISON Card  
(Takashimaya Company, Limited)



YAMADA LABI ANA MILEAGE CLUB Card SAISON American Express® Card  
(Yamada Denki Co., Ltd. and All Nippon Airways Co., Ltd.)

## Airline and Railway Affiliate Cards



SEIBU PRINCE CLUB Card Saison  
(SEIBU HOLDINGS INC.)



JQ CARD Saison  
(Kyushu Railway Company)



MileagePlus SAISON Card  
(United Airlines, Inc.)



Tokyo Metro To Me CARD  
(Tokyo Metro Co., Ltd.)

## Other Affiliate Cards



MIZUHO Mileage Club Card Saison  
(Mizuho Bank, Ltd.)



Cinemileage-card Saison  
(TOHO CINEMAS LTD.)



JAPAN CARD Saison  
(Japan Football Association)



Japan Leukemia Research Fund Card Saison  
(Japan Leukemia Research Fund)

## Non-affiliate Cards (Proper Credit Cards)



SAISON CARD International



UC Card



UC Card Gold for SMEs



UC Corporate Card (Gold)

## Prepaid Card



COCOKARA CLUB CARD



NEO MONEY



PICOCA card with prepaid & loyalty points functions



PARCO PRICA

## House Prepaid Card



Azalea card



KAWATOKU Parc Card



mijica (Kumamoto)



mijica (Sendai)

## Prepaid Card with Saison Eikyufumetsu Points Program



# Major Business Sales Based and Customer Service Centers

(As of July 1, 2017)

## Head Office

52F Sunshine 60 Bldg., 1-1, Higashi-Ikebukuro 3-chome, Toshima-ku, Tokyo 170-6073, Japan

## Hokkaido Branch Office

3F Sapporo Center Bldg., 2-2, Kita-5-jo Nishi 6-chome, Chuo-ku, Sapporo City, Hokkaido 060-0005, Japan  
 [Counter]  
 SEIYU: Teine  
 PARCO: Sapporo  
 Mitsui Outlet Park: Sapporo Kitahiroshima  
 Sapporo Factory

## Tohoku Branch Office

7F Sendai Shogin Bldg., 1-24, Chuo 3-chome, Aoba-ku, Sendai City, Miyagi 980-0021, Japan  
 [Counter]  
 THE MALL: Sendai Nagamachi, Koriyama  
 PARCO: Sendai, PARCO 2: Sendai  
 Mitsui Outlet Park: Sendai Port  
 Kawatoku  
 Sakurano Department store: Aomori Head Office

## North Kanto Branch Office

3F ORE Omiya Bldg., 114-1, Miyacho 1-chome, Omiya-ku, Saitama City, Saitama 330-0802, Japan  
 [Counter]  
 PARCO: Utsunomiya, Shintokorozawa, Matumoto, Urawa  
 Takashimaya: Omiya, Takasaki  
 Mitsui Outlet Park: Iruma, Hokuriku Oyabe  
 Mitsui Shopping Park: LaLa Garden KASUKABE  
 LaLaport FUJIMI  
 SMART  
 Maruhiro Department Store: Kawagoe, Iruma, Ageo, atre MARUHIRO  
 COCOON CITY  
 MEITETSU M'ZA

## East Kanto Branch Office

2F KDX Funabashi Bldg., 11-5, Honcho 7-chome, Funabashi City, Chiba 273-0005, Japan\*  
 [Counter]  
 PARCO: Tsudanuma  
 Takashimaya: Kashiwa  
 Mitsui Outlet Park: Kisarazu, Makuhari  
 Mitsui Shopping Park: LaLaport KASHIWANOHA, LaLaport SHIN MISATO, LaLaport TOKYO-BAY

## Tokyo Branch Office

2F Otowa NS Bldg., 10-2, Otowa 2-chome, Bunkyo-ku, Tokyo 112-0013, Japan  
 [Counter]  
 THE MALL Mizuho 16  
 LIVIN: OZ Oizumi, Hikarigaoka, Tanashi  
 SEIYU: Ogikubo  
 PARCO: Ikebukuro, Kichijoji, Chofu, Hibarigaoka  
 Takashimaya: Shinjuku, Tamagawa, Tachikawa  
 Mitsui Outlet Park: Tama Minami Osawa  
 Mitsui Shopping Park: LaLaport TOYOSU, LaLaport TACHIKAWA TACHIH  
 Tokyo Midtown  
 ARCAKIT KINSHICHO  
 DiverCity Tokyo Plaza

## Kanagawa Branch Office

3F Nisso Dai-5 Bldg., 10-39, Kita-saiwai 2-chome, Nishi-ku, Yokohama City, Kanagawa 220-0004, Japan  
 [Counter]  
 LIVIN: Yokosuka  
 Takashimaya: Yokohama, Konandai  
 Mitsui Outlet Park: Yokohama Bayside  
 Mitsui Shopping Park: LaLaport YOKOHAMA, LaLaport EBINA, LaLaport Shonan Hiratsuka  
 LAZONA Kawasaki Plaza

## Tokai Branch Office

4F NMF Nagoya Yanagibashi Bldg., 16-28, Meiki-minami 1-chome, Nakamura-ku, Nagoya City, Aichi 450-0003, Japan  
 [Counter]  
 THE MALL: Kasugai, Anjo  
 PARCO: Nagoya, Shizuoka  
 Takashimaya: Gifu, JR Nagoya  
 Mitsui Outlet Park: Jazz Dream Nagashima  
 Mitsui Shopping Park: LaLaport IWATA

## Kansai Branch Office

4F Kansai Ubiquitous Bldg., 12-11, Minamisenba 1-chome, Chuo-ku, Osaka City, Osaka 542-0081  
 [Counter]  
 THE MALL: Himeji  
 PARCO: Otsu  
 Takashimaya: Osaka, Sakai, Senboku, Kyoto, Rakusai  
 Mitsui Outlet Park: Osaka Tsurumi, Shiga Ryuo, Marine Pia Kobe  
 Mitsui Shopping Park: LaLaport KOSHIN, LaLaport IZUMI, LaLaport EXPOCITY

## Chugoku/Shikoku Branch Office

5F Otemachi Center Bldg., 8-5, Otemachi 2-chome, Naka-ku, Hiroshima City, Hiroshima 730-0051, Japan  
 [Counter]  
 THE MALL: Shunan  
 PARCO: Hiroshima  
 Takashimaya: Okayama, Yonago  
 Mitsui Outlet Park: Kurashiki  
 Mitsui Shopping Park: ALPARK

## Kyushu Branch Office

9F Kyukan Hakata Ekimae Bldg., 19-27, Hakataekimae 2-chome, Hakata-ku, Fukuoka City, Fukuoka 812-0011, Japan  
 [Counter]  
 THE MALL: Kasuga  
 PARCO: Fukuoka, Kumamoto  
 RYUBO Kumoji  
 AMU PLAZA: Nagasaki, Kagoshima, Kokura, Hakata, Oita  
 YAMAKATAYA: Kagoshima, Miyazaki

## Shanghai, China

CREDIT SAISON CORPORATION (SHANGHAI) LIMITED  
 No. 909, 9F, No. 409-459  
 Landmark East Nanjing Rd.  
 Shanghai, China

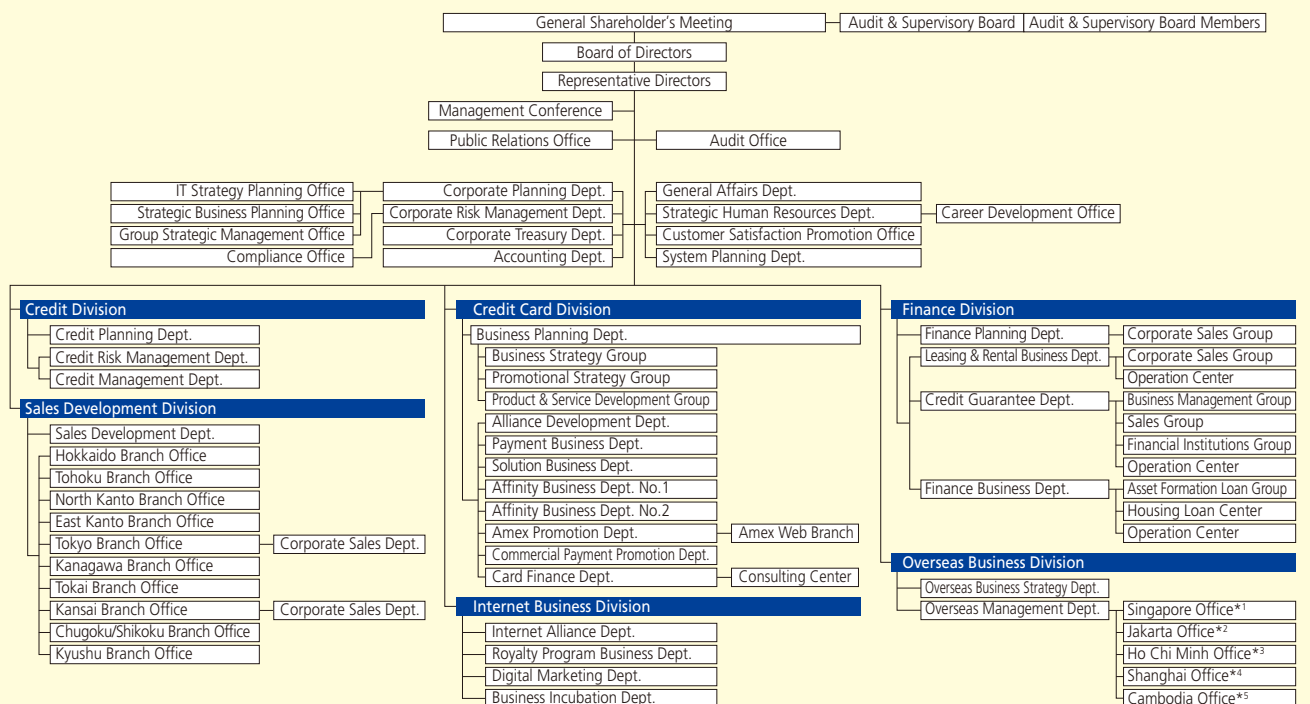
## Singapore

Credit Saison Asia Pacific Pte. Ltd.  
 16 Collyer Quay #21-01, Income At Raffles  
 Singapore 049318

\*East Kanto Branch Office will be relocated to the following address starting from August 28, 2017.

[East Kanto Branch Office New Office]  
 19F WBG MARIVE EAST, 6-1, Nakase 2-chome, Mihama-ku, Chiba-City, Chiba 261-7119, Japan

## Organization (As of July 1, 2017)



\*1 CS Asia Pacific Pte. \*2 Saison Modern Finance \*3 HD SAISON Finance \*4 Credit Saison Corporation (Shanghai) Ltd. \*5 Idemitsu Saison Microfinance

時代を超えて受け継がれる、  
永久不滅の輝き。



PLATINUM 20,000円(税抜)/Invitation Only



GOLD 10,000円(税抜)



BLUE 3,000円(税抜)



PEARL 1,000円(税抜)/カードご利用で無料

## SAISON AMERICAN EXPRESS® CARD

至高のサービス・圧倒的なポイントプログラム セゾンカード革新のラインナップ

「アメリカン・エクスプレス」はアメリカン・エクスプレスの登録商標です。このカードはアメリカン・エクスプレスのライセンスに基づき、(株)クレディセゾンにより発行されたものです。



[www.saison-amex.jp](http://www.saison-amex.jp)

### Corporate Information (As of March 31, 2017)

<b>Corporate Name</b>	Credit Saison Co., Ltd.
<b>Incorporated</b>	May 1, 1951
<b>Paid-in Capital</b>	¥75,929 million
<b>Number of Employees</b>	2,289 Average Number of Non-regular Employees: 1,549 (in 7.75 hours/day equivalent)

**Head Office** 52F Sunshine 60 Bldg., 1-1, Higashi-Ikebukuro 3-chome, Toshima-ku, Tokyo 170-6073, Japan  
Telephone: 81-3-3988-2111

[www.saisoncard.co.jp](http://www.saisoncard.co.jp) [www.uccard.co.jp](http://www.uccard.co.jp)

For the most updated IR materials, please see the website attached.  
[corporate.saisoncard.co.jp](http://corporate.saisoncard.co.jp)

#### Forward-looking Statements

This report contains discussions including management plans, projections, strategies and estimates that are not historical facts. Projections of future performance are based on management extrapolations from current data, but actual future performance may differ materially from projections.