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For Immediate Release

Credit Saison Forms Alliance with MONEX Inc. to Issue MONEX Saison Card, Will Begin Taking Applications in May

Tokyo, November, 2000..... Credit Saison Co., Ltd. (TSE:8253) has formed an alliance with MONEX Inc., an online broker geared towards individual investors, to issue the MONEX Saison Card. The card combines the functions of the MONEX Cash Management Account cash card with the functions of a credit card. Applications for the card will be accepted on the MONEX Inc. website starting in mid-May, and the card will be issued on June 12.

The MONEX Saison Card has no annual fee, and is available with Saison Card functions as well as T&E (travel and entertainment) services. The card can also be used to earn MONEX Original Points and Saison Points. For increased convenience, cardholders will be able to withdraw funds from a MONEX Cash Management Account using a Credit Saison CD/ATM starting in August, and using a Postal Savings ATM starting in October.



MONEX Saison Card

Transaction volume at MONEX Inc. has increased rapidly due to its low commissions. An alliance with Saison Securities Co., Ltd. scheduled for June 2001 has increased the number of customer accounts to 150,000, earning the company 3rd place in total online brokerage accounts in Japan (behind

Nomura Securities and Daiwa Securities) and 1st place among exclusively online brokerages.

In addition to issuing the multi-purpose MONEX Saison Card, as a part of the business alliance with MONEX Inc., Credit Saison Co., Ltd. will focus on increasing convenience for cardholders as the primary aspect of its TE&F (travel, entertainment and finance) strategy. For example, starting in August, the company will offer cardholders the option of having Saison Card usage fees automatically deducted from their MONEX Cash Management Account, and the number of MONEX Points that cardholders earn from commissions incurred through MONEX transactions will be increased.

Overview of the MONEX Saison Card

Card name: MONEX Saison Card

Issuing company: Credit Saison, Co. Ltd.

Annual membership fee: None

Customer inquiries: Saison Card Information Center (03-5996-1111)

Eligibility: Persons 18 years and older who can be contacted by phone. High school students are not eligible.

Card functions: MONEX Cash Management Account cash card services and special privileges + Saison Card + VISA

The card also incorporates all Saison Card functions

With over 2,189 billion yen in sales volume and approximately ten million cardholders as of March 2000, Credit Saison is one of the leading credit card companies in Japan. The Company has achieved high growth by expanding its credit card, leasing, insurance, and T&E (travel and entertainment) businesses, while developing new business channels which respond swiftly to changes in consumer needs.