

August 2001

For Immediate Release

Credit Saison To Begin Issuing the ETC Card and JAF/ETC Card -Improving the Ease of Paying Highway Tolls-

Tokyo, August 2001 --- Credit Saison Co., Ltd. (TSE: 8253) will begin issuing the ETC Card, an IC card for use with ETC service, and the JAF/ETC Card, for Saison JAF Card cardholders in March 2001.

➡ ETC (Electronic Toll Collection) is a system that allows drivers to pay tolls electronically rather than stopping at a toll gate. The data necessary for the payment of the toll is transmitted via wireless communication between on-board equipment installed in the vehicle and an antenna installed at the toll gate. For added convenience, toll charges will be added onto the monthly Saison Card statement and deducted from the cardholder's designated account.



ETC Card

➡ To use the ETC Card, cardholders must sign an ETC Card contract and purchase and install the necessary on-board equipment. ETC service is presently available at a total of 63 toll gates located on highways in Chiba Prefecture, Okinawa Prefecture and the Tokyo metropolitan area, and will be expanded to approximately 900 toll gates nationwide (approximately 70% of all toll gates in Japan) by the end of fiscal 2002. The ETC Card enables drivers to proceed without stopping through toll gates set up in designated ETC lanes, thus eliminating the frustration of traffic jams and the inconvenience of stopping and opening the car window to pay the toll.



JAF/ETC Card

- In addition to the Saison Card Point Up service, in which Saison cardholders receive one point for every ¥1,000 yen spent on purchases, JAF/ETC Card cardholders will receive two points for every ¥1,000 yen spent at ETC toll gates.

Overview of the ETC Card and the JAF/ETC Card		
Card name	ETC Card	JAF/ETC Card
Eligibility	Saison cardholders (excluding family cards and corporate cards)	Saison JAF Card
Card type	Child card-type credit card	
Expiration date	March 2003	
Annual fee	No fee for the first year. ¥500 yen (excluding tax) per year thereafter, which will be deducted on the ETC Card settlement date two months later	
Original features	—	2 points for every ¥1,000 spent on ETC
Customer inquiries	Information Center: 03-5996-1174	

Customer inquiries: Ikeuchi or Kojima
IR/PR Department, Credit Saison Co., Ltd.
TEL: 03-3982-0700 FAX: 03-5391-4392
E-mail: prir@haru.saison.ne.jp

With over 2,189 billion yen in sales volume and 11.4 million cardholders as of March 2001, 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.