

September 2001

For Immediate Release

**Credit Saison Forms Alliance with
One of Japan's Largest Toy Store Chains
Saison Toys "R" Us Card Issued from October**

Tokyo, September 2001--- Credit Saison Co., Ltd. (TSE: 8253) will begin taking applications for and issuing the Saison Toys "R" Us Card at Toys "R" Us stores throughout Japan on October 13, 2001. The card will be issued through an alliance between Credit Saison and Toys "R" Us – Japan, Ltd., the local subsidiary of Toys "R" Us, the world's largest toy retail chain, with over 1,000 outlets in more than 20 countries worldwide. Credit Saison will dispatch employees to Toys "R" Us stores for cardholder development activities during the initial period, with a target of 200,000 cards issued during the first year.

- Toys "R" Us – Japan, Ltd. is one of Japan's largest toy retail chains, specializing in toys and other goods primarily targeting children 15 years and under. The store handles more than 18,000 items, including stuffed dolls and character goods. Through its large-scale store development and vigorous sales activities as a top toy retailer, the company has 114 outlets in Japan as of September 2001, as well as a product lineup and net sales well ahead of the competition.



VISA Saison Toys "R" Us Card



MasterCard Saison Toys "R" Us Card



JCB Saison Toys "R" Us Card

- The Saison Toys "R" Us Card has no initial or annual fees. In addition to all original Saison Card features, it incorporates two features from Toys

“R” Us: “Jeffrey Friday” on the second Friday of each month, when credit card users receive a 5 percent discount; and “Toys ‘R’ Us Points,” where card users earn 1 point for each ¥500 purchase (100 points can be exchanged for a ¥500 gift certificate). The new card will help Credit Saison gain a key to a better understanding of the purchasing trends of consumer groups such as young mothers of small children, and will be tied to expanding new cardholders.

Customer inquiries:
Ayumi Sakamoto or Yasuyo Kojima
IR/PR Department, Credit Saison Co., Ltd.
Phone: 03-3982-0700
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◆ Outline of the Saison Toys “R” Us Card

1. Card Name: Saison Toys “R” Us Card
2. Issuer: Credit Saison Co., Ltd.
3. Annual Fee: None
4. Inquiries: Information Center: 03-5996-1111
5. Eligibility: Persons 18 years and older who can be contacted by telephone (except high school students)
6. Card functions: Saison Card + VISA, Master Card and JCB
7. Original functions:
 - § “Jeffrey Friday”
5% discount on card purchases at Toys “R” Us on second Friday of each month
 - § Toys “R” Us Points
1 point for each ¥500 purchase using a Saison Toys “R” Us Card at a Toys “R” Us, with a ¥500 gift certificate awarded for every 100 points

The card also offers all Saison Card functions.

◆ Saison Card Functions

- ◇ Saison Card Special: 5% discount at Seiyu stores on the 5th and 20th of every month.
- ◇ Convenient, secure services for overseas vacations
 - Foreign exchange home delivery service
 - 50% off issuing fees for travelers' checks
 - Japanese-language assistance in major cities worldwide
 - With a single phone call, credit limit can be raised while overseas and payment method can be changed after return
 - 24-hour collect call service for loss or theft
 - 24-hour full service worldwide through an alliance with Thomas Cook
- ◇ Hospitality facilities at approximately 9,500 locations
- ◇ Access to local currency from over 100,000 cash dispensers and ATMs worldwide
- ◇ Assistance with various procedures at 160 Saison Counters throughout Japan
- ◇ Access to credit limit, card history and monthly statement information at the Net Answer Internet website
- ◇ Members' banking services through alliance with ORIX Trust & Banking Corporation
 - Preferred interest rates on regular savings accounts up to 0.70%, depending on total balance
- ◇ Full line-up of 225 items as premiums for points saved (1 point per ¥1,000 purchased)
 - Points can be exchanged for frequent flyer miles on Japan Air Lines and Japan Air System (separate program; registration and fees required)
- ◇ Simultaneous estimates on automobile insurance from four companies, payment converted to points

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.