CREDIT SAISON CO., LTD.

August 7,2002

Credit Saison Forms Alliance

with Leading Mobile Phone Service Provider NTT DoCoMo --

Begins Taking Applications For Saison DoCoMo Card Starting August 19

Tokyo, August 2002 – Credit Saison Co., Ltd. (TSE: 8253, headquartered in Toshima-ku, Tokyo; President: Hiroshi Rinno) has formed an alliance with NTT DoCoMo Inc.(headquartered in Chiyoda-ku, Tokyo; President: Keiji Tachikawa; operating area: Kanto/Koshinetsu) and the eight companies of the NTT DoCoMo Group, to offer the Saison DoCoMo Card. Credit Saison will begin taking applications for the Saison DoCoMo Card, which offers customers convenience and improved services, starting August 19.

In addition to the functions of a Saison card, the Saison DoCoMo Card features NTT DoCoMo original services such as the ability to accrue points when using the card to pay for mobile phone service charges or for general shopping, and to redeem those points for discounts on NTT DoCoMo merchandise such as upgraded mobile phone models. Cardholders will also receive access to a variety of exclusive services. In addition, starting in September, service charges for NTT DoCoMo mobile phones (basic fee + calling charges) can be paid with a credit card.

Benefits of the Saison DoCoMo Card:

1. No annual fee for the first year (¥1,000 per year)

Issuing cards: VISA/MasterCard/JCB/AMEX*

*The Saison American Express Card has an annual fee of ¥3,000 per year

2. Point service

Cardholders receive one point for every ¥400 spent on shopping, dining,etc. 500 points can be exchanged for a ¥2,000 discount towards the cost of upgrading models or purchasing other NTT DoCoMo merchandise. Cardholders will also automatically receive one point for every ¥100 spent on NTT DoCoMo mobile phone service charges every month.

3. Courtesy services

Cardholders making reservations over the Internet will receive discounts at approximately 500 NTT DoCoMo- affiliated resort facilities throughout Japan. A ticket advance ordering service is also available.

4. Automatic entry into Club DoCoMo

Persons who are not yet members of Club DoCoMo, NTT DoCoMo's point service, will be automatically entered when they apply Saison DoCoMo card and the discount rate will be doubled. They will also be able to take advantage of the courtesy services offered by Club DoCoMo.

Credit Saison strives to be a service-oriented company that emphasizes customer satisfaction and responds to customers' needs. The Company will continue to transcend capital frameworks by pursuing alliances with leading companies in various industries in order to develop convenient alliance cards that cardholders will rely on as their primary credit card.

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