

To the member of the press

February 10, 2004

Credit Saison Co., Ltd.

**More Access to SAISON CARD EXPRESS
– For Speedier Online Card Issuance Service**

**Saison Card Starts Same-day Card Issuance Service
at the Marui Group's Zero First**

Credit Saison Co., Ltd. (“Credit Saison” - Head Office: Toshima-ku, Tokyo; President and CEO: Hiroshi Rinno) has teamed up with Zero First Co., Ltd. (“Zero First” - Head Office: Nakano-ku, Tokyo; President: Shunji Iguchi) to begin offering a same-day card issuance service of Saison Cards at Zero First’s Shinjuku-Nishiguchi store on February 12.

In order to meet the needs of consumers who want a credit card “right now” and want to use it “right away,” Credit Saison has been providing the same-day card issuance service mainly in the Ikebukuro and Shibuya districts. With the addition of this new card issuance counter in Tokyo’s Shinjuku subcenter, Credit Saison will improve its customer service by offering more convenience.

About the new service

Starting on February 12, 2004, a customer who applies for a Saison Card on Credit Saison’s web site and requests same-day issuance will have added convenience of choosing to receive the card at Zero First’s Shinjuku-Nishiguchi store. Further, Credit Saison is contemplating an expansion of its credit card issuance services to Zero First stores in other locations, as well as an expansion of types of credit cards. Credit Saison has been aggressive in the past years in building up a speedy credit card issuance system. At present, Credit Saison issues credit cards on a same-day basis at Saison Counter (11 locations) as well as through its automated instant credit card issuing terminal, Saison Card Maker (14 terminals). Credit Saison will continue to expand locations for its credit card issuance service to better serve its customers.

Credit cards available at Zero First Shinjuku-Nishiguchi store:

- SAISON CARD with VISA/MasterCard/JCB
- Saison American Express Card

■ Background and Development

In April 2001, Credit Saison forged a partnership with Marui Co., Ltd. (“Marui” - Head Office: Nakano-ku, Tokyo; President Tadao Aoi) and began offering the “Akai Card SAISON” to consumers who use Marui’s mail order services. Credit Saison’s new credit card delivery venue, Zero First, is a wholly-owned subsidiary of Marui. Zero First offers consumer loans and travel services, targeting primarily young consumers.

The new partnership with Marui brings Credit Saison a convenient outlet for the delivery of credit cards to its customers. Looking forward, Credit Saison will be taking advantage of the synergy created by its stronger relationship with the Marui Group to improve services to its customers.

<p><u>For more information</u> : Information Center Phone: 03-5996-1111</p>
