

To the member of the press

November 15, 2004

Credit Saison Co., Ltd. (8253)

Completion of arrangements for bank transfers using financial institutions' cash cards

**The Hokkaido Bank, the first regional bank to start
electronic reception of bank transfer requests**

Credit Saison Co., Ltd. (Head Office: Toshima-ku, Tokyo; President and CEO: Hiroshi Rinno) is going to start a new service with the Hokkaido Bank, the first regional bank to form alliance with the Company. The service for “electronic reception of bank transfer requests” will be available from late November. It will allow customers who apply for a SAISON Card (or one of the affiliated cards) to arrange for bank transfers without their registered personal seal, simply by presenting their cash card.

Credit Saison has already started the service with six financial institutions including Japan's megabanks and Japan Post. We will strive to expand the service to a wider range of financial institutions for greater convenience of our customers.

- ◇ This service is available at one of our 177 SAISON Counters in all parts of Japan (as of the end of October) or various event sites where customers can apply for a SAISON Card. Customers can electronically complete arrangements for bank transfers for their new SAISON Card by having their cash card read by an appropriate debit terminal and entering their PIN number. The registered personal seal is not required for this procedure. This service can save the trouble of placing a seal on a bank transfer request and returning it by post. It also allows customers to more promptly receive their new SAISON Card.

We intend to provide this service at a greater number of financial institutions to offer increased convenience to our customers.

- ◇ List of financial institutions offering the service for “electronic reception of bank transfer request”

Allied institutions	Applications accepted from
Japan Post	October 2003
Sumitomo Mitsui Banking Corporation	October 2003
UFJ Bank Limited	October 2003
Mizuho Bank, Ltd.	November 2003
Resona Bank, Limited.	June 2004
Saitama Resona Bank, Limited	June 2004
The Hokkaido Bank, Ltd.	November 2004

◇Information regarding this release◇

Credit Saison Co., Ltd. Public Relations Office (Sato, Hirose)

Tel: 03-3982-0700 E-mail: prir@mail.saisoncard.co.jp

◇Information regarding the use of the service◇

Information Center

Tel: 03-5996-1111