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Same-Day Issuance of ETC Cards to Commence at SAISON Counters Enhanced Credit Saison System Offers Express Service

Credit Saison Co., Ltd. (Head office: Toshima-ku, Tokyo; President: Hiroshi Rinno; “Credit Saison”) announced today that it will commence same-day issuance of Electronic Toll Collection (ETC) cards at major SAISON Counters in Japan from October 3. The aim of the new service is to help spread the use of ETC cards and to enhance its existing ETC card issuance service, which it began in August 2001 to help establish private-sector use of the ETC system in order to alleviate environmental impact and upgrade the expressway system being promoted by the Ministry of Land, Infrastructure and Transport.

About the ETC Card Same-Day Issuance Service

Under the new system, ETC Cards will be issued in as little as five minutes at SAISON Counters throughout Japan to customers who present their SAISON CARD together with an additional piece of personal identification. This is a significant time-saving over the existing issuance procedure, which takes about one week.

Credit Saison will initially introduce the new system at 25 locations, primarily in the Kanto and Kansai districts. By November, the service will be made available at approximately 100 major SAISON Counters nationwide.

About the Express Issuance System

In order to meet the needs of customers who want a credit card “right now” and want to use it “right away,” Credit Saison has been enhancing its express issuance system. In 2002, it introduced the world’s first automatic card issuing machine, SAISON CARD MAKER, which can issue an international SAISON Visa, SAISON MasterCard, SAISON JCB or SAISON American Express Card in approximately 30 to 40 minutes. In 2003, Credit Saison shortened the time required to issue a credit card applied for through its online application service and began offering same-day services at major SAISON Counters, in addition to establishing a system in which cards are issued by mail within three working days. Moreover, Credit Saison has received wide acclaim for

equipping major SAISON Counters with SAISON STATION information terminals, which enable customers to apply for credit cards on the spot. Introducing same-day issuance of ETC cards will further enhance Credit Saison's express issuance system. Looking ahead, Credit Saison will continue to expand its range of card issuance locations and enhance its offerings.