

September 13, 2010

**Credit Saison Unveils Walmart Card SAISON:
A New Tie-up Card With the Walmart Group**
“1% discounts everyday, anytime”



Credit Saison Co., Ltd. (President and CEO: Hiroshi Rinno; “Credit Saison”) has formed a new partnership with Walmart Japan Holdings G.K. (CEO: Toru Noda; “Walmart Japan Holdings”) and Seiyu G.K. (“Seiyu”), to provide the Walmart Card SAISON American Express® Card (“Walmart Card SAISON”). Cardholders will be eligible for **“1% discounts, everyday, anytime,”** at 371 stores of the Seiyu, LIVIN and SUNNY chains (“Seiyu and other affiliated stores”) nationwide. Cardholder enrollment activities will commence on September 25 (Sat.).

Credit Saison provides cardholder services for SAISON CARD such as 5% discounts on every 5th and 20th of the month, as well as signless settlement services at Seiyu and other affiliated stores. Through these services, Credit Saison strives to contribute to sales growth at Seiyu. At this time, Credit Saison has decided to issue a new tie-up card called Walmart Card SAISON in partnership with Walmart Japan Holdings and Seiyu. Cardholders will be eligible for **“1% discounts everyday, anytime”** in addition to the above SAISON Card benefits, providing even greater savings when shopping at Seiyu and other affiliated stores. With the two companies, Credit Saison intends to strengthen the Everyday Low Price (EDLP) strategy promoted by the Walmart Group. Joint marketing activities centered on the new card will also be conducted.

The Walmart Card Saison is a credit card carrying the American Express brand. Cardholders are eligible to receive SAISON Permanent Points, which have no expiration date, for purchases at Saison and American Express member stores. The card also offers twice the amount of points for overseas purchases, making it even more enjoyable to use for cardholders. It has no annual membership fees in perpetuity, and “SAISON Permanent Points” are granted for every purchase eligible for 5% discounts on every 5th and 20th of the month at Seiyu and other affiliated stores. (Please see the reverse side for details on Walmart Card SAISON.

Through the issuance of this tie-up card with the Walmart Group, the world's largest retailer, Credit Saison will strive to enhance its brand value, while continuing to offer attractive services to develop credit cards of first choice for customers.

Contact for this release
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Walmart Card SAISON American Express® Card



Card Name	Walmart Card SAISON American Express® Card
International Brand	American Express
Annual Membership Fees	No fees in perpetuity
Discount benefits	<p>1% discounts everyday, anytime and 5% discounts on the 5th and 20th of the month at Seiyu, LIVIN and SUNNY stores nationwide</p> <p>* 1% discounts start on October 1 (Fri.)</p> <p>* Certain stores and products are excluded from discounts provided when <u>making purchases</u></p>
Point Program	<p>SAISON Permanent Points</p> <p>1 point granted for every ¥1,000 purchase (2 points granted for every ¥1,000 purchase overseas)</p> <ul style="list-style-type: none"> SAISON Permanent Points shall be granted for purchases on Customer Appreciation Days on the 5th and 20th of every month at Seiyu, LIVIN and SUNNY. (*Purchases on days other than the 5th and 20th of every month are not eligible for point awards.)

* Previously issued SAISON CARDS will remain available for use, and 5% discounts on the 5th and 20th of every month at Seiyu and other affiliated stores will continue to be provided.