



People who enjoy life are the biggest winners

# CORPORATE PROFILE 2018



CREDIT SAISON CO., LTD.

# Neo Finance C

Credit Saison is transforming itself so it can continue to grow unceasingly by continuing to offer...  
With a sense of urgency, we seek to change existing business models via innovation rather than...  
The challenge we set for ourselves is to become a "Peerless New Finance Company in Asia."

Thorough pursuit of customer needs and conveniences  
Shedding reliance on past successes and transforming from scratch



Leading-edge

## Payment

Card Business  
Card business remodeling

I.

## Solution

Solution Business  
Strengthening of corporate sales capabilities and full-scale expansion of B2B business

III.

## Global

Asia Business  
Strengthening up-front investment in the Asia business with small number of highly skilled employees

V.

Real strengths  
+  
digital shift in customer services and operations

Shift 2

Highly unique systems and services  
+  
shift towards strategic PR

Shift 4

Collaboration with partners a

Continually leveraging technological innovation to address cha

# Company in Asia

the best solutions to customer needs as a leading-edge service company.  
merely following past successes, and achieve competitiveness through this approach.



Being an organization in which individuals and teams create wealth  
Being an organization that strives to attain significant goals with innovative concepts

service company

apan  
+  
wards global  
tions of Asia

Shift 1

Shift

g strengths  
+  
strengths

Shift 3

Shift 5

and startups, and open innovation

Existing businesses  
+  
shift towards discontinuous  
changes in business model

Organization and human  
resources that  
embrace challenges  
+  
shift towards growth areas of  
managerial resources

changes in customer values and breakdown of existing business models

II.



## Finance

Finance Business

Growth strategy for  
finance business

IV.



## Internet

Contents Business

Business creation  
leveraging digital  
devices and customer data

VI.



## Investment

Asset Management Business

Securing of dominant  
position in asset management  
(wealth creation) market

# Accelerate to Innovation

## Innovation history

We fulfill our corporate social responsibility by striving to meet the expectations of all of our customers, shareholders, and business partners. We, as a leading-edge service company, will compete successfully in the market by promoting our three shared values:

**practical implementation of the principles of customer satisfaction; mutual respect for our interests and those of our business partners; and developing a corporate culture of creative innovation.**

2017

### Start of common HR system for all employees

We unified all of our systems, including wages, to realize equal pay for equal work whereby all employees are on indefinite-term contracts.



2016

"Point Investment Services" for investment using Saison Eikyufumetsu Points starts. Provide new ways to enjoy your points.

永久不滅ポイント

ポイント運用

2013

Scaled up overseas businesses

2010

Expanded lineup of American Express cards with a centurion design



2006

### SAISON POINT MALL

Start Point Mall where points can be earned at an accelerating pace

2002

### 永久不滅ポイント

Establish Saison Eikyufumetsu Platform

1997

Started an alliance with American Express

1990

Introduced signature-less payments, the first in Japan

1982

Issued cards with no annual fee  
Established pioneering model for instant credit screening and card issuance  
Began a nationwide network of Saison Counters

### Formation of Higashi-Ikebukuro 52

Higashi-Ikebukuro 52 is made up of Group employees and aims to generate a sense of affinity with mainly younger customers.



### Joint core system comes on line

Aimed at creating growth opportunities, we launched our joint core system to support online transactions 24 hours a day, 365 days a year.

SAISON  
CARD  
INTERNATIONAL



Top message

# +Shift

## Existing strengths + new strengths

Growing into an innovative corporate entity that continues to create value through new concepts

Based on our “leading-edge service company” management philosophy, we continue to ceaselessly pursue customer convenience and generate innovative services through alliances with various partners that transcend the traditional frameworks of group affiliations and business formats.

At any time in our company history, the source of our ability to create cutting-edge services has always been our corporate culture. Our employees can equally and freely express their individuality and constantly challenge themselves without being pigeon-holed by gender, education, or age. Credit Saison has continued to inherit this source of creativity, which forms the backbone of our sustained growth.

In this day and age, our social environment is changing at a hectic pace and new financial services are emerging one after the other, driven by the use of leading-edge technologies and the entry of industry outsiders. The business environment that envelops our company is also changing significantly, but given that each and every employee is self-reliant, unfazed, and willing to take on challenges, the individuals and teams at Credit Saison are creating new wealth through innovative and progressive concepts. We intend to fully enjoy these changing times but also keep on sparking innovation and reforming our business models so we can realize our management vision of becoming a “Neo Finance Company in Asia.”

Looking ahead, we intend to diversify our solutions to solve the numerous issues of individual and corporate customers and expand our businesses with a sense of altruism. At the same time, we aim to enhance our corporate value by promoting diversity and inclusion, implementing the ESG-oriented management initiatives that we have pioneered since the 1980s as a responsible member of society, and generate happiness for our customers, business partners, and employees.



President and CEO

**Hiroshi Rinno**



President Rinno at the DJ booth set up at the Credit Saison head office reception desk

# Payment —Card Business—

Along with credit cards and prepaid cards, Credit Saison is working to build mobile payment and other cardless payment schemes in order to realize a secure, safe, and convenient cashless society.

## Credit cards

We have many affiliate cards with unique features, responding to customer needs.



SAISON American Express® Card



SAISON Platinum Business American Express® Card

Corporate Card

Card for SMEs

PARCO Card

Mitsui Shopping Park Card Saison

## Prepaid cards

With our cumulative prepaid card issuance exceeding 47 million, we are expanding this market using our know-how as a pioneer.

\*As of June 30, 2018

### Credit Saison-issued prepaid cards



COCOKARA CLUB CARD



NEO MONEY



Azalea Card



PICOCA card with prepaid & loyalty points functions



PARCO PRICA



KAWATOKU Parc Card

### Prepaid cards we administer under consignment



Osaifu Ponta



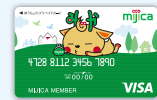
Entetsu Point & Prepaid card



au WALLET Prepaid card



Softbank Card



mijica

永久不滅ポイント

Loyalty points program also available on prepaid cards

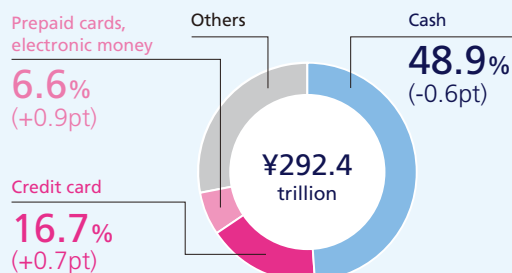
Eikyufumetsu Points program is offered on the JP Bank prepaid "mijica" card. Eikyufumetsu Points on prepaid cards offer multiple benefits.

### Main Indices for Card Business (non-consolidated)

	Fiscal 2017
New applications (millions)	2.90
New cards issued (millions)	2.44
Total card members (millions)	26.95
Active card members (millions)	14.98
Transaction volume (¥ billion)	4,931.1
Card shopping (¥ billion)	4,683.0
Cash advances (¥ billion)	248.1

### Share of Personal Consumption in Japan by Payment Method (Fiscal 2016)

Year-on-year change in share is shown inside the parentheses.



\*Source: Credit Saison estimates based on materials published by the Ministry of Economy, Trade and Industry, Nihon Card Business Institute's New Payment Report, Mitsubishi UFJ Research and Consulting, and other companies and associations. "Credit Card" share includes payment sums for corporate cards (estimated ¥3 trillion for a share of 1%).

# Upgrading our card business model in pursuit of customer convenience and building next-generation payment platforms

## Pioneering new payment schemes

We are increasing the cardless payment functions available only on smartphones and expanding payment platforms in collaboration with our partners.



### 永久不滅ポイント

#### Eikyufumetsu Points – they never expire

Credit Saison offers a loyalty points program called Eikyufumetsu Points where points never expire. Customers can choose to accrue or use points, use them to pay for an item purchased by credit card, or transfer them to eligible recipients.

1 point  
= About ¥5

### SAISON POINT MALL

#### Saison Point Mall

Credit Saison operates the online Saison Point Mall website where customers can accrue Eikyufumetsu Points. Points can be accrued by shopping, answering surveys, or playing games on popular websites. The site is also accessible by visitors without an affiliated card.

**More points,  
more fun.  
Every day.**



# Finance — Finance Business —

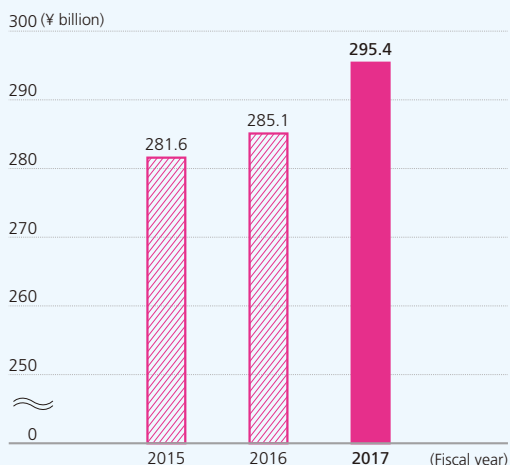
We are working to build our business foundation as a non-bank resilient to changes in the environment and achieve diversified revenue sources from stronger relations with corporate partners by providing finance functions that match market needs using the marketing capabilities we have built-up in our card business.

## Lease & Rental Business

– Challenging diverse, new products –

Harnessing our know-how in credit examination and speed in setting credit limits as key strengths, we are forging ahead with finance leases, business-use installment sales, and rentals, especially for office automation (OA) equipment and LED lighting that align with the capital investment plans of businesses. We are endeavoring to respond to business trends such as demand for point-of-sale (POS) cash register peripherals etc. in view of growth in cashless payments, and create new revenue sources in such areas as environmental products and anti-crime systems.

Balance of Receivables

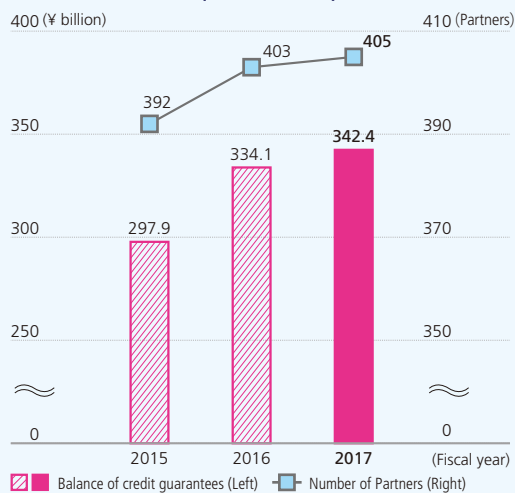


## Credit Guarantee Business

– Expanding our network of partner financial institutions –

Supporting the promotion of loans to individuals, we work closely with partner financial institutions in terms of both marketing and credit controls, primarily in the area of credit guarantees for unsecured personal loans that do not set conditions on use of funds. These loans are popular for their versatility as they can be used for business funds and a range of other purposes, and they continue to meet customer needs such as simple application procedures that can be completed online and quick screening and approvals. Leveraging these features, we aim to increase our balance of credit guarantees.

Balance of Credit Guarantees, Number of Partners (Consolidated)

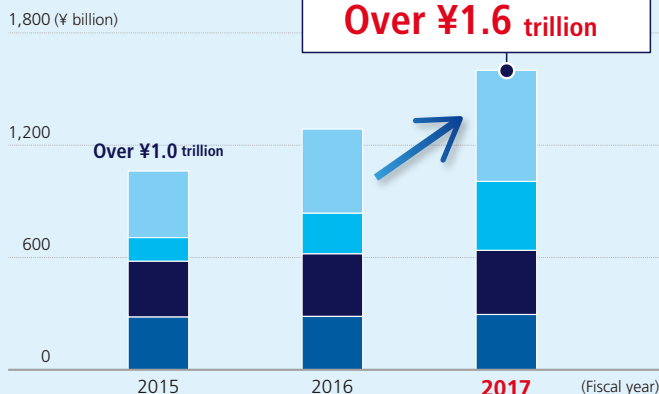


## Steady Asset Balance Expansion

Since we launched our lease business in 1982, we have provided products that match needs via a thoroughgoing customer orientation, and we are steadily growing our asset balance by developing new markets. We seek to realize a variety of alliances by advancing finance services that crowd out competitors.

- Leases and rentals
- Credit guarantees
- Asset formation loans
- "Flat 35" loans

Balance of Assets at Finance Businesses





# Path to Further Growth as a Resilient Non-Bank Offering Safety and Reassurance

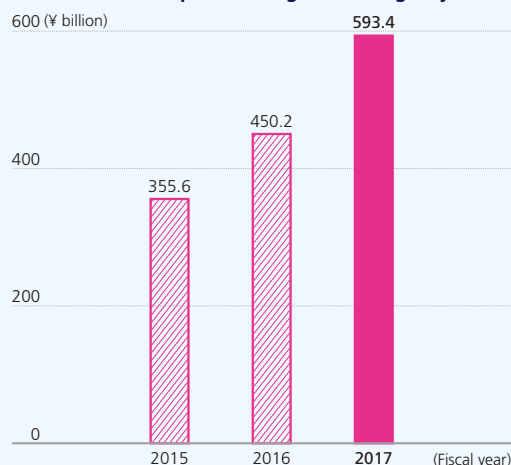
## “Flat 35” Loans

– Aiming to add more sales agents  
and expand share –

We support home purchases via our housing loan package products, which includes the Saison “Home Assist Loan,” a loan that responds to funding needs for miscellaneous expenses that arise with the purchase of a residence. We are working to expand our share in the “Flat 35” loan category through swift screening and approvals and flexibility in responding to needs.



“Flat 35” Loan Balance after Transfer of Receivables for Japan Housing Finance Agency



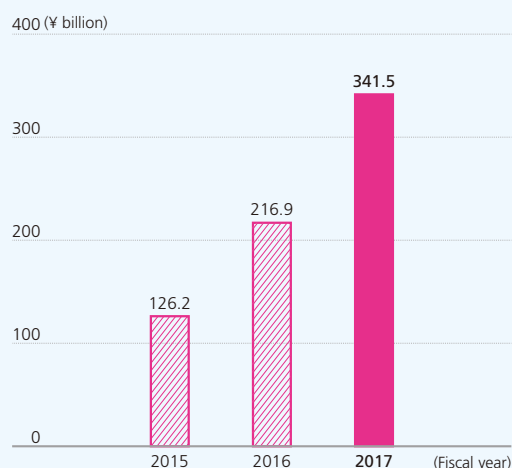
## Other Finance Products

– Diversification of finance business –

We are working to expand our loan balance by bolstering our support system for partners with study sessions and customizing products offering “Saison Asset Formation Loans,” “Saison Real Estate Investment Loans,” and “Real Estate Mortgage Loans for business and private” in response to market needs.



Balance of Saison Asset Formation Loans



## セゾンの家賃保証 Rent Quick

We are strengthening sales of our “Saison Rent Guarantee Rent Quick” service that we launched in July 2017 by collaborating with partners in our finance business. We have continued to meet the capital needs of customers purchasing homes with our “Flat 35” loans and “Saison Asset Formation Loans,” but in addition to our “Saison Rent Guarantee Rent Quick” service, we will continue to expand our “life creation financial services” that support customers transitioning from renting to home buying.

### Good for Our Customer (tenants)

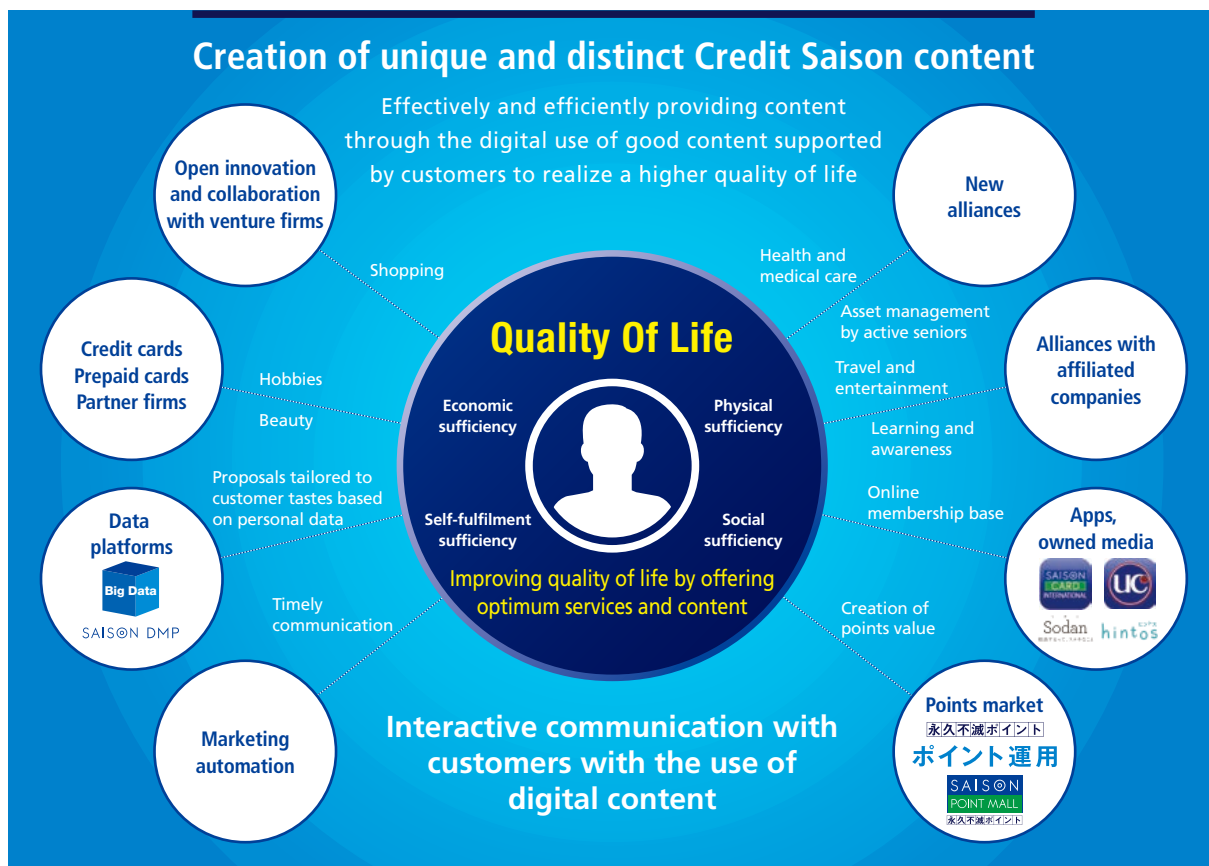
Members can select to pay their monthly rent, guarantee fee and other either via Saison card or an account transfer. If members choose to pay using Saison card, they can earn Saison Eikyufumetsu Points.

### Good for Owners

Our service reduces the management task load for owners such as confirming the receipt of monthly rents, as we advance monthly rent payments to owners.

# Internet —Content Business—

Leveraging factual data confirming the identity of individuals, which only credit card companies have the means of doing, we deliver the best information in a timely manner and generate unique content to meet the needs of every customer. We also advance open innovation by cooperating with venture firms that possess new technologies, and through R&D in leading-edge technologies.



## Scaling up our data business by leveraging big data platforms

In April 2017 we acquired 100% of the shares of Omnibus K.K., a digital marketing company, in order to support our marketing activities by harnessing the latest ad technology. By tapping the company’s ample knowledge and ad technology tools in the areas of video advertising and managed online advertising, we are delivering optimum content to each customer and expanding our advertising business.



## Operate owned media to propose new value to society

### Financial planning Site “Sodan” Focuses on Money Management

Sodan offers free financial planning with a financial planner on doubts or worries relating to money. It also distributes a useful web column on money written by experts.



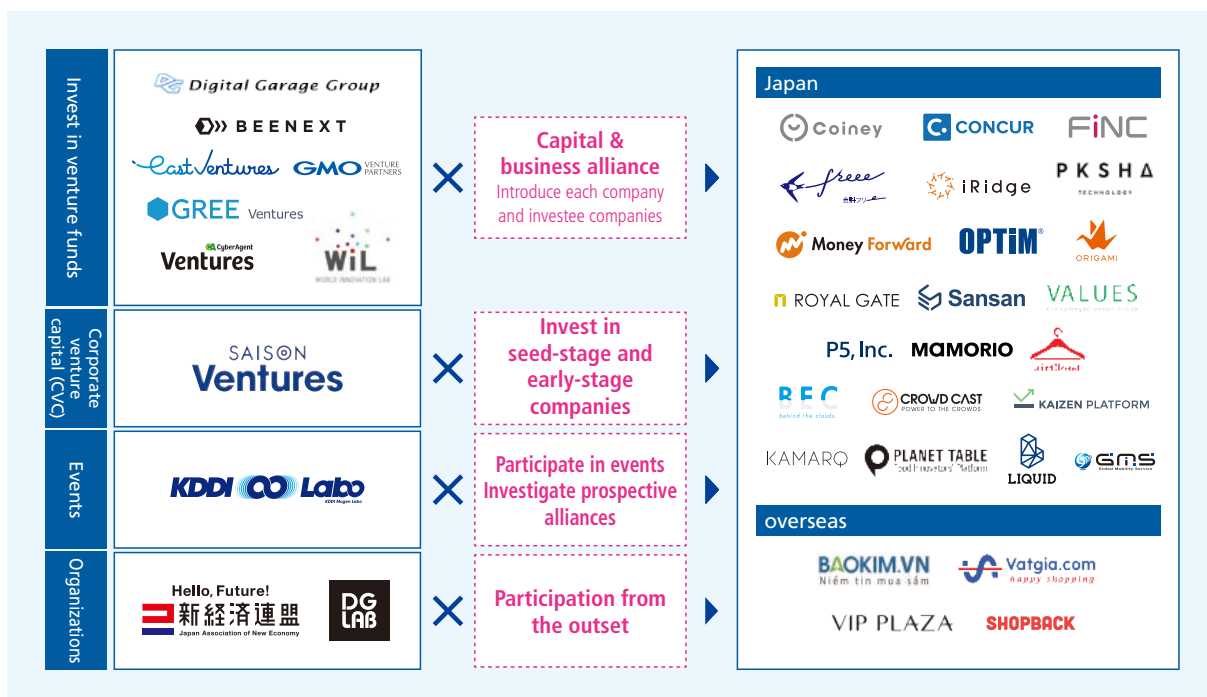
### Useful Lifestyle Service “hintos” Uncovers What is Attractive

A site proposing new discoveries, “hintos” introduces groundbreaking services that venture companies offer around the theme of creating new lifestyle scenes.



# Creating new businesses harnessing technology

## New business through dynamic collaborations

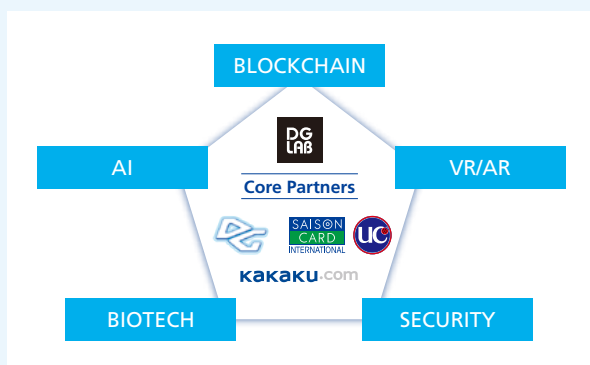


## Bring in leading-edge technologies

Saison Ventures is the first corporate venture capital fund from the Japanese credit card sector that invests in startups in the seed or early stages. It is strengthening initiatives with venture firms that own advanced or innovative services.

**SAISON Ventures**

Along with Digital Garage, Inc. and Kakaku.com, Inc., Credit Saison launched DG Lab, an open innovation R&D organization, in July 2016 with the aim of working together with companies from a wide array of sectors to create next-generation businesses. With the aim of developing commercial businesses primarily in the fields of blockchain and artificial intelligence (AI), DG Lab participants are working to transform existing business models.



# Global —Asia Businesses—

By leveraging the know-how we honed in Japan, we are continuing to advance our retail finance business in Asia and build the platform of a longer-term overseas strategy. Our goal is to expand our areas of operation through joint ventures and alliances with local firms to become the “peerless new finance company in Asia.”

### Subsidiaries

**Singapore**

Credit Saison Asia Pacific Pte. Ltd.

**China**

Credit Saison Corporation (Shanghai) Limited

**Indonesia**

PT. Saison Modern Finance

PT Saison Modern Finance

## Example of business development overseas 1

**Vietnam** A joint venture with HD Bank

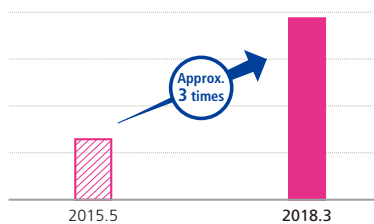
### HD SAISON Finance Company Ltd.



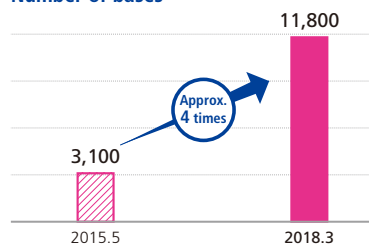
- Joint venture established in May 2015
- Credit Saison invested in HD Bank to launch a new credit card business and expand our operations in Vietnam



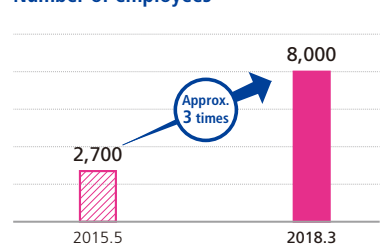
Credit balance



Number of bases



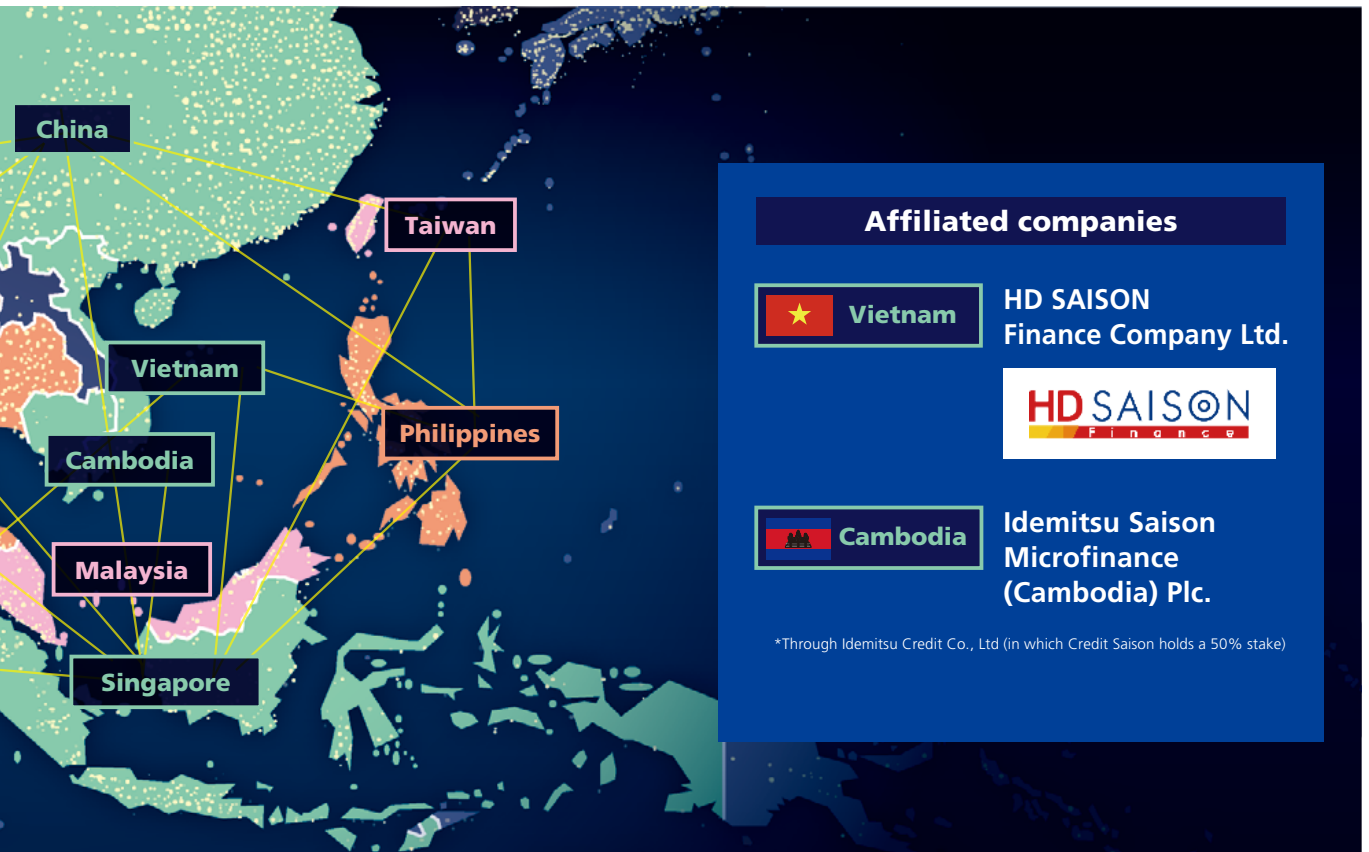
Number of employees



\*Actual figures not disclosed

# Accelerating our business expansion in Asian countries by leveraging the know-how we honed in Japan

Areas of operation
  Areas we plan to enter in FY 2018
  Areas we are considering entering



## Affiliated companies



**Vietnam**

**HD SAISON**  
Finance Company Ltd.



**Cambodia**

**Idemitsu Saison**  
Microfinance  
(Cambodia) Plc.

\*Through Idemitsu Credit Co., Ltd (in which Credit Saison holds a 50% stake)

## Example of business development overseas 2

**Singapore** Joint venture business with Grab Holdings Inc.

### Grab Financial Services Asia Inc.

- Joint venture established in December 2017
- Providing loans to registered drivers and users of on-demand ridesharing service "Grab"
- Granting credit by collaborating with the GrabPay app and building credit scores, as well as promoting a cashless society through the increased use of cardless payments



**Grab** Grab Holdings Inc.

- Platform established in 2012 to provide on-demand ridesharing services and mobile payments
- Operating in eight countries in Southeast Asia: Singapore, Malaysia, Indonesia, Vietnam, Philippines, Thailand, Myanmar, Cambodia

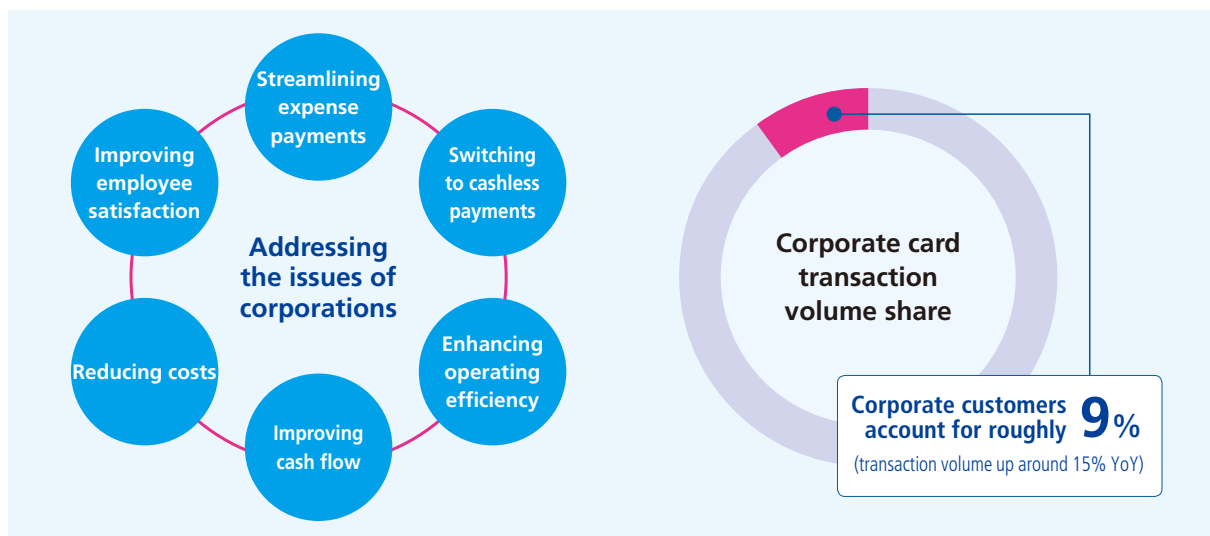


# Solution —Solution Business—

## Solving the issues of corporations with various solutions

### Promoting cashless transactions for the corporate market

The Credit Saison Group proposes the best solutions designed to meet client needs and promotes a switch to cashless payments for B2B payments, the bulk of which are completed with cash and bank transfers.



### Example of solution tools

Through our tie-ups with companies that provide corporate solutions, we are accelerating the switch to various forms of cashless payments and providing companies with solutions by helping to streamline expense payment operations at companies and individual proprietors and also providing payment support tools for the B2C sector.

Streamlining operations and reducing costs			Sales increase and cashflow improvement		
<p>SAISON Platinum Business American Express® Card</p>	<p>Corporate cards Cards for SMEs</p>	<p>Expense payment system</p>	<p>Prepaid cards</p>	<p>Affiliated credit cards</p>	
<p>Cardless Cardless corporate card (purchasing card)</p>	<p>Bank transfer service</p>	<p>Invoice management service</p>	<p>Credit card and barcode payments</p>		
On-site support and benefits					
<p>Business card management systems</p>		<p>Advance salary payment service (employees can receive payment for days already worked)</p>		<p>New form of fund-raising based on future sales credit</p>	<p>Acquisition of receivables/ Billing service</p>

# Investment —Asset Management Business—

## Proposing Ways to Manage Money that Suits Each Customer

### Working to make asset management services a core business

Group affiliates Monex-Saison-Vanguard Investment Partners, Inc. (MSVP) and Saison Asset Management Co., Ltd. (SAM) support building up assets and asset management in ways that are tailored to each customer. Making asset management services relatable and easy to use, MSVP and SAM aim for a world where ways of dealing with money becomes more diverse and plentiful.



**Saison Asset Management Co., Ltd.**

Support asset management  
via genuine  
long-term asset growth funds

Assets under management **¥222.4 billion**



**Monex-Saison-Vanguard Investment Partners**

Provide  
wrap account management services  
using IT technologies and  
world-class financial knowledge

Assets under management **¥39.2 billion**

\*as of June 30, 2018

### Offering investment experiences via Eikyufumetsu Points


永久不滅ポイント

## ポイント運用

No. of users:  
Approx. **170,000**

Monetary value of investments:  
Approx. **¥1.1 billion**

\*As of July 15, 2018



Credit Saison offers a long-term investment simulation service with Eikyufumetsu Points. Members can check the daily changes in their accrued points, which fluctuate depending on the performance of the investment trust\* and the benchmark index and try to identify the right time to withdraw points in order to increase their point balance. The service offers investment experience to interested users who lack knowledge and experience and have qualms about making real investments.

- Japanese stocks (TOPIX) course** Tracks the performance of the Tokyo Stock Price Index (TOPIX)
- US stocks (VOO) course** Tracks the performance of the S&P 500 Index (large-cap)
- Active investment course** Actively seeks investment returns mainly from foreign equities and bonds
- Balanced investment course** Seeks stable investments mainly in Japanese bonds
- Equities course** Members can exchange Points for actual stocks when enough points have been accrued

\*An investment trust product offered by MonexSaison-Vanguard Investment Partners, Inc.

# Diversity & Inclusion

## Each Employee Embraces the Challenge of Delivering New Values

Credit Saison promotes diversity and inclusion with the aim of unleashing the full potential of each and every employee and remaining an organization where employees can work energetically with a sense of fulfilment.



## Framework to support growth and challenges

### Same HR system for all: Employee treatment based on roles, not contract type

We have abolished job classifications such as specialist workers and part-timers and implemented a personnel system that hires all employees on indefinite-term contracts. We unified all of our systems, including wages, to establish an environment where any employee can pursue new challenges.



### Recognizing achievements: Credit Saison Awards Ceremony

In addition to awards that recognize achievements across all departments and divisions, many types of awards are presented at this ceremony, including those based on votes recognizing the actions and initiatives of employees who envision themselves as Credit Saison's future culture carriers.



## Realizing flexible working styles

### Flex-time, telecommuting, and paid leave in hourly units

Credit Saison promotes highly productive working styles by offering these systems so that employees can work more flexibly depending on the attributes of their workplace or work duties.

### SMART WORK CHALLENGE

We launched a work-style reform campaign aimed at improving productivity and hope to achieve company-wide improvements by having each department or division share their progress with the entire company.

### Office reorganization

In aiming to create a workplace that drives innovation, we established diverse workspaces for different purposes. We also implemented an office casual dress code with the aim of enhancing the creativity and business quotient of employees.

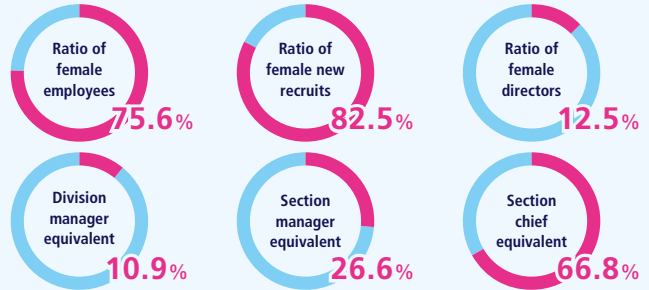




# Toward an organization where all employees can shine

## Initiatives for participation and advancement of women

Since the 1980s Credit Saison has actively engaged in the hiring of women. In order to realize the participation of women in a broad range of roles and positions, we have continued to listen to the opinions of our employees and enhanced our personnel systems in order to mitigate the number of female workers quitting work or abandoning their careers due to major life events such as marriage or childbirth.



\*As of March 31, 2018 (excluding seconded employees)

## Systems and initiatives supporting the contributions of all employees



### Shorter working hours system

Employees can work shorter hours up until April 15 in the year their child starts grade four of elementary school, while shorter working hours for nursing care can be taken whenever such need arises.



### System for changing work location/role

Employees can choose to limit where they work or the roles they perform owing to certain reasons such as childcare or nursing care. Their places of work or roles can be expanded when the aforementioned reasons no longer exist or if they wish to further advance their career.



### Seminars on balancing work and child rearing

At these seminars, working mothers can gain communication skills needed for longer-term career design and the construction of systems for office and home environments.

## Toward career autonomy for all employees



### R Academy: Next-generation leadership training

Younger employees learn about leadership, management issues, and other topics from the president and senior managers.



### CANVAS benefit system for employees

This system supports employees in such areas as self-improvement, health, childcare, and nursing care. Employees can receive assistance for various activities by using points awarded every year.



### Learning Café

The Learning Café is a place where employees can learn to become more professional on the job by hearing a variety of lecturers share their knowledge, experience, case examples, and know-how acquired through work.

### Saison Work-Life Design Unit

This project team operates across the entire company for the purpose of advancing bottom-up workstyle reforms. Employees volunteer to participate in activities.



This unit also manages the Saison Chienowa website, a blog about working and living.



# Credit Saison's contributions to society are unchanging

Based on our "leading-edge service company" management philosophy, we contribute through the everyday operation of our businesses to resolving problems and move society forward in ways only Credit Saison can by leveraging our unique know-how, management resources, and the experiences of each of our employees. We aim to create a sustainable society even more convenient and prosperous than it is today.

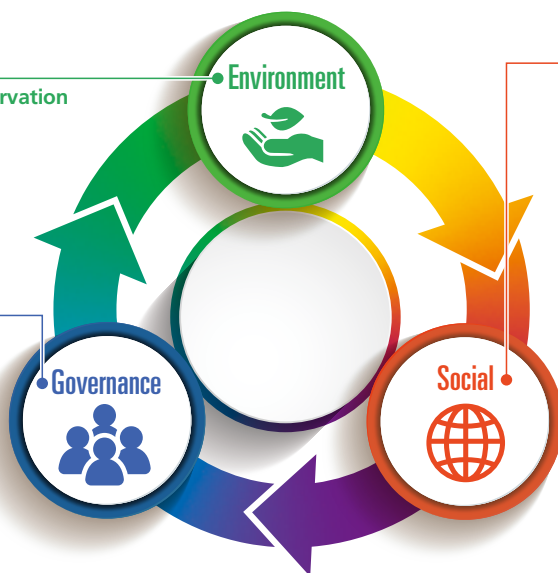
## Environment

### Initiatives on environment conservation

- Operation of Akagi Nature Park
- Environment-related volunteering
- Encouraging paperless homes and offices

## Governance

- Mutual director evaluation system
- Appointment of multiple female directors
- Evaluation of effectiveness of board of directors and initiatives for improvement



## Social

### Contributions to society

- Creation of a cashless society**
  - Promoting card and mobile payments
  - Building of next-generation payment platforms
- Contributions to financial education and productive life-planning**
  - Offering financial education programs
  - Creation of investment opportunities through point investment services and Saison Asset Management
- Contributions to community and society**
  - Disaster relief and community contributions from donations via point transfers and card payments
  - Contributions to economic development through financial services in emerging Southeast Asian countries
  - Sponsoring the Japanese national soccer teams and José Carreras

## Examples of programs that accept donations with Saison Eikyufumetsu Points

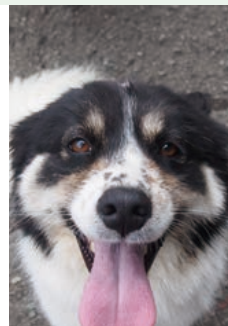
As of July 15, 2018

Supporting the Kyoto University-affiliated Center for iPS Cell Research and Application (CiRA), led by Director Dr. Shinya Yamanaka



Total donations  
**¥27,568,000**

Supporting the construction fund for Kanagawa Prefecture's Animal Protection Center



Total donations  
**¥13,601,500**

## Examples of Support for Disaster Victims via Points Transfers and Card Payments

Donations for Great East Japan earthquake victims  
**¥637,500,000**

Donations for 2016 Kumamoto earthquake victims  
**¥64,260,000**

Donations for Sanriku railway support project  
**¥63,920,000**

Donations for Nepal earthquake victims  
**¥6,380,000**

Donations for 2018 Taiwan earthquake  
**¥1,520,000**

Donations for July 2018 floods  
**¥5,010,000**

\*As of July 15, 2018

## Akagi Nature Park

Credit Saison manages the Akagi Nature Park, the culmination of about thirty years of effort to restore the Japanese woodlands and surrounding environment at the foot of Mt. Akagi in Gunma Prefecture.

With the goal of making coexistence between humanity and nature a reality, we continue to create an environment with thriving plant life where insects and small animals can live comfortably in order to pass on the park's natural splendor to future generations.



## Partnership agreements with local governments

Credit Saison concluded a partnership agreement on disaster prevention and education with Yokohama City and set up the Bosai Café to educate people about how to prevent and mitigate disasters. As part of this program, we make donations to Yokohama City's disaster awareness program and to hold disaster prevention workshops. We also signed a partnership agreement on health promotion with Fukushima Prefecture and in addition to supporting activities that promote people's health, we also make donations to the prefecture's animal welfare center.

\*Donations can be made to any of these programs with Eikyufumetsu Points.

\*All photos are for representation purposes only.



Donating to the Fukushima Prefecture Animal Welfare Center



Yokohama City disaster prevention and mitigation workshop

## Initiatives for fostering the next-generation

We support the growth of future generations of children through our participation in educational programs and company visits by elementary and junior high school students. In addition, with the aim of creating investment opportunities for the younger generation, we offer our "Point Investment Service" through which members can gain long-term investment experience.



Elementary school students visiting Credit Saison on "Family Day"



Joint tutorials with Kyoto Sangyo University

## Environment-related volunteering

Credit Saison takes part in various community activities such as clean-up events in different regions across Japan and initiatives to maintain the coastal forest reserve of Kujukuri Beach in Chiba Prefecture, which was decimated by the tsunami following the Great East Japan Earthquake.

\*Examples of initiatives in FY 2017



Enoshima Beach clean-up (Blue Santa)



Makuhari Shintoshin clean-up day

## Supporting sports and cultural activities

We support the activities of the Japanese national soccer teams and also host youth programs. Credit Saison is also a sponsor of performances in Japan by José Carreras, one of the members of The Three Tenors, and makes donations to and supports the activities of the José Carreras Leukaemia Foundation.



Credit Saison is a supporting company of the Japanese national soccer teams.

## Corporate History

1951	May	Established as a retailer specializing in installment sales.	
1968	Jun.	Listed on the First Section of the Tokyo Stock Exchange.	
1976	Mar.	Formed a capital tie-up with Seibu Department Stores, Ltd.	
1980	Aug.	The Company's name was changed from Midoriya Department Stores to Seibu Credit Co., Ltd.	
1982	Aug.	Began construction of a nationwide network of Saison Counters to process issuance of Seibu cards. Commenced installations of unmanned cash dispensers. Started the lease business.	
1983	Mar.	Seibu Card name changed to SAISON CARD.	
1985	May	Started credit guarantee business.	
1988	Jul.	Developed an international credit card with no membership fees through a tie-up with Visa and MasterCard.	
1989	Oct.	Company name changed from Seibu Credit Co., Ltd. to Credit Saison Co., Ltd.	
1990	Apr.	Credit Saison began to issue Saison Postal Savings Cards, the first cards in Japan to support signature-less transactions (in Seiyu food outlets).	
1991	Jan.	Affinity card business started.	
1995	Jun.	Saison JCB Card issued in cooperation with JCB Co., Ltd.	
1997	Oct.	SAISON American Express® Card issued through an affiliation with AMERICAN EXPRESS®.	
2000	Aug.	"Net Answer," an Internet service, started.	
2001	Mar.	Nominated for inclusion in the Nikkei Stock Average (Nikkei 225).	
	Nov.	Supporting company contract for the Japan national soccer team concluded.	
2002	Feb	Eikyufumetsu Points, which never expire, started.	
2003	Jan.	Began using SAISON CARD EXPRESS for speedy online card issuance.	
	Aug.	Agreement reached on a comprehensive alliance with the card division of Idemitsu Kosan Co., Ltd. (Idemitsu Card mydoplus issued in April 2004).	
	Sep.	Super Value Plus, an insurance product exclusively for cardmembers, issued through a business alliance between Credit Saison, Saison Automobile and Fire Insurance Co., Ltd. and Sompo Japan Insurance Inc.	
2004	Feb.	Decision made to form a strategic equity and business tie-up with Resona Holdings, Inc. (Resona Card+S (Resona Card Saison) was issued in October 2004).	
	Apr.	Basic agreement reached with Takashimaya Company, Limited on a strategic alliance in the credit card business. (TAKASHIMAYA Saison Card issued in September 2004).	
	Aug.	Basic agreement on forming a strategic alliance in the credit card business concluded with the Mizuho Financial Group, Inc., Mizuho Bank, Ltd. and UC CARD Co., Ltd.	
2005	Apr.	New credit center Ubiquitous started operation.	
	Oct.	Saison Platinum American Express® Card issued.	
	Dec.	Credit Saison acquired additional shares of Resona Card Co., Ltd., making this company an equity-method affiliate.	
2006	Jan.	Credit Saison merged with UC Card Co., Ltd. (card issuance business).	
	Mar.	Saison Card Loan issued.	
	Jun.	Comprehensive alliance formed with Yamada Denki Co., Ltd. in the credit card business (Yamada LABI Card launched in July of the same year).	
	Jul.	Agreements to form a business alliance with The Shizuoka Bank, Ltd. (Shizugin Saison Card Co., Ltd. established in October 2006 and ALL-S Card issued in April 2007).	
	Oct.	Points exchange website "Eikyufumetsu.com" (Current Saison Point Mall) launched.	
	Nov.	Shareholder agreement signed with Daiwa House Industry Co., Ltd. and joint venture established (Heart One Card issued in May 2007).	
2007	Mar.	Saison Asset Management Co., Ltd. launched own investment trusts.	
		Agreement for comprehensive alliance with Yamaguchi Financial Group, Inc. (YM Saison Card issued in October 2007).	
	Oct.	Established Qubitous Co., Ltd., the industry's first comprehensive processing service specialist. (Qubitous was made a consolidated subsidiary in April 2008).	
		Changed the UC Card point system to Eikyufumetsu points.	
2008	Jan	Issued SAISON Platinum Business American Express® Card for individual proprietors and business owners.	
	Jun.	Rental business launched (commencement of home appliance rental in an alliance with Yamada Denki).	



A forest of healing where the flowers, trees, and visitors all find happiness. Credit Saison continues to engage in environmental conservation through our operation of Akagi Nature Park.

	Sep.	Absorbed LAWSON CS Card, Inc. by merger.	
	Oct.	Launched new credit operation center "Kansai Ubiquitous".	
2009	Mar.	Started handling "Flat 35" loans.	
	Oct.	Conducted the Machi Card Festa regional revitalization campaign in Ikebukuro, Tokyo.	
2010	Mar.	<b>Basic agreement reached on comprehensive business alliance with SEVEN &amp; i FINANCIAL GROUP CO., LTD.</b> (Apr. 2011, Sogo & Seibu Card business was split off into a new joint venture).	
	Apr.	<b>Started operation of Akagi Nature Park.</b>	
	Jun.	Strengthened alliance with AMERICAN EXPRESS® and extended card lineup to four card categories.	
2011	Jul.	Issued NEO MONEY, a prepaid card exclusively for use by Japanese travelers visiting other countries.	
	Aug.	<b>Tie-up with China UnionPay for affiliated store operations in Japan.</b>	
	Nov.	Started the first use of Eikyufumetsu points for net shopping in the industry.	
2012	Apr.	Started handling "Flat 35 Plus" mortgage loan packages.	
	Jun.	Established a representative office in Hanoi, Vietnam.	
2013	Jan.	Started handling Saison Asset Formation Loans.	
	Apr.	Established a local subsidiary in Vietnam to conduct consulting. Entered alliance with Coiney, Inc. on smartphone settlements.	
	Jun.	Started Saison CLO, a cardmember referral service linked to card settlements.	
2014	Apr.	Opened a representative office in Jakarta, Indonesia.	
	May	Established a local subsidiary in Singapore.	
	Jul.	Commenced Saison Portal and UC Portal that provide smartphone apps for cardmembers.	
	Sep.	<b>Saison Asset Management Co., Ltd. formed a capital and operational alliance with Japan Post Co., Ltd.</b>	
	Nov.	Formed a capital and operational alliance with Singapore-based MatchMove Pay Pte Ltd.	
2015	May	<b>Formed a comprehensive capital and business tie-up with Vietnam's Ho Chi Minh Development Joint Stock Commercial Bank (HD Bank) and established HD SAISON Finance Company Ltd.</b>	
		Launched Sodan, a free counseling website for women focused on life issues and money.	
	Jun.	<b>Established Saison Ventures Co., Ltd., the first corporate venture capital established by Japanese credit card company.</b>	
	Sep.	Established PT. Saison Modern Finance, a finance services company, in Indonesia.	
	Nov.	Established Monex-Saison-Vanguard Investment Partners, Inc., a discretionary investment management business.	
	Dec.	Launched SAISON CHIENOWA, a website with content on thinking about working and living.	
2016	Feb.	Commenced offering Saison "Home Assist Loans".	
	May	<b>Big data infrastructure "Saison DMP" launched.</b>	
		Commenced offering "Saison Smart Money Transfer Service".	
	Jun.	Launched hintos, a website introducing services provided by business ventures.	
	Jul.	<b>Participated in open innovation-type R&amp;D organization "DG Lab."</b>	
	Sep.	Started handling "Saison Property Investment Loan" for purchasing apartment for investment purposes.	
	Dec.	<b>"Point Investment Services" for long-term investment using Saison Eikyufumetsu points started.</b>	
2017	Jan.	<b>Tied up Saison Eikyufumetsu Points Program with JP Bank's prepaid card "mijica."</b>	
	Apr.	<b>Acquired 100% shares of Omnibus K.K., a digital marketing company.</b>	
	Jul.	"Saison Rent Guarantee Rent Quick" launched.	
	Sep.	<b>Abolished employee classifications and launched a common HR system under which all employees are on indefinite-term contracts.</b>	
	Dec.	<b>Formed a capital tie-up with leading Southeast Asian ridesharing service operator Grab Holdings Inc. and established Grab Financial Services Asia Inc.</b>	
2018	Jan	Launched barcode payment services "Saison Origami Pay" and "UC Origami Pay."	
	Mar.	<b>Established investment platform "Investment Accounts." Launched new point investment service.</b>	
	Jul.	<b>Invested in Chinese FinTech firm Super Credit Financial Information Services (Beijing) Co., Ltd.</b>	

## Board of Directors and Audit & Supervisory Board Members (As of June 20, 2018)



**Teruyuki Maekawa**  
Chairman and  
Representative Director  
Head of Audit Office



**Hiroshi Rinno**  
President and CEO  
Head of Credit Card Division,  
Strategic Planning Dept.



**Naoki Takahashi**  
Representative,  
Executive Vice President  
Head of Public Relations Office,  
Corporate Planning Dept.,  
Digital Business Division



**Hiroshi Yamamoto**  
Senior Managing Director  
Head of Finance Division,  
General Manager,  
Finance Division,  
Commercial Payment  
Promotion Dept.  
and Card Finance Dept.



**Masahiro Yamashita**  
Senior Managing Director  
Head of Strategic  
Human Resources Dept.,  
IT Strategy Dept.,  
Sales Development Division



**Katsumi Mizuno**  
Managing Director  
Head of Global  
Business Division,  
Strategic Planning Dept.



**Tatsunari Okamoto**  
Managing Director  
Head of Credit Division,  
General Manager,  
Credit Card Division,  
Affinity Business Dept. No.2,  
Alliance Development Dept.



**Yoshiaki Miura**  
Managing Director  
General Manager,  
Sales Development Division,  
Affinity Business Dept. No.1



**Kazuhiro Hirase**  
Director  
Head of Corporate Risk  
Management Dept.,  
General Affairs Dept.,  
Customer Satisfaction  
Promotion Office



**Akihiro Matsuda**  
Director  
General Manager,  
Global Business Division



**Shingo Baba**  
Director  
Head of Corporate Treasury  
Dept., Accounting Dept.,  
Corporate Planning Dept.,  
Payment Business Dept.



**Yasuyuki Isobe**  
Director  
General Manager,  
Digital Business Division and  
General Manager,  
Digital Marketing Dept.



**Shunji Ashikaga**  
Director  
Amex Promotion Dept.,  
Solution Business Dept.



**Kaoru Hayashi**  
Outside Director



**Naoki Togashi**  
Outside Director  
(Independent)



**Nana Otsuki**  
Outside Director  
(Independent)



**Yoshitaka Murakami**  
Standing Audit &  
Supervisory Board  
Member (Outside)



**Chie Kasahara**  
Audit & Supervisory  
Board Member  
(Outside)



**Kazufusa Inada**  
Audit & Supervisory  
Board Member

## List of Affiliated Companies

### Consolidated Companies

#### Atrium Co., Ltd.

Comprehensive real estate business, servicing business



#### Qubitous Co., Ltd.

Credit card processing services



#### Concerto Inc.

Amusement services, amusement business, real estate rental business



#### Saison Personalplus Co., Ltd.

Temp staff and services



#### Saison Fundex Corporation

Loans, real estate, credit guarantees



#### PT. Saison Modern Finance

Prepaid cards, customer loyalty points programs, leases in Indonesia



PT Saison Modern Finance

### Equity Method Affiliated Companies

#### Idemitsu Credit Co., Ltd.

Credit card business, prepaid card business, finance business



出光クレジット株式会社

#### Eplus Inc.

Tickets sale



#### Shizugin Saison Card Co., Ltd.

Credit cards and credit guarantees, prepaid card business

静岡セゾンカード株式会社

#### Saison Information Systems Co., Ltd.

Information processing services



#### Seven CS Card Service Co., LTD.

Credit card business

株式会社セブンCSカードサービス

#### Takashimaya Credit Co., Ltd.

Credit card business



TAKASHIMAYA CARD

#### Daiwa House Financial Co., Ltd.

Credit card business



大和ハウスフィナンシャル Daiwa House Group

#### UC Card Co., Ltd.

Credit card business



#### Resona Card Co., Ltd.

Credit cards and credit guarantees



#### HD SAISON Finance Company Ltd.

Finance business in Vietnam



### Other Affiliated Companies

#### AIR Co., Ltd.

Cleaning, security, property maintenance services



www.kk-air.com

#### CASALAGO CO., LTD.

Import and sales of lifestyle goods



#### Omnibus K.K.

Internet advertisement agency business, marketing consulting business



#### SAISON ASSET MANAGEMENT CO., LTD.

Asset management



セゾン投信

#### Saison Insurance Service Inc.

Life/non-life insurance agency business

株式会社セゾン保険サービス

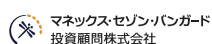
#### Saison Ventures Co., Ltd.

Identification and investment in startups



#### Monex-Saison-Vanguard Investment Partners, Inc.

Investment management services



マネックス・セゾン・バンガード 投資顧問株式会社

#### Yamada Financial Co., Ltd.

Credit card business



#### YM Saison Co., Ltd.

Product planning, development, and member recruitment planning for credit cards, etc.

ワイエムセゾン 株式会社

#### Credit Saison Corporation (Shanghai) Limited

Consulting business in China

#### Credit Saison Asia Pacific Pte. Ltd.

Overseas business development and regional headquarters in Singapore

## Issued Cards—Examples

### Premium Cards



SAISON Platinum American Express® Card



SAISON Gold American Express® Card



SAISON Blue American Express® Card



SAISON Pearl American Express® Card

### For Individual proprietorships and small businesses



SAISON Platinum Business American Express® Card



Walmart Card SAISON American Express® Card  
(Seiyu G.K. and Walmart Japan Holdings Co., LTD.)



PARCO Card  
(PARCO CO., LTD.)



Mitsui Shopping Park Card Saison  
(Mitsui Fudosan Co., Ltd. and Mitsui Fudosan Retail Management Co., Ltd.)

### Main Retail Affiliate Cards



MUJI Card  
(Ryohin Keikaku Co., Ltd.)



Loft Card  
(THE LOFT CO., LTD.)

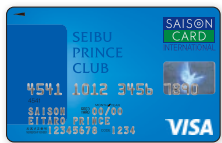


TAKASHIMAYA SAISON Card  
(Takashimaya Company, Limited)



YAMADA LABI ANA MILEAGE CLUB Card SAISON American Express® Card  
(Yamada Denki Co., Ltd. and All Nippon Airways Co., Ltd.)

### Airline and Railway Affiliate Cards



SEIBU PRINCE CLUB Card Saison  
(SEIBU HOLDINGS INC.)



JQ CARD Saison  
(Kyushu Railway Company)



MileagePlus SAISON Card  
(United Airlines, Inc.)



Tokyo Metro To Me CARD  
(Tokyo Metro Co., Ltd.)

### Other Affiliate Cards



MIZUHO Mileage Club Card Saison  
(Mizuho Bank, Ltd.)



Cinemileage-card Saison  
(TOHO CINEMAS LTD.)



JAPAN Card Saison  
(Japan Football Association)

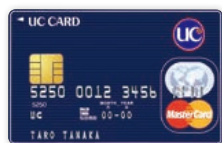


Japan Leukemia Research Fund Card Saison  
(Japan Leukemia Research Fund)

### Non-affiliate Cards (Proper Credit Cards)



SAISON CARD International



UC Card



UC Card Gold for SMEs



UC Corporate Card (Gold)

### Prepaid Card



COCOKARA CLUB CARD  
(cocokara fine Inc.)



NEO MONEY



PICOCA card with prepaid & loyalty points functions  
(Alpico Holdings Co., Ltd.)



PARCO PRICA  
(Parco Co., Ltd.)

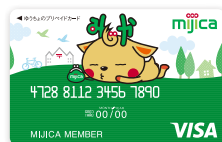
### House Prepaid Card



Azalea card  
(Kawasaki Azalea)



KAWATOKU Parc Card  
(Kawatoku Co., Ltd.)



mijica (online edition)  
(Japan Post Bank)

- Online editions
- Sapporo
- Sendai
- Chiba
- Kumamoto



# Major Business Sales Based and Customer Service Centers (As of June 1, 2018)

## Head Office

52F Sunshine 60 Bldg., 1-1, Higashi-Ikebukuro 3-chome, Toshima-ku, Tokyo 170-6073, Japan

## Hokkaido Branch Office

3F Sapporo Center Bldg., 2-2, Kita-5-jo Nishi 6-chome, Chuo-ku, Sapporo City, Hokkaido 060-0005, Japan  
**[Counter]**  
 SEIYU: Teine  
 PARCO: Sapporo  
 Mitsui Outlet Park: Sapporo Kitahiroshima  
 Sapporo Factory

## Tohoku Branch Office

7F Sendai Shogin Bldg., 1-24, Chuo 3-chome, Aoba-ku, Sendai City, Miyagi 980-0021, Japan  
**[Counter]**  
 THE MALL: Sendai Nagamachi, Koriyama  
 PARCO: Sendai, PARCO 2: Sendai  
 Mitsui Outlet Park: Sendai Port  
 Kawatoku

## North Kanto Branch Office

3F ORE Omiya Bldg., 114-1, Miyacho 1-chome, Omiya-ku, Saitama City, Saitama 330-0802, Japan  
**[Counter]**  
 PARCO: Utsunomiya, Shintokorozawa, Matumoto, Urawa  
 Takashimaya: Omiya, Takasaki  
 Mitsui Outlet Park: Iruma, Hokuriku Oyabe  
 Mitsui Shopping Park: LaLaport FUJIMI  
 SMART  
 Maruhiro Department Store: Kawagoe, Iruma, Ageo, atre MARUHIRO  
 COCOON CITY  
 MEITETSU M'ZA

## East Kanto Branch Office

19F WBG Marive East Tower., 6-1, Nakase 2-chome, Mihama-ku, Chiba City, Chiba 261-7119, Japan  
**[Counter]**  
 PARCO: Tsudanuma  
 Takashimaya: Kashiwa  
 Mitsui Outlet Park: Kisarazu, Makuhari  
 Mitsui Shopping Park: LaLaport KASHIWANOHA, LaLaport SHIN MISATO, LaLaport TOKYO-BAY

## Tokyo Branch Office

2F Otowa NS Bldg., 10-2, Otowa 2-chome, Bunkyo-ku, Tokyo 112-0013, Japan  
**[Counter]**  
 THE MALL Mizuho 16  
 LIVIN: OZ Oizumi, Hikarigaoka, Tanashi  
 SEIYU: Ogikubo  
 PARCO: Ikebukuro, Kichijoji, Chofu, Hibarigaoka, Parco-ya Ueno  
 Takashimaya: Shinjuku, Tamagawa, Tachikawa  
 Mitsui Outlet Park: Tama Minami Osawa  
 Mitsui Shopping Park: LaLaport TOYOSU, LaLaport TACHIKAWA TACHIH  
 Tokyo Midtown  
 ARCAKIT KINSHICHO  
 DiverCity Tokyo Plaza

## Kanagawa Branch Office

3F Nisso Dai-5 Bldg., 10-39, Kita-saiwai 2-chome, Nishi-ku, Yokohama City, Kanagawa 220-0004, Japan  
**[Counter]**  
 LIVIN: Yokosuka  
 Takashimaya: Yokohama, Konandai  
 Mitsui Outlet Park: Yokohama Bayside  
 Mitsui Shopping Park: LaLaport YOKOHAMA, LaLaport EBINA, LaLaport Shonan Hiratsuka  
 LAZONA Kawasaki Plaza

## Tokai Branch Office

4F NMF Nagoya Yanagibashi Bldg., 16-28, Meieki-minami 1-chome, Nakamura-ku, Nagoya City, Aichi 450-0003, Japan  
**[Counter]**  
 THE MALL: Kasugai, Anjo  
 PARCO: Nagoya, Shizuoka  
 Takashimaya: Gifu, JR Nagoya  
 Mitsui Outlet Park: Jazz Dream Nagashima  
 Mitsui Shopping Park: LaLaport IWATA

## Kansai Branch Office

4F Kansai Ubiquitous Bldg., 12-11, Minamisenba 1-chome, Chuo-ku, Osaka City, Osaka 542-0081  
**[Counter]**  
 Takashimaya: Osaka, Sakai, Senboku, Kyoto, Rakusai  
 Mitsui Outlet Park: Osaka Tsurumi, Shiga Ryuo, Marine Pia Kobe  
 Mitsui Shopping Park: LaLaport KOSHIN, LaLaport IZUMI, LaLaport EXPOCITY

## Chugoku/Shikoku Branch Office

5F Otemachi Center Bldg., 8-5, Otemachi 2-chome, Naka-ku, Hiroshima City, Hiroshima 730-0051, Japan  
**[Counter]**  
 PARCO: Hiroshima  
 Takashimaya: Okayama, Yonago  
 Mitsui Outlet Park: Kurashiki  
 Mitsui Shopping Park: ALPARK

## Kyushu Branch Office

9F Kyukan Hakata Ekimae Bldg., 19-27, Hakataekimae 2-chome, Hakata-ku, Fukuoka City, Fukuoka 812-0011, Japan  
**[Counter]**  
 THE MALL: Kasuga  
 PARCO: Fukuoka, Kumamoto  
 RYUBO Kumoji  
 AMU PLAZA: Nagasaki, Kagoshima, Kokura, Hakata, Oita  
 YAMAKATAYA: Kagoshima, Miyazaki

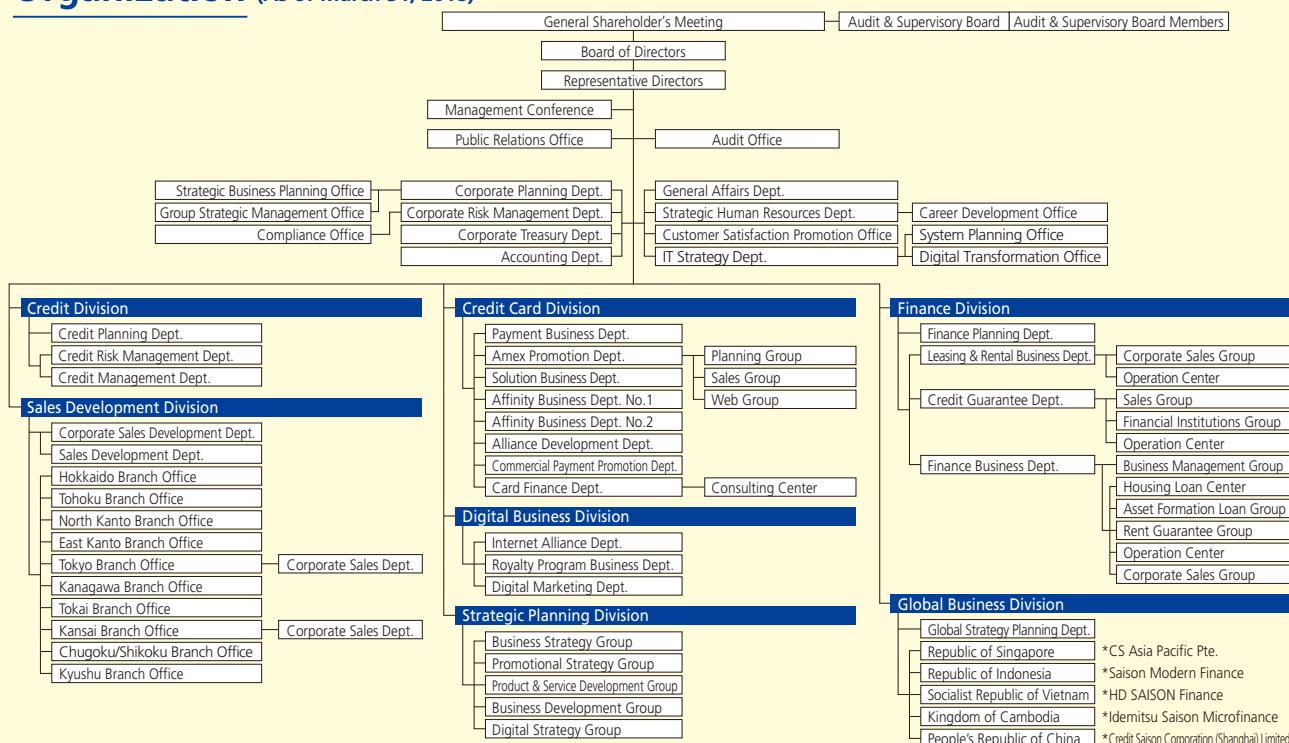
## Shanghai, China

**CREDIT SAISON CORPORATION (SHANGHAI) LIMITED**  
 No. 909, 9F, No. 409-459  
 Landmark East Nanjing Rd.  
 Shanghai, China

## Singapore

**Credit Saison Asia Pacific PTE. LTD.**  
 16 Collyer Quay #18-09, Income At Raffles Singapore  
 049318

## Organization (As of March 31, 2018)



時代を超えて受け継がれる、  
永久不滅の輝き。



PLATINUM 20,000円(税抜)/Invitation Only



GOLD 10,000円(税抜)



BLUE 3,000円(税抜)



PEARL 1,000円(税抜)/カードご利用で無料

## SAISON AMERICAN EXPRESS® CARD

至高のサービス・圧倒的なポイントプログラム セゾンカード革新のラインナップ

「アメリカン・エクスプレス」はアメリカン・エクスプレスの登録商標です。このカードはアメリカン・エクスプレスのライセンスに基づき、(株)クレディセゾンにより発行されたものです。



[www.saison-amex.jp](http://www.saison-amex.jp)

### Corporate Information (As of March 31, 2018)

<b>Corporate Name</b>	Credit Saison Co., Ltd.
<b>Incorporated</b>	May 1, 1951
<b>Paid-in Capital</b>	¥75,929 million
<b>Number of Employees</b>	3,297 Average Number of Non-regular Employees: 702 (in 7.75 hours/day equivalent)

<b>Head Office</b>	52F Sunshine 60 Bldg., 1-1, Higashi-Ikebukuro 3-chome, Toshima-ku, Tokyo 170-6073, Japan Telephone: 81-3-3988-2111
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[www.saisoncard.co.jp](http://www.saisoncard.co.jp) [www.uccard.co.jp](http://www.uccard.co.jp)

For the most updated IR materials, please see the website attached.  
[corporate.saisoncard.co.jp](http://corporate.saisoncard.co.jp)

#### Forward-looking Statements

This report contains discussions including management plans, projections, strategies and estimates that are not historical facts. Projections of future performance are based on management extrapolations from current data, but actual future performance may differ materially from projections.