



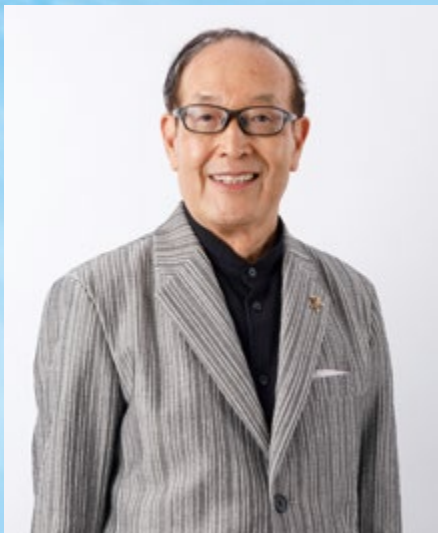
# CORPORATE PROFILE 2019



CREDIT SAISON CO., LTD.



# Aiming to be a company that transforms itself to create the future



Chairman and CEO  
Hiroshi Rinno

Our company, with its leading-edge service company management philosophy has, since the 1980s, achieved a range of innovations in the credit card industry. However, with the recent wave of digital revolution and globalization, companies, businesses, products and services around the world are rapidly becoming obsolete, making it difficult to continue to earn customer support.

The competition is played not only by existing competitors but also by players from other industries where they had no vested interests in previously. The easy feeling of trying to continue with yesterday's business, or making as few changes as possible, is a sign the battle is lost.

In any organization, the experience of success gained from not failing inhibits any sense of impending crisis and prevents one from taking on new challenges. In a situation where all nations, societies and organizations are forced to take on the global and digital revolution, the realization of an Internet-driven capitalist society is the matter in hand our Company must surmount and overcome, in which our imagination and execution skills are being questioned once again.

Now called the age of VUCA, no one can predict the future, but we can create the future. It's a reality that can only be realized by continuing to change so long as we are the main players. From now on, the world will change to a society in which victory is promised only to organizations where customers are involved and all employees play an active role, rather than a limited few.

Credit Saison aims to further contribute to its customers and business partners by creating an organization where all employees play an active role and by aiming to be an ever-progressing company, in order to bring dreams and hopes to the employees, working together to accomplish our mission.

## Innovation history



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



Expanded lineup of American Express cards with a centurion design

1982

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

1990

Introduced signature-less payments, the first in Japan

Started an alliance with American Express

1997

2002

永久不滅ポイント

Established Saison Eikyufumetsu Platform

2006

2010

# Message

## Challenging ourselves to be a finance company advancing with customers for 50 years

I assumed the position of President and COO under the new management system in March 2019.

The transition to the joint core system, which has been a long-standing management issue, has been completed, paving the way for us to take on the challenge of developing new alliances, services, and content for future business growth.

At present, there are a wide variety of payment methods, but from the customer's viewpoint, if they are not true services or products, they will be weeded out sooner or later.

Since our Company was founded, we have achieved all sorts of innovations, earning customer support. Looking ahead, we will aim to be a finance company advancing side by side with our customers for 50 years through innovative services and content creation that fits with our customers' life events and life stages, with digital transformation as the key.

Homogeneous competition results in market saturation, which hardworking alone is insufficient to produce thinking outside the box. For innovation, the inner motivation and purpose of "why do it" is far more important than the approach of "how to do it." To that end, we will create a flexible and powerful organization that can derive its own solutions in this age of unpredictability and uncertainty, as set out in the statement that symbolizes our corporate culture as "open, frank and innovative."

Furthermore, we will continue to improve corporate value and contribute to society by practicing ESG management that we have been working on since the 1980s, contributing to the development of a richer, more convenient society.



President and COO  
Masahiro Yamashita



# Neo Finance Co

## Payment

### Payment Business

Expand alliances and reform business model

## Mission Statement

### Becoming a finance company advancing with customers for 50 years

- Providing peace of mind and discovering potentials in money -

With the aim of realizing its medium-term management vision of becoming a Neo Finance Company in Asia, Credit Saison aims to be a finance company that can provide a whole host of services hand in glove with customer life events and corporate cycles with long service life credit cards as the touchpoint.

In Asia, financial businesses tailored to each country based on the expertise cultivated in Japan will be developed, contributing to the economic development of each country.

Shopping

Borrowing

Money transfers

Fund procurement

Efficiency improvement of expense payments work

A welfare program

## Management Philosophy

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

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

## Solution

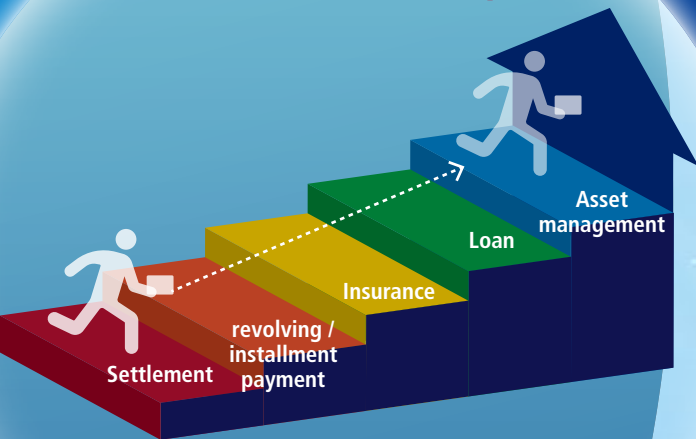
### Solution Business

Promote cashless payments between companies

# Company in Asia

Provide in-house card functions integrated with alliance partners' customer strategies, expanding customer base through payment services

**A range of money services for each customer (individual and corporate)**



## Finance

### Finance Business

Further expansion of finance business as a non-bank

House purchase / Rent

Real estate transactions

Renovations

Savings

Investment asset management

Inheritance

## Digital Marketing

Evolve "Digital Services" that contribute to member's quality of life

## Investment

### Asset Management Business

Full-scale asset management business

## Global

### Asia Business

Develop retail financial business tailored to each country

# Payment

## Expanding its customer base through all sorts of alliance networks

Credit Saison provides payment tools that meet business partner and customer needs, including credit cards, prepaid and debit cards.

### Credit cards

#### Original Cards



SAISON Platinum  
American Express® Card



SAISON Gold  
American Express® Card



SAISON Blue  
American Express® Card



SAISON Pearl  
American Express® Card



SAISON Platinum Business  
American Express® Card



Saison Card  
International



UC Card

#### Affiliated Cards



Mitsui Shopping Park Card Saison  
(Mitsui Real Estate Development  
Mitsui Fudosan Retail Management)



Walmart Card Saison  
American Express® Card  
(Seiyu, Walmart, Japan HD)



PARCO Card  
(PARCO)



JQ CARD Saison  
(Kyushu Railway)



MUJI Card  
(Ryohin Keikaku)



TAKASHIMAYA  
Saison Card  
(Takashimaya)



Yamada LABI ANA Mileage Club Card  
Saison American Express® Card  
(Yamada Denki, All Nippon Airways)



Mizuho Mileage Club  
Card Saison  
(Mizuho Bank)



Cinemileage-card Saison  
(TOHO CINEMAS LTD.)



Friends of Leukemia Research  
Fund (FLRF) Card Saison  
(Japan Leukemia Research Fund)

### Prepaid Cards and Debit Cards

#### Travel Cards



NEO MONEY



Cash Passport Platinum

#### Affiliated Cards



COCOKARA CLUB CARD  
(cocokara fine)



Picoca  
(Alpico Holdings)



Sukedachi Card  
(Sukedachi)

#### Business consignment Cards



au WALLET Prepaid Card  
(WebMoney)



Siratama Prepaid Card  
(Money Forward)



Mijica Debit Card  
(Japan Post Bank)

\* For providing system development, operational support, Saison Eikyufumetsu Points program, etc.

Developing alliances in pursuit of customer convenience and meeting the needs of its diverse range of partners. Along with credit cards, Credit Saison is working to diversify payment services that break down the cash market, such as with prepaid cards and mobile payments, all with the aim of realizing a safe, secure and convenient cashless society.

## For an even more secure, safe and convenient cashless society

Along with improving mobile payment functions, Credit Saison is pushing forwards with its move to a smartphone-based card service.

### Realizing a smartphone-based service

#### Instant Card Sign-Up and Payment



Card sign-ups at retail stores and new outlets

Card number issued instantly  
Cardless payment with QR code

Card arrives in a few days

#### Changes, Contact and More - Everything in One Place

Do it all with just a smartphone whenever and wherever  
It's Easy and Secure

Apply for card  
Identity verification



Make contact

Use services

Make changes

### Many Different Cardless Payments

Contactless Payments



Payment by QR code



Payment through affiliated apps

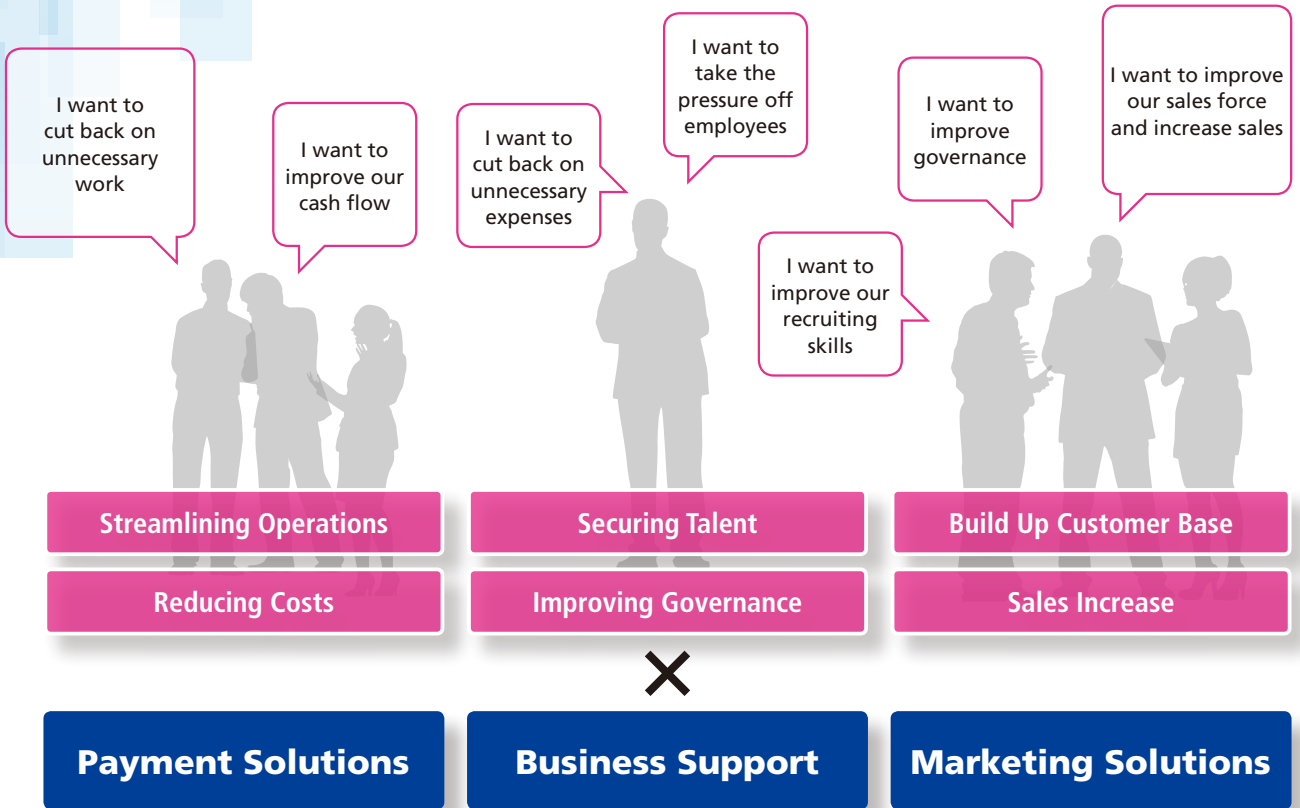


Payment with points



# Solution


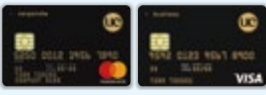




## Solution business



## Payment Solutions and Business Support (an example)

Credit Saison offers the best tools for the challenges and sales activities which arise in various business situations, supporting the streamlining of corporate activities.

### Streamlining Operations and Reducing Costs

<p>SAISON Platinum Business American Express® Card</p>  <p>Streamlining for sole-proprietorships</p>	<p>Corporate cards Cards for SMEs</p>  <p>Simplifying expense payments</p>	<p>"Concur" - expense payment system</p>  <p>Streamlining expense payments</p>	<p>Purchasing card</p> <p>cardless</p> <p>Streamlining invoice management and reducing transfer costs</p>
<p>UC Fleet Card</p>  <p>Streamlining fleet management</p>	<p>Bank transfer service</p>  <p>Simplifying bank transfers and cutting transfer costs</p>	<p>Payment Environment Set Up</p>  <p>Offering payment terminals to meet the needs of affiliated stores</p>	



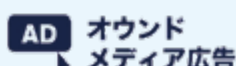
Credit Saison is promoting cashless solutions and back-office operation efficiencies for the corporate market with its strengths in resources including a wide variety of alliance partners, expertise in the card business and a customer base of approximately 37 million people built up over the years.

## Marketing Solutions (an example)

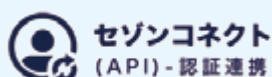
Customer bases can be built up and sales increased through the use of our services that utilize big data.

### Building Customer Bases and Increasing Sales

#### Optimal marketing solutions using big data



#### A safe and simple authentication system



#### Solutions for expanding customer bases

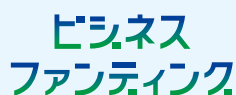


### Cashflow Improvement



Acquisition of receivables /  
Billing service

### Procurement Support



Fund-raising service based  
on future receivables

### Benefits



Advance salary payment service

### On-site Support



Business card management systems



Support tool for corporate management

# Finance

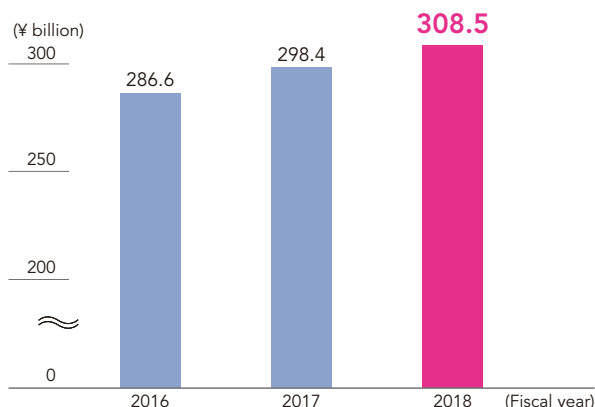
## Finance business

### 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. As well as responding to business trends such as the point-of-sale (POS) cash register peripherals market which captures growth in cashless payments, we are endeavoring to create new revenue streams in environmental products and growth areas.

Balance of Receivables

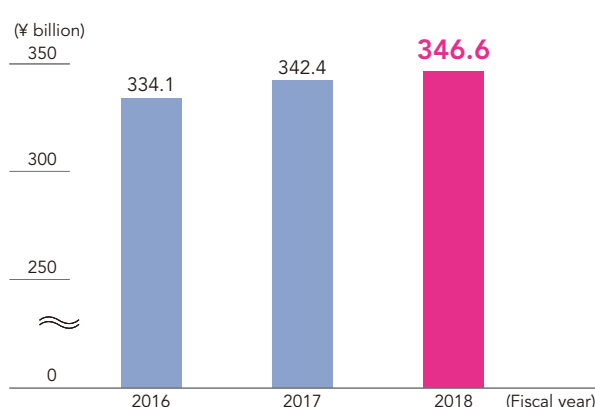


### Credit Guarantee Business

#### 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

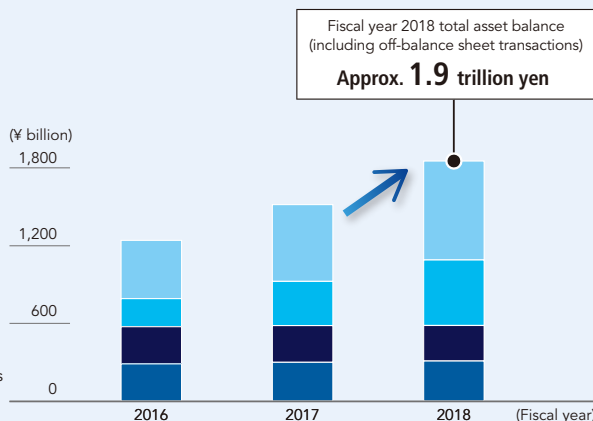


### Steadily expanding our asset balance

We launched our lease business in 1982 and credit guarantee business in 1985, and for more than 30 years we have built a relationship of trust through exploring market needs, developing products and improving operations that come with those demands. Since then we have expanded our asset balance by providing financial services in tune with market needs and strengthening relationships with business partners based on heavily customer-oriented products, such as with the release of our Flat 35 loans in 2009 and Saison Asset Formation Loans in 2013.

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

Balance of Assets at Finance Businesses (non-consolidated)



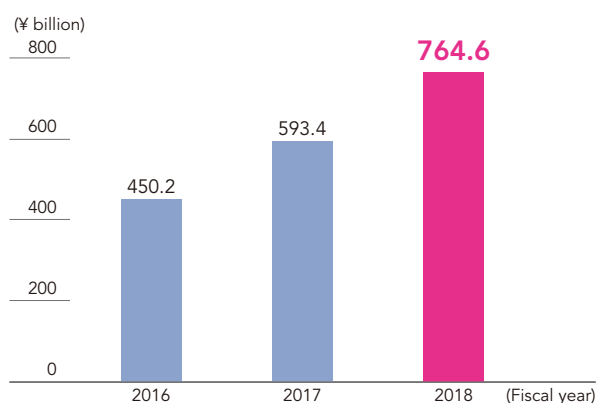
Utilizing its sales capabilities and nationwide network built up in the card business, Credit Saison is working to build its business foundation as a non-bank resilient to environmental changes with a diversified range of revenue streams through strengthening relationships with partner companies and providing finance services tailored to market needs.

## Flat 35 Loans and Rent Guarantee

### Aiming to add more sales agents and expand share

Flat 35 loans have expanded the Saison mortgage loan package to include loans for renovations and the start of guarantee type loans, in addition to conventional purchase type loans, supporting a wide range of house purchasing needs. The Saison Rent Guarantee Rent Quick also addresses the needs of the rental market. Credit Saison offers lifestyle creation financial services from rental to house purchase.

Flat 35 Loans Balance after Transfer of Receivables for Japan Housing Finance Agency

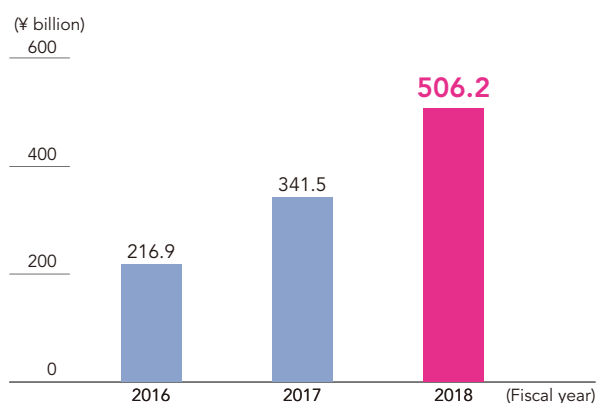


## Other Finance Products

### 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



## New Products

### Saison Reform Loan

Since January 2019, Credit Saison started handling renovation loans, meeting the needs of funding for renovation. This service supports customers in creating their ideal home which allows them to freely choose a builder or contractor as it is a (non-affiliated type) loan without a specified renovation company.

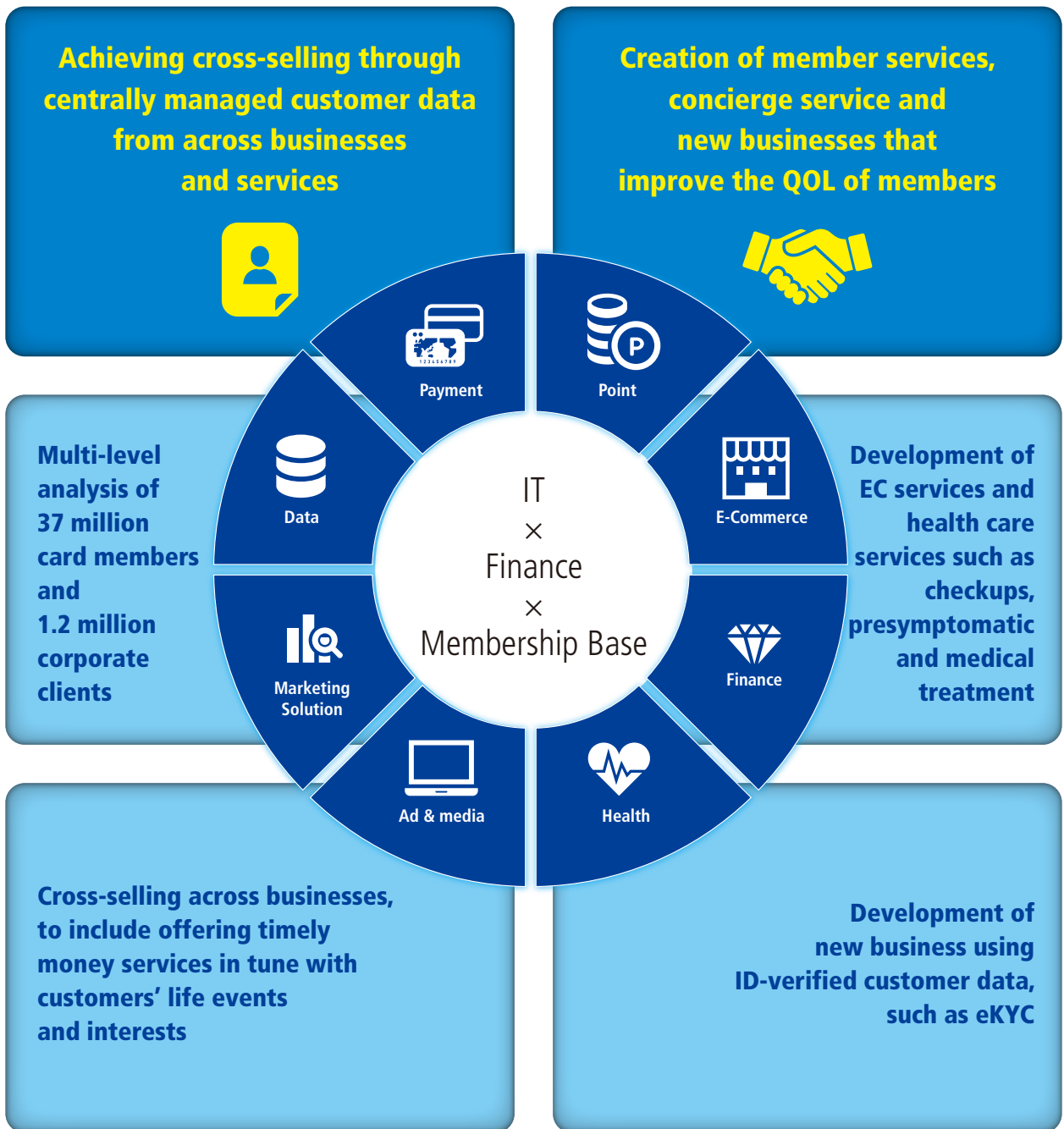


### Saison Flat 35 (guarantee type)

In June 2019, Credit Saison began offering mortgages with lower interest rates than Credit Saison's Flat 35 (purchase type) loans for those with a deposit. Saison Flat 35 (guarantee type) is Credit Saison's own original product using the Flat 35 (guarantee type) loans.

# Digital Marketing

## Improved Quality of Life for Customers through the Evolution of Digital Services

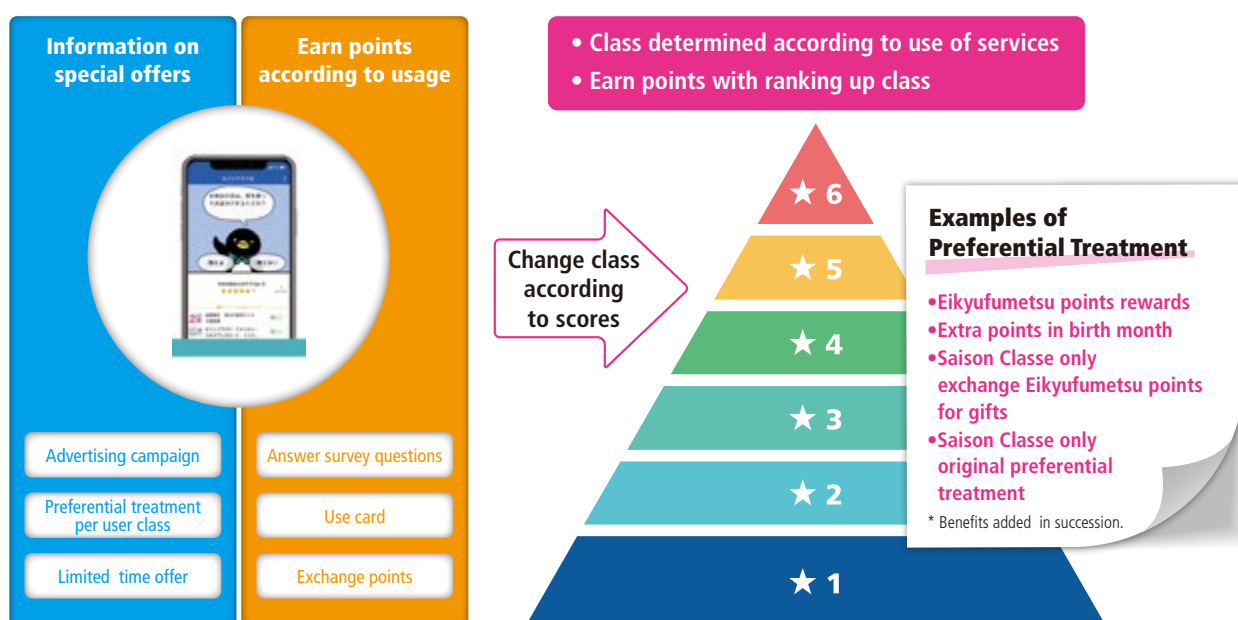


Credit Saison aims to improve the quality of life for its customers by effectively and efficiently providing the Company's high-quality content and convenient payment services through digital technologies.

## Shift from Standard Service to a Service based on Usage Record

App-only benefits based on user class

### Saison Classe



By having customers enjoying themselves, Credit Saison aims to provide a service that will keep long-term loyal customers

## Incorporating Advanced Technologies

- Established first CVC in the domestic card industry (June 2015)
- Cemented early initiatives with companies with advanced and innovative technologies
- Invested in 24 diverse venture companies including payment, commerce, sharing, and new technology companies (as of June 30, 2019)

SAISON  
Ventures

- Launched an open innovation R&D organization together with Digital Garage, Inc., Kakaku.com, Inc, and KDDI Corporation.
- Selectively implemented development in blockchain, VR and AR, AI, security, and bio-health



# Global Asia business

## Expanding the earnings base of global business with a view to

**Singapore**  
**Credit Saison Asia Pacific Pte. Ltd.**  
\* Overseas business development and integrated management in Singapore

**China**  
**Credit Saison Corporation (Shanghai) Limited**  
\* Consulting business in China

**Indonesia**  
**PT. Saison Modern Finance**

**Bangladesh**

**India**

**Myanmar**

**Thailand**

**Indonesia**

### Example of business development overseas

**Vietnam**

**HD SAISON Finance Company Ltd.**

- Established joint venture with HD Bank in May 2015
- Providing individual article installment for motorcycles, smartphones and home appliances
- Credit Saison invested in HD Bank to launch a new credit card business and expand our operations in Vietnam

**Indonesia**

**PT. Saison Modern Finance**

PT Saison Modern Finance

- Established in September 2015
- Providing financing to end users via Fintech players
- Providing lease and factoring services to local SMEs

Positioning its global business as a pillar to support its future revenue base, Credit Saison is developing retail financial businesses tailored to each country within the rapidly growing region of Asia. Credit Saison will contribute to regional economic development by developing financial services through joint ventures and partnerships with local companies.

## the future

■ Areas of operation ■ Areas we are considering entering



**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)

### Southeast Asia

**Grab Financial Services Asia Inc.**



- Established joint venture with Grab Holding Inc. in December 2017
- Providing consumer loans to registered drivers and general users of on-demand ride-sharing service "Grab"
- Building more reliable credit scoring based on data accumulated through business operations

### Thailand

**SIAM SAISON Co., Ltd.**

**SIAMSAISON**



- Established joint venture with SCG International Corporation Co., Ltd. and Mitsui & Co., Ltd. in November 2018
- Building a quick and accurate credit / settlement scheme
- Providing a wide range of BtoB payment services in the construction industry such as payment by installments

# Investment

## Asset Management Business

Through Point Investment Services, contact with customers new to investing has been expanding. In the future, Credit Saison will develop new products and provide OEM products to other companies.

### Give Investing a Go with Eikyufumetsu Points

Credit Saison offers a long-term investment simulation service using Eikyufumetsu Points.

Point  
Investment  
Service  
(\*Japanese only)



永久不滅ポイント

## ポイント運用

特許取得済 特許第6357521号

Users can check daily changes in their accrued points, which fluctuate depending on the performance of stocks, investment trusts\* and benchmark indexes, trying to identify the right time to withdraw points in order to increase their point balance.

\* Investment trust products offered by Monex-Saison-Vanguard Investment Partners, Inc. (MSVP)

永久不滅ポイント



Action points



Charge  
(exchange)



Point management account



Buy/Sell

Active course
Balanced course
Japanese Equities Index (TOPIX) Course
U.S. Equities Index (VOO) Course
Individual Stock Course

\* A StockPoint account is required in order to access Individual Stock Course

## 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

セゾン投信

Support asset management  
via genuine  
**long-term asset growth funds**

Assets under management **¥249.2 billion**



マネックス・セゾン・バンガード投資顧問株式会社

Providing **MSV LIFE**,  
an online completing investing  
robo-advisor service for individuals

Assets under management **¥42.0 billion**

\*as of March 31, 2019



# Service / Website

Some examples of the services provided by Credit Saison.

## Service

### 永久不滅ポイント

#### Point service without expiration date

Credit Saison offers a loyalty points program called Eikyufumetsu Points where points never expire.

The points program allows customers to accrue, use or exchange points, such as saving as many points as customers wish, using them in the Points Investment Service, paying for items purchased by credit card or exchanging points for items.

Scan the QR code  
for website  
(\*Japanese only)



### SAISON POINT MALL

#### Special savings with Eikyufumetsu Points

A points website where customers can accrue Eikyufumetsu Points. Points can be accrued by shopping, answering surveys, or playing games on popular websites.

The website can also be accessed by visitors without an affiliated card.

Scan the QR code  
for website  
(\*Japanese only)



### SAISON CARD セゾンPortal

#### Manage all your cards in one app

The Saison Portal app allows users to quickly check monthly payment amounts and Eikyufumetsu Points.

Users can automatically log in to the Saison Card internet services, Net Answer, Point Investment Service, and Saison Classe, and get lots of information on member stores of preferential treatment, and more.

Scan the QR code  
for website  
(\*Japanese only)



## Website

### Life and money advice website

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.

Scan the QR code  
for website  
(\*Japanese only)



### General information site for corporate customers

Website offering information on business solutions such as settlement solution, business support, and marketing solution.

The site offers information on wide range of solutions for corporations exceeding the limit of credit card company.

Users can search for services that will help them with any business problems or issues by organization.

Scan the QR code  
for website  
(\*Japanese only)



# Building an Organization where all Employees can Shine

## Framework to support growth and challenges

### SWITCH SAISON

Twice a year Credit Saison holds an in-house venture program, SWITCH SAISON, to quickly make employee's ideas a part of the business. All employees are eligible to take part, producing ideas from across different age groups. To turn these ideas into reality, support is provided by way of a mentor program and cost budgeting is done for business development.



First pitch presentations made by 22 presenters out of 113 entries

### Common HR System for all Employees

This personnel system abolishes employee classifications making all employees full-time employees.

Treatment is accorded based on job role (equal pay for equal work) creating an environment where everyone can take on new challenges.

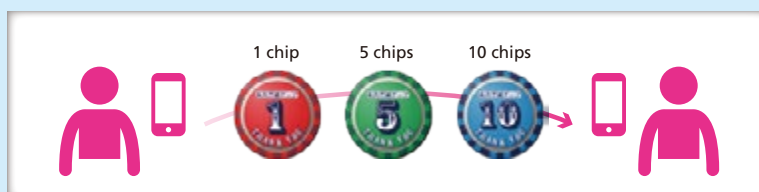
\* Unification of all programs including defined contribution pension plan, welfare program, and career development support



## Initiatives to Encourage Unity and Engagement

### Eikyufumetsu Chips - Peer Bonus System

Credit Saison has introduced a peer-to-peer bonus system where employees can express their appreciation for each other. By showing appreciation in casual conversation with other employees, it has led to better communication and improved motivation.



**Work related**  
(e.g. "Thanks for helping with the files!")



**Team communication**  
(e.g. "We nailed the presentation!")



\* 3 kinds of chips. Collect 5 chips to earn 1 Eikyufumetsu point

### CREDIT SAISON AWARD

A company-wide award ceremony is held once a year with the aim of fostering a corporate culture where employees work together with the Company.

Awards are given to each division and the Company's vision is shared among the employees.



Diversity and inclusion initiatives are also introduced on the corporate website.



Credit Saison aims to be a vibrant and rewarding organization for employees to take on the challenge of creating new value. The Company promotes diversity and inclusion, constantly introducing systems and frameworks unique to Credit Saison so that each individual can fully demonstrate their own abilities.

## Initiatives to Promote Work-Style Reform and Various Activities

### Refurbishment of Office Environment

Credit Saison has been working to create an office environment to create a flexible organization, address work-style reforms, improve productivity, and encourage better communication.



Single use work spaces to help employees concentrate and group spaces to encourage working together have been created

### Promoting Health and Productivity Management

Credit Saison promotes health management aiming to ensure employees are always in peak condition and performing at their best, providing better services to employees and their families, and to customers and business partners.



Recognized in 2019 for health and productivity



Received Gold Award at the first Gan-Ally-Bu

### Saison Work-Life Design Unit

This company-wide bottom-up organization aims to create a company where every employee can flourish in their own way and everyone can play an active role by taking on board other employee's opinions and proposing innovative work-style reforms to management. The head office is the secretariat, with ambassadors selected from 10 branches nationwide.



Ambassador's meeting



Holding Family Day

### Saison Farm Toda

With regards to the employment of people with disabilities, Credit Saison is working to improve the work environment so that everyone can play an active role, such as by tailoring work and job roles to best suit those employees with disabilities, creating a follow-up system, and by establishing flexible work-style options. Herbs are grown and herbal tea is made at Saison Farm Toda, which uses the indoor farm-type employment support service IBUKI for people with disabilities.



Growing herbs (image)



Herbal tea in the workplace

# Credit Saison, Creating a Sustainable Society

## Environment Initiatives on environment conservation



### Operation of Akagi Nature Park

At the foot of Mt. Akagi in Gunma Prefecture lies the Akagi Nature Park, a place thriving with plants, insects and small animals, which Credit Saison has been managing since 2010 with the support of individuals, businesses, and groups who agree with the sentiment of wanting to contribute to a richer society by allowing as many children as possible to experience nature to develop their sensitivities.

While working on creating an environment with the goal of making coexistence between humanity and nature a reality, Credit Saison is deepening ties with the region and local communities, as well as with Shibukawa City, to which it has concluded a cooperative agreement, in a wide range of fields such as health, welfare, education, and tourism, strengthening ties with environmental study groups and health promotion programs which use the nature park's fields, and as a tourist spot for Gunma Prefecture's Destination Campaign.



赤城自然園  
Akagi Nature Park

[Click here for website](#)



### Paperless Initiatives

Credit Saison is working to reduce paper consumption and CO<sub>2</sub> emissions through the use of online statements and application forms.

## Governance Initiatives to Strengthen Governance



### Nomination and Remuneration Committee Established

- Objectivity and transparency have been improved by establishing a function which reports to the Board of Directors after deliberation on such things as the appointment / dismissal and remuneration of directors, etc.
- Comprised of 5 members (including a majority of 3 outside directors)

### Strengthening the Management Monitoring System

- 1 independent outside director and 1 Audit & Supervisory Board member added
  - 3 outside directors (including 3 independent directors)
  - 4 Audit & Supervisory Board members (including 3 independent members)
- Ensuring diversity within the Board of Directors
  - 1 female director added (2 female directors and 1 female Audit & Supervisory Board member)
- Effectiveness of the Board evaluations (carried out once a year)

ESG initiatives are also introduced on the corporate website.



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 management resources, our unique knowhow and the experiences of each of our employees. We aim to create a sustainable society even more convenient and prosperous than it is today.



# Social

Contributions to society

## Achieving a Safe, Secure and Convenient Cashless Society

Proper Handling of Personal Information	Information and Cyber Security	Contributing to economic development and improving people’s lives through financial services in emerging countries in Southeast Asia
Addressing Multiple Debts	Improving the Accuracy of Unauthorized Use Detection	

## Point Exchange and Donations by Card

Donations for 2018 Hokkaido Eastern Iburi Earthquake <b>7.18 million yen</b>	Donations for July 2018 torrential rain <b>32.16 million yen</b>	Support for the Kanagawa Prefectural Animal Conservation Center Construction Fund <b>16.53 million yen</b>
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## 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.



## Education for the Next-Generation and Financial Education

Credit Saison is engaged in financial education for the next-generation in all regions for a wide range of age groups, from junior high school students to university students, including participating in the inquiry-based learning program, Quest Education, for over 10 years.



A lecture for high school students on the cashless society






The 2019 Quest Cup

# Our history


## From 1951

### Challenge to Change Common Practices in the Industry

1951	May	Company established as Midoriya Co., Ltd.
1968	Jun.	Listed on the First Section of the Tokyo Stock Exchange.
1976	Mar.	Capital tie-up with The Seibu Department Stores, Ltd. (now Sogo and Seibu Co., Ltd.)
1980	Aug.	The Company's name was changed from Midoriya Department Stores to Seibu Credit Co., Ltd.
1982	Aug.	Started issuing Seibu Cards, instant credit and instant issuance. Started a nationwide network of Saison Counters. <b>Started the lease business.</b>
1983	Mar.	Seibu Card re-branded as SAISON CARD
1985	May	<b>Started credit guarantee business.</b>
1988	Jul.	<b>Partnership with Visa and Mastercard Moved to international card with no annual fee</b> 
1989	Oct.	<b>Company name changed to Credit Saison Co., Ltd.</b>
1990	Apr.	<b>Credit Saison began to issue Saison Postal Savings Cards, the first cards in Japan to support signature-less transactions (in Seiyu food outlets).</b>
1991	Jan.	<b>Affinity card business started.</b>
1995	Jun.	Saison JCB Card issued in cooperation with JCB Co., Ltd. 
1997	Oct.	<b>Partnered with American Express Company. Issued Saison American Express® Card.</b> 

## From 2000

### Diversified Business and Expanded Alliances

2000	Aug.	"Net Answer," an Internet service, started.
2002	Feb.	<b>Eikyufumetsu Points, which never expire, started.</b> <b>永久不滅ポイント</b>
2003	Aug.	Agreed comprehensive tie-up with Idemitsu Kosan Co., Ltd. (Idemitsu Card mydoplus issued in April 2004).
	Sep.	Launched Super Value Plus, exclusive insurance for members.
2004	Feb.	Agreed capital and business alliance with Resona Holdings, Inc. (Resona Card+S (Resona Card Saison) was issued in October 2004).
	Apr.	Basic agreement reached on strategic alliance with Takashimaya Co., Ltd. (TAKASHIMAYA Saison Card issued in September 2004).
	Aug.	Basic agreement reached on strategic alliance with 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.
2006	Jan.	<b>Credit Saison merged with UC Card Co., Ltd. (card issuance business).</b> 
	Mar.	Issued the Saison Card Loan, a card exclusively for loans.
	Jun.	Comprehensive tie-up formed with Yamada Denki Co., Ltd. (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.	Established joint venture with Daiwa House Industry Co., Ltd. (Heart One Card issued in May 2007).
2007	Mar.	Agreement for comprehensive alliance with Yamaguchi Financial Group, Inc. (YM Saison Card issued in October 2007).
	Oct.	<b>Established Qubitous Co., Ltd., the industry's first comprehensive processing service specialist. (Qubitous was made a consolidated subsidiary in April 2008).</b> <b>Qubitous</b>
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).
	Oct.	Launched new credit operation center "Kansai Ubiquitous".
2009	Mar.	<b>Started handling Flat 35 loans.</b>



As a leading service company, Credit Saison has resolutely been challenging itself to be the first in the industry for innovation creation, expanded its business domain, and working on a wide variety of alliances beyond the Company's affiliates. Look out for more things to come from Credit Saison.

## From 2010

### Scaled-Up Payment Business and Full-Scale Global Expansion

2010	Mar.	Basic agreement reached on comprehensive business alliance with SEVEN & i FINANCIAL GROUP CO., LTD. (Apr. 2011, Sogo & Seibu Card business was split off into a new joint venture).	
	<b>Apr.</b>	<b>Started operation of Akagi Nature Park.</b>	
	<b>Jun.</b>	<b>Strengthened alliance with AMERICAN EXPRESS® and extended card lineup to four card categories.</b>	
2011	<b>Jul.</b>	<b>Issued NEO MONEY, a prepaid card exclusively for use by Japanese travelers visiting other countries.</b>	
	Aug.	Tie-up with China UnionPay for affiliated store operations in Japan.	
	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.	
	<b>Apr.</b>	<b>Established a local subsidiary in Vietnam to conduct consulting.</b>	
		Entered alliance with Coiney, Inc. on smartphone settlements.	
2014	Apr.	Opened a representative office in Jakarta, Indonesia.	
	May	Established a local subsidiary in Singapore.	
	<b>Jul.</b>	<b>Commenced Saison Portal and UC Portal that provide smartphone apps for cardmembers.</b>	
	Sep.	Saison Asset Management Co., Ltd. formed a capital and operational alliance with Japan Post Co., Ltd.	
	Nov.	Formed a capital and operational alliance with Singapore-based MatchMove Pay Pte Ltd.	
2015	May	Formed a comprehensive capital and business tie-up with Vietnam's Ho Chi Minh Development Joint Stock Commercial Bank (HD Bank). Established HD SAISON Finance Company Ltd.	
	<b>Jun.</b>	<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.	 マネックス・セゾン・バンガード投資顧問株式会社
2016	Feb.	Commenced offering Saison "Home Assist Loans".	
	May	Big data infrastructure "Saison DMP" launched. Commenced offering "Saison Smart Money Transfer Service".	
	Sep.	Started handling "Saison Property Investment Loan".	
	<b>Dec.</b>	<b>"Point Investment Services" for long-term investment using Saison Eikyufumetsu points started.</b>	
2017	Jan.	Tied up Saison Eikyufumetsu Points Program with JP Bank's prepaid card "mijica".	
	Apr.	Acquired 100% shares of Omnibus K.K., a digital marketing company.	
	Jul.	"Saison Rent Guarantee Rent Quick" launched.	
	Sep.	Abolished employee classifications and launched a common HR system under which all employees are on indefinite-term contracts.	
	Dec.	Formed capital and business alliance with Grab Holdings Inc. Established Grab Financial Services Asia Inc.	
2018	<b>Jan.</b>	<b>Launched barcode payment services "Saison Origami Pay" and "UC Origami Pay".</b>	
	Mar.	Established investment platform "Investment Accounts". Launched new point investment service.	
	Sep.	Launched the Point Investment Service, "Individual Stock Course".	
	Nov.	Partnered with The Siam Cement group and Mitsui & Co., Ltd. in Thailand. Agreed establishment of SIAM SAISON Co., Ltd.	
2019	Jan.	Started handling Saison Reform Loan.	
	Apr.	Launched the special class benefit program, Saison Classe.	

# Credit Saison in Numbers

## Customer Assets

Total card members



\* Credit Saison alone 26.79 million

Number of online members



Number of point holders



Total number of prepaid cards issued



Number of stores/organizations with affiliate cards issued to



Number of corporate card and card for SMEs issued to



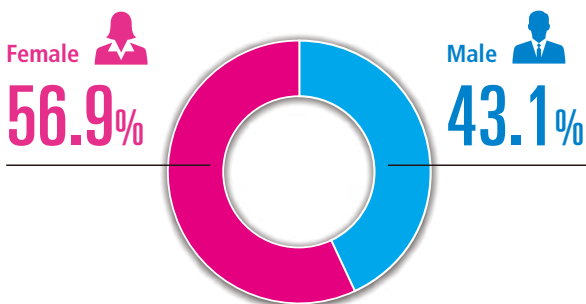
Preferential treatment affiliated stores



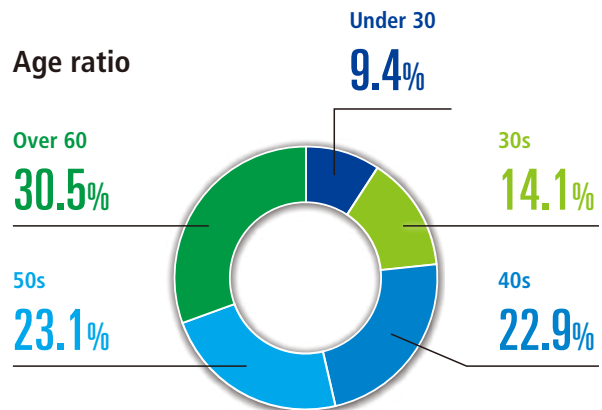
As of August, 2019

## Share by card members (Non-consolidated)

Gender ratio



Age ratio





Introducing basic information on Credit Saison assets including customer and network.

As of March 31, 2019

Corporate Information

Incorporated  
 **1951**

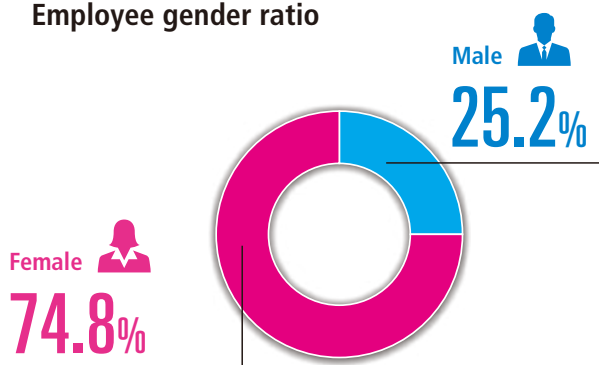
**68** years  
 since its incorporation

Number of employees  
 **3,239**

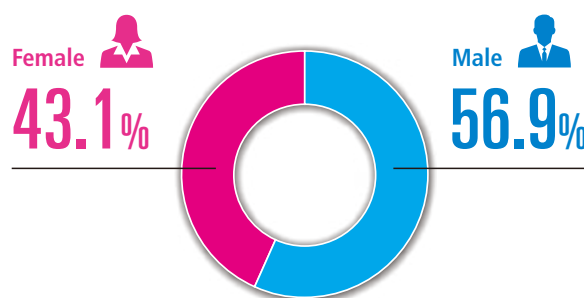
Average employee age  
**39.5**  
 Male **39.6** Female **39.5**

Average length of service for employees  
**10.9** years  
 Male **11.7** Female **10.6**

Employee gender ratio



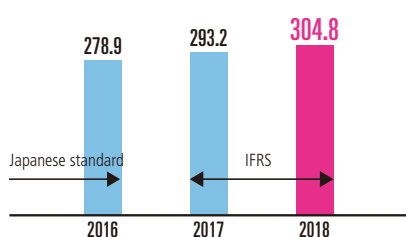
Manager ratio



Operating Results (Consolidated)

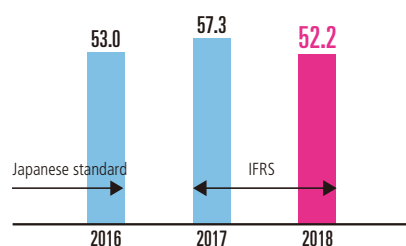
Operating revenue (net revenue)

**¥304.8** billion



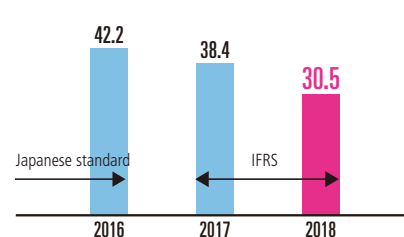
Ordinary profit (net operating profit)

**¥52.2** billion



Current net profit (Current profit)

**¥30.5** billion



# Corporate Information As of March 31, 2019

## Corporate Profile

Name	Credit Saison Co.,Ltd.
Incorporated	May 1, 1951
Head Office	Sunshine 60 Bldg., 1-1 Higashi-Ikebukuro 3-chome, Toshima-ku, Tokyo 170-6073, Japan Telephone; 81-3-3988-2111
Representative	Hiroshi Rinno, Chairman and CEO  Masahiro Yamashita, President and COO
Main Business	Payment, lease, finance, real estate, etc.
Major Sales Offices	Hokkaido, Tohoku, North Kanto, East Kanto, Tokyo, Kanagawa, Tokai, Kansai, Chugoku/Shikoku, Kyushu Branch Office/Saison Counter Credit Management Dept. Credit Risk Management Dept. Consulting Center
Paid-in Capital	¥75,929 million
Total number of Authorized Shares:	300,000,000
Number of Shares Issued:	185,444,772
Closing of Accounts:	March 31
Number of Shareholders:	14,391
Number of employees	3,239

Note: In addition to the above employees, temporary employees, part-time and casual workers are employed. The average number of employees for this year is 647 (calculated at 7.5 hours per day).

## Websites

Corporate Website [corporate.saisoncard.co.jp/en/](http://corporate.saisoncard.co.jp/en/)  
Access here for corporate information and latest IR information, etc.



Cardmembers Homepage  
(\*Japanese only)

Saison Card [www.saisoncard.co.jp](http://www.saisoncard.co.jp)  
UC Card [www2.uccard.co.jp](http://www2.uccard.co.jp)  
Access here for products, services, news, and campaign information



Saison Card



UC Card

# List of Affiliated Companies \* In the order of the Japanese syllabary As of March 31, 2019

## Main Consolidated Subsidiaries

	Atrium Co., Ltd.	Comprehensive real estate business, servicing business
	AIR Co., Ltd.	Cleaning, security, property maintenance services
	Omnibus K.K.	Internet advertisement agency business, marketing consulting business
	CASALAGO CO., LTD.	Import and sales of lifestyle goods
	Qubitous Co., Ltd.	Credit card processing services
	Concerto Inc.	Amusement services, amusement business, real estate rental business
	SAISON ASSET MANAGEMENT CO., LTD.	Asset management
	Saison Personalplus Co., Ltd.	Temp staff and services
	Saison Fundex Corporation	Loans, real estate, credit guarantees
	Saison Ventures Co., Ltd.	Identification and investment in startups
	Saison Insurance Service Inc.	Life/non-life insurance agency business
	Credit Saison Corporation (Shanghai) Limited	Consulting business in China
	Credit Saison Asia Pacific Pte. Ltd.	Overseas business development and regional headquarters in Singapore
	PT. Saison Modern Finance	Digital lending, payments, points business, and lease business in Indonesia

17 more companies

## Major Equity-Method Affiliates

	Eplus Inc.	Tickets sale
	Idemitsu Credit Co., Ltd.	Credit card business, prepaid card business, finance business
	Shizugin Saison Card Co., Ltd.	Credit cards and credit guarantees, prepaid card business
	Saison Information Systems Co., Ltd.	Information processing services
	Seven CS Card Service Co., LTD.	Credit card business
	Daiwa House Financial Co., Ltd.	Credit card business
	Takashimaya Credit Co., Ltd.	Credit card business
	Monex-SaisonVanguard Investment Partners, Inc.	Investment management services
	Yamada Financial Co., Ltd.	Credit card business
	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

20 more companies

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。

SAISON  
CARD  
INTERNATIONAL



[www.saisoncard.co.jp/amex](http://www.saisoncard.co.jp/amex)