


Our History

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.




News releases and latest topics are presented on our corporate website.



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.	Formed a capital tie-up with Seibu Department Stores, Ltd. (currently Sogo & 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. 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 to Credit Saison Co., Ltd.
1990	Apr.	Credit Saison began to issue Saison Postal Savings Cards, the first cards in Japan to support signatureless 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®. 

From 2000 Diversified business and expanded alliances

2000	Aug.	"Net Answer," an Internet service, started.
2002	Feb.	Eikyufumetsu Points, which never expire, started. 
2003	Aug.	Agreement reached on a comprehensive alliance with Kosan Co., Ltd. (Idemitsu Card mydoplus issued in April 2004).
2003	Sep.	Launched Super Value Plus, exclusive insurance for members.
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).
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).
2004	Aug.	Basic agreement on forming a strategic alliance concluded with the Mizuho Financial Group, Inc., Mizuho Bank, Ltd. and UC CARD Co., Ltd.
2005	Apr.	New credit center Ubiquitous started operation.
2005	Oct.	Saison Platinum American Express® Card issued.
2006	Jan.	Credit Saison merged with UC Card Co., Ltd. (card issuance business). 
2006	Mar.	Saison Card Loan issued.
2006	Jun.	Comprehensive alliance formed with Yamada Denki Co., Ltd. (Yamada LABI Card launched in July of the same year).
2006	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).
2006	Oct.	Points exchange website "Eikyufumetsu.com"(Current Saison Point Mall) launched.
2006	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.
2007	Mar.	Agreement for comprehensive alliance with Yamaguchi Financial Group, Inc. (YM Saison Card issued in October 2007).
2007	Oct.	Established Qubitous Co., Ltd., the industry's first comprehensive processing service specialist. (Qubitous integrated by absorption-type merger in April 2020). 
2008	Jan.	Issued SAISON Platinum Business American Express® Card for individual proprietors and business owners.
2008	Jun.	Rental business launched (commencement of home appliance rental in an alliance with Yamada Denki).
2008	Oct.	Launched new credit operation center "Kansai Ubiquitous".
2009	Mar.	Started handling "Flat 35" loans.

From 2010 Scaled-up payment business and full-scale global business

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).
2010	Apr.	Started operation of Akagi Nature Park.
2010	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.
2011	Aug.	Tie-up with China UnionPay for affiliated store operations in Japan.
2011	Nov.	Started the first use of Eikyufumetsu points for net shopping in the industry.
2012	Apr.	Started handling "Flat 35 Plus" mortgage loan packages.
2012	Jun.	Established a representative office in Hanoi, Vietnam.
2013	Jan.	Started handling Saison Asset Formation Loans.
2013	Apr.	Established a local subsidiary in Vietnam to conduct consulting.
2013	Nov.	Entered alliance with Coiney, Inc. on smartphone settlements.
2014	Apr.	Opened a representative office in Jakarta, Indonesia.
2014	May.	Established a local subsidiary in Singapore.
2014	Jul.	Commenced Saison Portal and UC Portal that provide smartphone apps for cardmembers.
2014	Sep.	Saison Asset Management Co., Ltd. formed a capital and operational alliance with Japan Post Co., Ltd.
2014	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) and established HD SAISON Finance Company Ltd. 
2015	Jun.	Established Saison Ventures Co., Ltd., the first corporate venture capital established by Japanese credit card company. 
2015	Sep.	Established PT. Saison Modern Finance, a finance services company, in Indonesia.  PT Saison Modern Finance

2016	Feb.	Commenced offering Saison "Home Assist Loans".
2016	May	Commenced offering "Saison Smart Money Transfer Service".
2016	Sep.	Started handling "Saison Property Investment Loan" for purchasing apartment for investment purposes.
2016	Dec.	"Point Investment Services" for long-term investment using Saison Eikyufumetsu points started.
2017	Jan.	Tied up Saison Eikyufumetsu Points Program with JP Bank's prepaid card "mijica."
2017	Apr.	Acquired 100% shares of Omnibus K.K., a digital marketing company.
2017	Jul.	"Saison Rent Guarantee Rent Quick" launched.
2017	Sep.	Abolished employee classifications and launched a common HR system under which all employees are on indefinite-term contracts.
2017	Dec.	Formed a capital tie-up with leading Southeast Asian ridesharing service operator Grab Holdings Inc. and established Grab Financial Services Asia Inc.
2018	Mar.	Established investment platform "Investment Accounts." Launched new point investment service.
2018	June	Established Kisetu Saison Finance (India) Private Limited in India 
2018	Nov.	Credit Saison Partners with SCG, Mitsui & Co. Agreeing on Establishment of SIAM SAISON Co., Ltd. in Thailand. 
2019	Jan.	Started handling Saison Reform Loan.
2019	Apr.	Launched the special class benefit program, Saison Classe.
2019	Jun.	Established Saison Capital Pte. Ltd. as an overseas venture capital vehicle 
2019	Sep.	Capital business partnership with Daiwa Securities Group Inc.
2019	Oct.	Started issuing "freee Saison Platinum Business American Express® Card"
2019	Nov.	Started "Saison Cardless Payment" for instant membership, instant usage via smartphones
2019	Nov.	Started providing "Saison Pocket" smartphone securities service.
2019	Dec.	Started recruiting the "Saison Cobalt Business American Express® Card" business card. 