

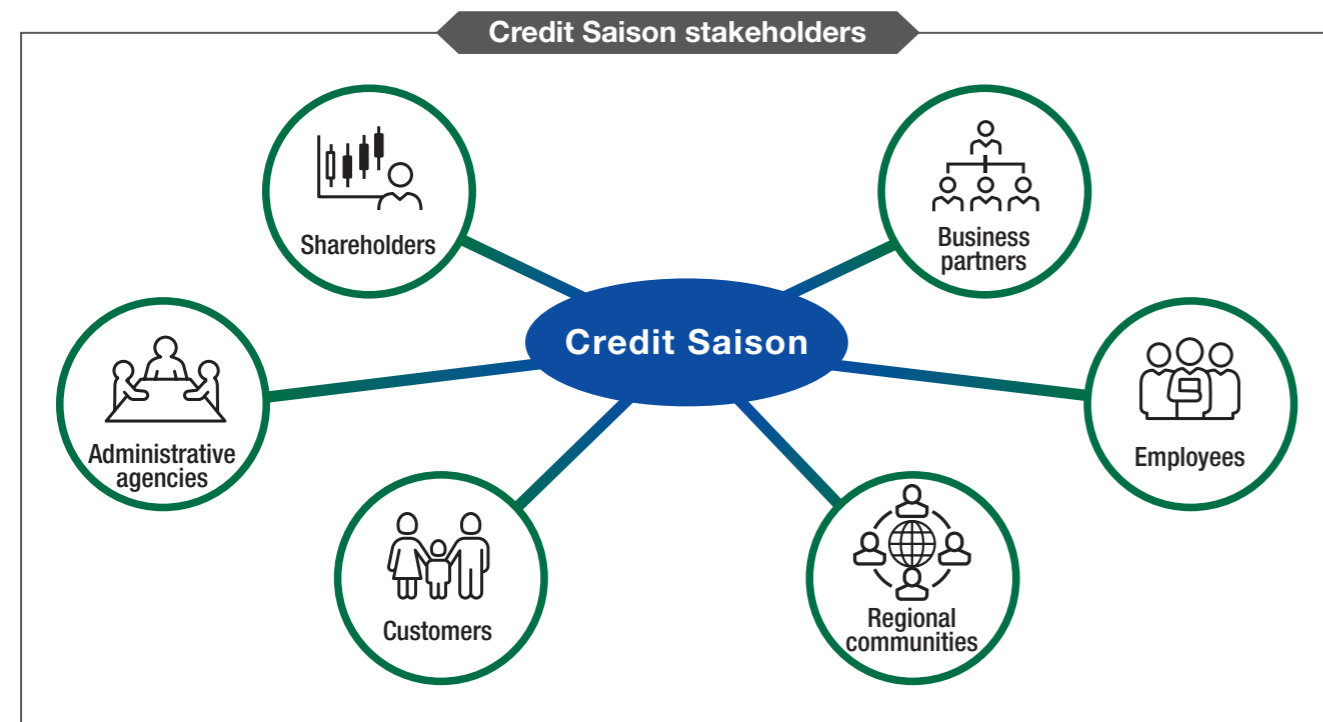
# Value Co-creation with Stakeholders

## Aiming to be a finance company advancing with customers for 50 years -Credit Saison from the perspective of our stakeholders-

In order to remain a company on which society depends, we feel it is important to understand what our stakeholders demand of us and to reflect these demands in our services and business activities.

Moreover, from our perspective, our stakeholders are a critical factor in raising corporate value. We thus feel that always sincerely accepting their expectations and exacting opinions is essential to our sustained growth.

As one of the voices of our stakeholders, we offer a message from our business partners.



### Messages from business partners

## Payment Business



Mitsui Fudosan Retail Management Co., Ltd.  
President and Chief Executive Officer  
**Takehisa Aoyagi**  
(Executive Chairman as of April 2020)

The Mitsui Fudosan Group has had a relationship with Credit Saison over the 20 years since we first issued an affiliate card in 2000. With the number of members now exceeding 3.5 million, the affiliate card has become irreplaceable as a critical contact point that links our customers to LaLaport, Mitsui Outlet Park, and the other commercial facilities that we operate. Over the past 20 years, all at Credit Saison have been involved with our business, and faced many trying situations and difficult circumstances. Yet

their employees have always remained cordial as they tackled these issues and have built these 20 years together with us as true "partners." Rapidly responding to the changes of the times, they had been quick to work on partner card settlements via our app. Although our commercial facilities are also in the midst of major changes in the business environment, I hope that we can both continue to demonstrate our shared spirit of undertaking challenges as we build the next ten and twenty years together.

## Payment Business



Coinex Co., Ltd., Representative Director and Vice-president  
Coinex, Inc., Representative Director  
**Naoko Samata**

Ever since our first year in business when we were still located in one room of a condominium and operated with just a few people, we have had the pleasure of working with Credit Saison. Although the term open innovation has come into common use today, I would like to offer my gratitude to Credit Saison for being an innovator of this concept at the time and for their strong, unwavering support over the seven years since. The Credit Saison management and employees maintain very close relationships

with each other that are open and equitable. Because they also take this stance toward outside companies like ourselves, they serve as an excellent partner that makes many quick decisions. Against the backdrop of this continued, deep partnership, we will produce significant results along the lines of promoting a cashless society in Japan, so I look forward to working with them in the future.

## Finance Business

Although our connection with Credit Saison began when they initially approached us upon commercializing "Saison Asset Formation Loans," our relationship has continued to broaden each year and today includes credit guarantees for rent and jointly organized events at the Akagi Nature Park. I often hear our employees state that the response and quick footwork to conditions at hand of all at Credit Saison has been a savior. I believe this is because Credit Saison has a highly mobile, flexible, and governance-based

management policy that considers it important to be first to go beyond the bounds of a credit card company and to promote businesses that utilize digital technology and ESG management. This is something that I also feel is important when advancing our own business, and I feel that this policy has also become deeply rooted in the employees as part of their corporate culture. I look forward to a long-lasting relationship with Credit Saison into the future.



FJ Next Co., Ltd.  
Chairman, President and CEO  
**Yukiharu Hida**

## Global Business



Gojo & Company, Inc.,  
Chief Executive Officer  
**Taejun Shin**

Upon working together with Credit Saison, I investigated their history. Having been launched from the reorganization of Midoriya Department Stores, I felt that Credit Saison had nurtured a solid entrepreneurial spirit throughout its history of honing its wisdom and quick-thinking skills while expanding its business. All of the employees at Credit Saison with whom we have worked have been extremely charming, possessed of a sense of duty, and highly educated. Yet, at the same time, I am impressed that

they always remember to be imaginative. Within this corporate culture, I have strongly felt the DNA of Seiji Tsutsumi and the spirit of Chairman Rinno as the one who rejuvenated the company. I am deeply grateful that Credit Saison accepted our spirit as a company founded to create the World Bank of the private sector and for their being the first from Japan to provide large-scale financing. We ask for their continued partnership into the future.