

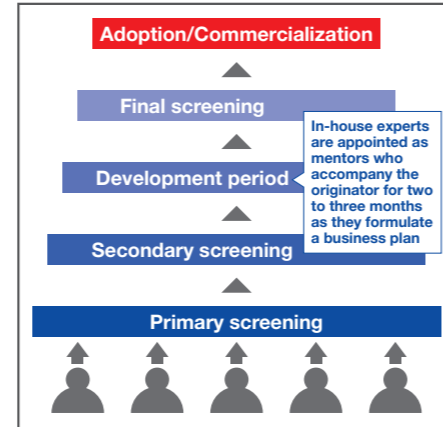
## Key Characteristics

### SWITCH SAISON

Credit Saison offers an in-house venture program to quickly make employee's ideas a part of the business.

This program was created to encourage a corporate culture that allows employees to conceive ideas and to found new services that address changes in social needs and markets.

All employees are eligible to take part, and the program provides support through a mentor program in order to commercialize their ideas and enables the originator to be flexibly reassigned in relation to the adopted proposal.



### Eikyufumetsu chips

In December 2018, Credit Saison introduced a peer-to-peer bonus system that allows employees to send each other chips along with words of gratitude. Composed of the terms peer, meaning colleague or coworker, and bonus, peer-to-peer bonuses represent a system that allows employees to send incentives to each other for the results and contributions of those jobs that are not easily recognized on a day-to-day basis.

Named "Eikyufumetsu Chips," Credit Saison uses this system to stimulate communication that crosses between locations and departments.



### CREDIT SAISON AWARD

Held since 2012, the CREDIT SAISON AWARD serves as a location that enables the entire Company to come together as one and form a strong organization. By sharing the corporate vision and by praising each other for day-to-day results in a way that crosses between departments, this AWARD encourages a corporate culture in which both employees and the Company contribute to each other.

A separate award ceremony had been held specifically for

the marketing department prior to 2012, but following changes in the surrounding environment this was changed to the CREDIT SAISON AWARD in 2012. This change served to create opportunities for changing awareness and behavior with the support of the entire Company, encouraging a corporate culture that is unique to Credit Saison, and strengthening the organization.



## Initiatives Toward an Organization in Which Each and Every Employee can Demonstrate His or Her Abilities

### Promoting health and productivity management



#### ■ Policies

- Companies comply with mandatory safety considerations.
- Companies maintain the necessary systems for safety management. Specifically, companies promote systems for task environments, work environment management, and health management while providing education on occupational safety and health to supervisors and managers as well as employees.
- Employees take steps on their own to ensure their safety and improve their health.

- ① Employees actively participate in activities to promote health that companies implement.
- ② Employees are responsible for managing their own health so they can do their work enthusiastically.

#### ■ System for Promoting Health and Productivity Management

The industrial physicians of the Health Management Office, public health nurses, and Strategic Human Resources Dept. play a central role in promoting activities for maintaining and improving employees' health. Furthermore, in addition to Companywide activities, a wellness promotion leader is assigned to each branch office nationwide with activities carried out in response to issues at each office.

A system has been set up that allows employees to easily consult and collaborate with the Health Management Office and HR staff regarding their mental and physical wellbeing.

#### ■ Specific Activities

- Regular health checkups for all employees for the purpose of employee health management, and the early detection and prevention of diseases. 100% participation rate.
- Conduct stress checks, organizational analysis, and provide feedback to the workplace. Promote measures to improve the workplace environment.
- Establish and implement a return-to-work program as a follow-up system for employees with physical or mental illness covering taking leave to returning back to work.
- Improve health literacy by sending out information on health matters through Company newsletters and the intranet.
- Promote understanding and further knowledge relating to mental health matters during new employee and new manager trainings.
- Hold participatory seminars (food, exercise, women-specific health issues, etc.) in line with health issues at each branch office.
- Implement measures against lifestyle-related diseases (walking competitions, non-smoking programs, etc.) in cooperation with the health association.
- Recommend self-investment in health using cafeteria points.
- Recommend wellness leave (a complete medical checkup once every 5 years) for maintaining mental and physical health.
- Establish various systems that allow flexible work-styles to balance medical treatment with work, such as hourly paid leave, half-day paid leave, flex-time, staggered working hours, and telework.
- Implement a rework entry system that allows employees to re-enter the Company under the same conditions as when they retired, within 5 years after retirement, even if they once retired after the leave period had ended.

### Upgrading the office environment

In order to consistently provide new value as a leading-edge service company, Credit Saison must deploy new services by allowing each employee to demonstrate their creativity.

Therefore, since 2017 Credit Saison has worked to upgrade the office environment at the Sunshine 60 Building Head Office for the purpose of [1] reforming work styles, [2] stimulating communication, and [3] streamlining

operations. Going beyond simply renovating the physical office space itself, replacing internal phone lines with mobile phones has enabled location-independent communication. A document management system was also introduced in order to help the office go paperless. Credit Saison will continue to actively promote work style reforms among employees and streamline operations.

