Taking on the Challenge of Reform as We Create Credit Saison

As a leading-edge service company that promotes diversity and inclusion, the broad range of members in each sector at Credit Saison work to create value for our customers and contribute to society. Here we will introduce several employees undertaking the challenge of reform through their work, including those who use systems and mechanisms designed to help them play an active role and those who are working to give form to their personalities and ideas under Credit Saison's corporate culture of freely undertaking challenges.



Shiori Abe Hired in 2012 as a new college graduate Customer Satisfaction Planning Dept.

Realizing new CSR activities as part of the first batch of SWITCH SAISON

Credit Saison employees visit elementary, middle, and high schools throughout Japan as "SAISON TEACHERs," and hold on-site courses to provide financial literacy. In fact, this SAISON TEACHER program was proposed and eventually commercialized under the SWITCH SAISON in-house venture program. I feel that Credit Saison has established an environment that makes it easy to undertake challenges because the corporate culture encourages this and there are support systems in place. I work every day through trial-anderror to acquire accurate financial knowledge that will ensure a safe, bountiful future for younger generations.



Teppei Kobayashi

Hired in 2016 as a mid-career recruit Kanagawa Branch Office Marketing Section No. 2

Practicing problem-solving from the stance of both customers and employees as only a concerned person can

Credit Saison employs roughly 20 persons with hearing impairments throughout Japan. The biggest challenge for hearing impaired persons is properly gathering information at the right timing. As someone in this situation, I established the "Deaf Project" with my colleagues. The main activities include adopting ICT tools to facilitate in-house communication, introducing the "Saison Sign Language Service" as a solution for customers with hearing impairments, and offering financial services to deaf sports associations. My hope is to approach problem-solving in a way that is unique to myself through work.

Moe Hiraga

Hired in 2018 as a new college graduate Digital Marketing Dept.



In April 2019, we released Saison Classe, which provides benefits based on rankings corresponding to the usage status of our services. Before I entered the Company, I had absolutely no experience in the digital field and as a new employee had no experience in systems. Specifically because of this, however, I felt that I was able to see things from a perspective much closer to that of our customers and actively expressed my opinions. Having a corporate culture that makes it easy to undertake challenges by lending an ear to and incorporating the opinions of new employees, Credit Saison has enabled me to grow and create services that are tailored to our customers.

Takuma Miyoshi

Hired in 2014 as a mid-career recruit Asset Management General Manager, Asset Management Officer

Conceiving asset management services by sharing wisdom among diverse members

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After launching the "Point Investment Services" as a new service through which users can "experience simulated investment using points" in December 2016, many others followed suit. This service was originally conceived by an interdepartmental, participatory "task force" and emerged from a corporate culture that nurtures individuals who spare no effort in fields outside their current positions and a spirit of team work. In November 2019, I built the foundation for customers to make fixed period investments in a familiar, easy way as part of the new "Saison Pocket" securities service. And I will continue to boldly undertake the challenge of new businesses based on new ideas.



Mariko Yamabe

Hired in 2005 as a new college graduate Digital Marketing Dept. Section Manager



Producing results as a team, not as an individual

Through digital channels (the Saison Card website, apps, SNSs), I work to express and promote the appeal of Credit Saison. Because I must pick up my children every day at a specific time, I strive to work more resourcefully, for example by fully utilizing remote work, slack, and other tools, as well as by taking advantage of the reduced working hours system and the full-time flextime system. Although only one year has passed since my assignment as section manager, I am conscious of creating an environment that enables team members to utilize their fields of specialty and to work enjoyably, and value face-to-face time with the members, if even for a short time using one-on-one meetings.

Rie Mizuno

Hired in 2011 as a new college graduate KISETSU SAISON FINANCE (INDIA) Private Limited

Undertaking challenges in a stimulating environment is enabled by Credit Saison's corporate culture

At an affiliate of Credit Saison involved in digital lending in India, I am engaged in governance management, accounting, human resources and general affairs. I have also been involved in several projects thus far that have considered entry into new countries. My hope is to contribute to each of these countries through business, for example by providing funding to mobile finance service providers that digitize systems through which government funds are provided to households that require education subsidies. I believe that the deeply rooted open, frank, and innovative corporate culture of Credit Saison is one if the reasons I was assigned to this work as a result of conveying my unwavering desire to be involved in global business from the time of my hiring. And I will continue to make valuable contributions to society across national borders.



Saki Tokushige

Hired in 2006 as a new college graduate North Kanto Branch Office Marketing Section No. 1 Section Chief

Making proposals tailored to customer needs at the marketing front lines

I consider each customer individually to propose solutions tailored to their specific needs, including business cards and cashless systems that target sole proprietor and small- and mid-sized enterprises / businesses, as well as finance related products. Although I entered the Company as a specialist, I have undertaken the challenge of general positions in order to expand my personal role. I will continue to value the colleagues with whom I work and, as Credit Saison is regarded as a leading-edge service company, pursue customer satisfaction by listening to the feedback from each of our customers.

Masahito Miyawaki

Hired in 2007 as a new college graduate Alliance Development Dept. Section Manager

Escaping comfort zones and diving into unknown regions

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As part of a new business development team, I create new businesses that maintain an awareness of "Zero-ichi" and that do not get caught up on existing businesses or concepts. Even if a service that I feel has potential or something that I think is interesting lies in an unknown region for me, I actively go out to collect information and endeavor to dive in of my own initiative so that we can update our services in step with changes in society. I feel that Credit Saison has a corporate culture that allows me to take on any challenge as long as I am passionate about it.