

Strengthening Financing of and Investment in Overseas Fintech-related Startups  
**Saison Capital Pte. Ltd., a Corporate Venture Capital Company,  
Launches Investment Operations**

In June 2019, Credit Saison Co., Ltd. (Tokyo Stock Exchange First Section (8253); Head Office: Toshima-ku, Tokyo; President and COO: Masahiro Yamashita; hereinafter “Credit Saison”) established Saison Capital Pte. Ltd. (hereinafter “Saison Capital”) in Singapore. Saison Capital is a company focused on financing of and investment in early-stage startup companies outside Japan. Upon establishing Saison Capital, Credit Saison commenced operations in the investment business through Saison Capital.


Following its establishment, Saison Capital conducted a series of interviews with early-stage startups, mainly in Southeast Asia and South Asia, and then completed its investment project, a P2P platform developer in Indonesia and a fund, focusing on the financial inclusion in emerging markets.

Today the economies of Southeast Asia and South Asia are growing briskly, while Africa shows strong potential for growth going forward. Startup companies offering original and innovative technologies and services in the fields of fintech, settlement and finance are proliferating in these markets, attracting considerable investor attention.

Saison Capital is the latest in a series of initiatives by Credit Saison in the field of financial-related startups. In June 2015 Credit Saison established Saison Ventures Co., Ltd., the first corporate venture capital firm in the Japanese credit-card industry. Saison Ventures invests in and strengthens Credit Saison’s cooperation with seed and early-startup venture companies in Japan holding advanced and innovative technologies. Also, with global operations positioned as a core future revenue driver, Credit Saison is seeking to advance and expand the Group’s financing operations, with emphasis on Asia ex-Japan, thereby contributing to regional economic development. Moreover, Credit Saison is accelerating its formation of an overseas strategic base for the medium-to-long term and development of related businesses, centering on strategic partnerships with local companies.

Through Saison Capital, Credit Saison looks forward to strengthening and advancing its ability to make quick and effective investment decisions on promising startups around the world, not only in Asia ex-Japan but also in Africa, South America and other regions. In so doing Credit Saison will continue its efforts to become a unique “Neo Finance Company in Asia,” building partnerships with businesses in the countries in which it operates and engaging with revolutionary business models from the early stages.

■ Profile of Saison Capital

Company name	Saison Capital Pte. Ltd.	
Location	Singapore	
Date established	June 2019	
Operations	Investment in and financing of startup companies outside Japan	
Shareholder structure	Wholly owned subsidiary of Credit Saison	

■ Investment and financing policies

- (1) Areas: Focus on Southeast Asia and South Asia, with additional attention to other regions with growth prospects
- (2) Fields of business: Fields related to fintech, settlement and finance, as well as peripheral businesses related thereto
- (3) Business stages: Focus on startups, from the seed stage to the series-A early stage

**About Credit Saison Co., Ltd.** <https://corporate.saisoncard.co.jp/en/>

Since it began issuing credit cards over 30 years ago in 1982, Credit Saison has grown to occupy a unique position in the credit-card industry. As a cutting-edge service business, Credit Saison has generated a steady stream of innovative products and services that overturn conventional thinking while maintaining a consistently customer-oriented approach. Guided by its vision of becoming a Neo Finance Company in Asia, Credit Saison constantly reimagines its business model to hone its competitive edge.

**For further information, please contact**  
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