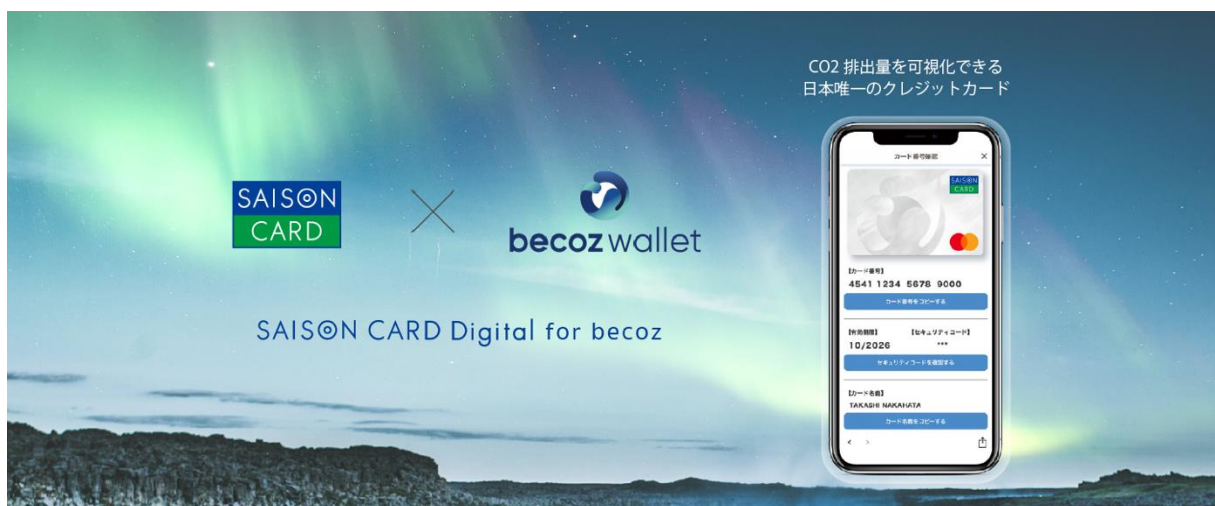


Credit Saison Begins Issuance of SAISON CARD Digital for becoz, Japan's First Credit Card That Visualizes CO₂ Emissions Based on Settlement Data

On Thursday, June 2, 2022, Credit Saison Co., Ltd. (Head Office: Toshima-ku, Tokyo; Representative, Executive President and COO: Katsumi Mizuno; hereinafter "Credit Saison") began issuance of SAISON CARD Digital for becoz (hereinafter "becoz card"), Japan's first¹ credit card that can visualize CO₂ emissions based on settlement data. The card is made possible through a partnership with DATAFLUCT inc. (Head Office: Shibuya-ku, Tokyo; Representative, CEO: Hayato Kumemura; hereinafter "DATAFLUCT"), a company that uses data science to provide solutions for companies and communities, to adopt technology from Doconomy AB (Head Office: Stockholm, Sweden; CEO: Mathias Wikström; hereinafter "Doconomy") for the visualization of CO₂ emissions.

¹ Credit Saison survey



becoz card is Japan's first concept credit card based on the theme of using settlement data to tackle climate change. becoz wallet, a service from DATAFLUCT that can visualize and offset individuals' CO₂ emissions, incorporates a feature that can automatically link with credit-card settlement data. Using this service, becoz card members can visualize their CO₂ emissions based on their daily credit-card transaction statements.

As public awareness grows about the importance of environmental preservation, carbon offsetting² is attracting attention as an approach that individuals can adopt to grasp and reduce the amount of CO₂ they generate in their daily lives. By offering becoz card, Credit Saison is proposing a new criterion for assessing environmental value in individuals' daily living, thereby supporting consumers who wish to live a carbon-neutral lifestyle.

² Some CO₂ emissions are unavoidable no matter how hard we try to reduce them. These CO₂ emissions can be offset by investing in activities to reduce CO₂ by an amount equivalent to the CO₂ one generates.

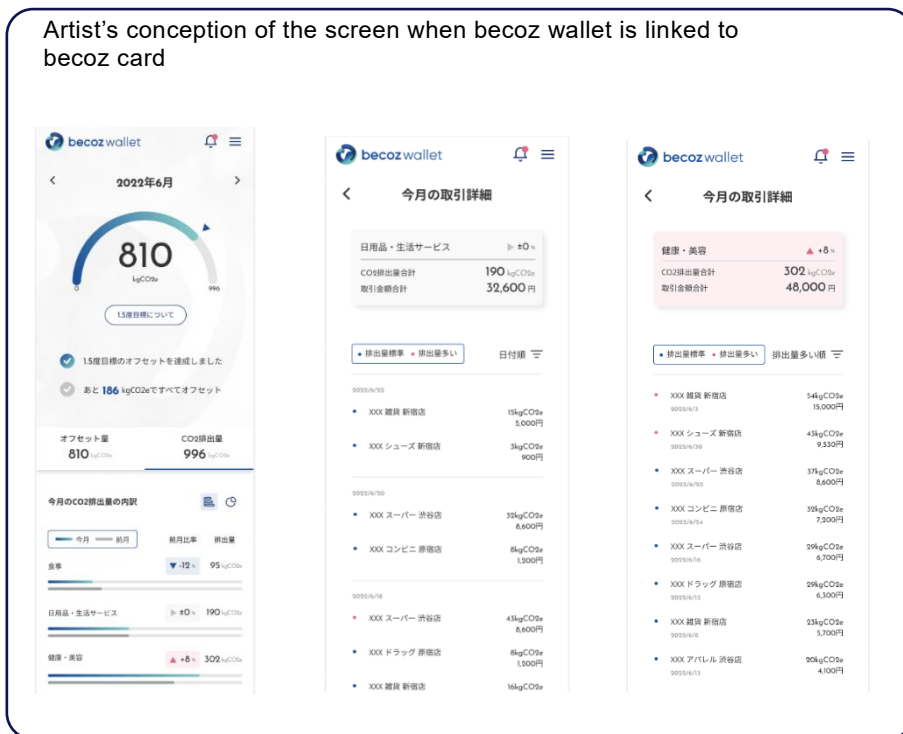
■ Features of becoz card

- becoz card automatically links credit-card settlement data to becoz wallet to visualize CO₂ emissions in consumers' daily lives simply and intuitively.
- Based on credit-card settlement data, becoz card can perform tasks such as comparing the current month's CO₂ emissions to the previous month's. Consumers can confirm the categories that account for a large proportion of their CO₂ emissions, view the difference between the previous and current month and view emissions for each item in their itemized statement.
- becoz card is issued as a digital card on a dedicated app. Plastic cards are not issued.
[Learn more here.](#)

Step-by-step procedure from issuance of digital card to visualization of CO₂ emissions



Artist's conception of the CO₂ emissions confirmation screen in becoz wallet linked to becoz card



Reference: Screen when no becoz card is linked

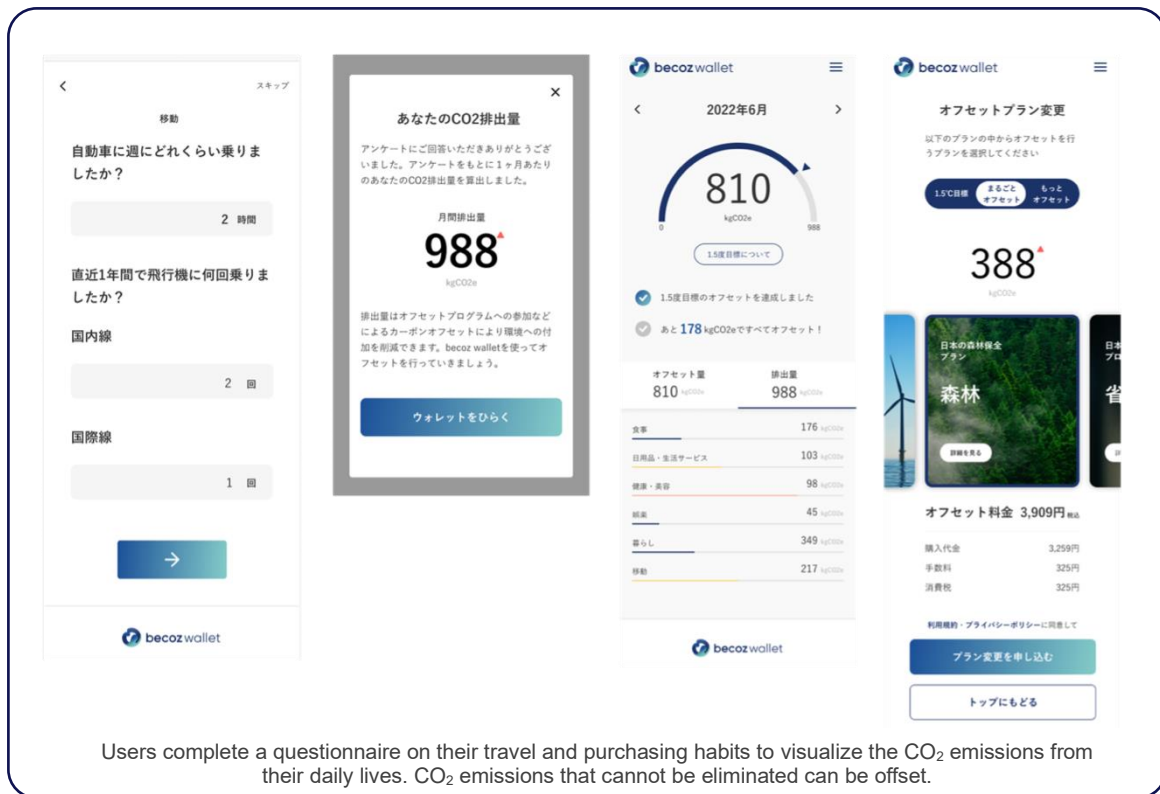


The above image is for reference only.

■ What is becoz wallet?


becoz wallet from DATAFLUCT is a service for consumers who wish to make a difference for the environment. Discovering how much CO₂ one generates in the course of daily life creates opportunities for reassessing one's lifestyle. Emissions the individual cannot eliminate can be offset by selecting options from J-Credit, Japan's scheme for certifying forest conservation, energy saving and renewable energy.

The service calculates an individual's CO₂ emissions based on responses to a survey on the individual's purchasing, travel and other habits. becoz card members can link becoz wallet to their credit-card settlement data, enabling more precise calculation of their CO₂ emissions. This feature uses the Åland Index, a CO₂ emission-volume visualization technology developed by Doconomy and provided by DATAFLUCT. Moreover, by linking to becoz card, users can access a service that performs tasks such as comparing CO₂ emissions in the current month with those of the previous month, leading users to a better understanding of CO₂ emissions and their reduction.



The above image is for reference only.

■ **Product Overview**

Name of card	SAISON CARD Digital for becoz
Digital card designs	 <p>Plastic cards can be issued to those who desire them. Interested persons can request plastic-card issuance by following the necessary procedure in the app.</p>
Issuer	Credit Saison Co., Ltd.
Annual fee	None
International brand	Mastercard
Valid period	6 years
Qualifications for membership	Must be 18 years of age or over, not a high-school student and have a smartphone capable of receiving SMS messages.
How to join	Online registration URL: https://csuc.jp/ejbbv
Point program	Eikyufumetsu points 1 point is awarded for every ¥1,000 used.
Auxiliary services	<ul style="list-style-type: none"> ■ Original features Card settlement data are automatically linked with becoz wallet to visualize the user's CO₂ emissions. <ul style="list-style-type: none"> • Every month, the results as of the end of the billing month are displayed in the results screen. ■ Saison Card privileges Saison preferred participating retail outlets (can be used at stores and facilities throughout Japan)

Reference:

■ December 17, 2021 news release:

Basic Agreement for Business Alliance Concluded with DATAFLUCT, Inc. for Cooperative Development of Credit Card Business with Carbon Neutrality

https://corporate.saisoncard.co.jp/wr_html/news_data/avmqks000000bpqz-att/20211217_Release.pdf