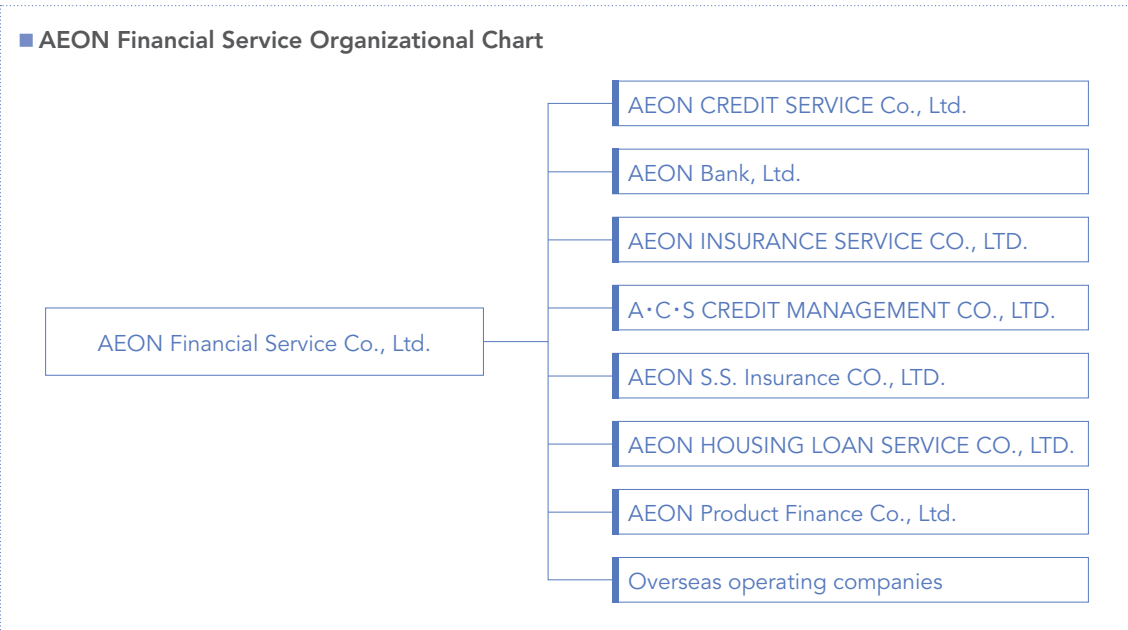




A company that supports customers' futures and their lifestyles through financial services and the effective use of credit

AEON Financial Service Co., Ltd.'s management philosophy is to support customers' futures and their lifestyles through financial services and the effective use of credit, both in Japan and other Asian countries. The Company's basic policies are to put customers first, to provide financial services that have real relevance in people's daily lives, to earn society's trust and satisfy its expectations, and to establish a vibrant corporate culture. With this management philosophy and basic policies, AEON Financial Service Co., Ltd. has set making limitless contributions to customers through financial services as its everlasting (as signified by the word "AEON") mission.



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Corporate History

- 1981
 - Jun. Nihon Credit Service Co., Ltd., established
 - Jul. Commenced operations relating to Jusco Card
 - Dec. Commenced hire purchase operations
- 1982
 - Oct. Commenced credit card cash advance operations
- 1984
 - Apr. Registered as a money lender (Director-General of the Kanto Local Finance Bureau (1) No. 00215)
- 1987
 - Oct. Opened a branch in Hong Kong, which commenced hire purchase operations. This marked the beginning of overseas operations in Asia
- 1989
 - Jul. Registered as a provider of installment payment services (Registration number Kan-17)
- 1990
 - Jul. AEON Credit Service (Asia) Co., Ltd., established in Hong Kong2
- 1992
 - Dec. AEON Thana Sinsap (Thailand) Plc., established in Thailand
- 1994
 - Aug. Changed the Company's name to AEON CREDIT SERVICE Co., Ltd.
 - Dec. Registered the Company's shares on the JASDAQ (over-the-counter) market
- 1995
 - Sep. Listed shares of AEON Credit Service (Asia) Co., Ltd., on the Hong Kong Stock Exchange
- 1996
 - Dec. Listed the Company's shares on the Second Section of the Tokyo Stock Exchange
 - Dec. AEON Credit Service (M) Sdn. Bhd. (currently, AEON Credit Service (M) Berhad.), established in Malaysia
- 1998
 - Aug. Listed the Company's shares on the First Section of the Tokyo Stock Exchange
- 1999
 - Feb. ACS Credit Management Co., Ltd., established as a wholly owned subsidiary engaged in servicer operations
- 2000
 - Oct. Commenced issuance of AEON Card as an integrated card replacing a range of cards issued by AEON Group companies, including Jusco Card
- 2001
 - Dec. Listed shares of AEON Thana Sinsap (Thailand) Plc. on the Stock Exchange of Thailand
- 2003
 - Dec. Commenced issuance of AEON Gold Card, which is the industry's first credit card with no annual fee
- 2006
 - Mar. AEON Co., Ltd. announced its entering into the banking business
 - May AEON Financial Project Co., Ltd., established as bank preparation company
- 2007
 - Apr. Commenced issuance of "AEON Card (with WAON)" which includes the function of e-money "WAON"
 - Oct. Aeon Financial Project Co., Ltd. changed name to AEON Bank, Ltd., and obtained banking business license from the Financial Services Agency. AEON Bank, Ltd. commenced banking operations (in-store branches opened, ATMs began operations)
AEON CREDIT SERVICE Co., Ltd. obtained license for banking agency business with AEON Bank, Ltd. as the assigned bank
 - Dec. Listed shares of AEON Credit Service (M) Berhad on the stock exchange of Malaysia, Bursa Malaysia
- 2009
 - Feb. Commenced issuance of AEON CARD SELECT, which combines the functions of a credit card, cash card and e-money "WAON"
- 2010
 - Mar. Began receiving applications for the AEON Select Club for people with housing loans from AEON Bank, Ltd.
 - Jul. Acquired shares of MC Short Term Small Amount Insurance Co., Ltd. (currently, AEON S.S. Insurance CO., LTD.), making it into a subsidiary
 - Oct. Established a portal website for one-stop financial service: Aeon financial service "Kurashi-no-Money Site"
- 2011
 - Dec. AEON Community Bank, Ltd. became a subsidiary of AEON Bank, Ltd.
- 2012
 - Jan. Acquired shares of TOSHIBA HOUSING LOAN SERVICE CO., LTD. (currently AEON HOUSING LOAN SERVICE CO., LTD.), making it into a subsidiary
 - Mar. AEON Bank, Ltd. carried out absorption-type merger with AEON Community Bank, Ltd.
- 2013
 - Apr. Through a management integration with AEON Bank, Ltd., the Company changed its corporate structure to a holding company (a bank holding company) and changed its name to AEON Financial Service Co., Ltd.
 - May Acquired shares of TOSHIBA FINANCE CO., LTD. (currently AEON Product Finance CO., LTD.), making it into a subsidiary