

Credit Businesses

■ Credit Card Business

[Card Lineup]

We seek to provide convenience and benefits in our customers' day-to-day shopping through our financial products and services such as credit cards, bank accounts and e-money.

▶ AEON CARD SELECT

AEON CARD SELECT is a multi-function card combining the functions and benefits of a credit card, a cash card and e-money "WAON" in one card. It is also possible to add a card loan function.

[Increasing Number of Card Members]

At the credit card business, we are working to increase the number of card members by strengthening member subscriptions at AEON shopping centers, through alliance partners and through the Internet. The number of active card members in Japan continues to increase: as of March 31, 2014, the number was 23,450 thousand members, an increase of 1,210 thousand members from March 31, 2013.



■ Installment Sales Finance Business

At the product-specific installment business, which is a new business field for us, we are working to nurture the business to be a key revenue source with our credit card, banking, insurance and e-money businesses. We are striving to expand our business lines with a focus on loans for the future growth field of solar power generation systems, home renovations, agricultural equipment and others.

Moreover, we are working to develop partner outlets across Japan, while at AEON stores, we are offering privileges and services that are linked with our retail operations.



Fee Businesses

■ E-money Business

E-money “WAON” is a form of e-money operated by AEON Co., Ltd. It can be used not only at all AEON Group outlets nationwide but also at convenience stores, fast food outlets and in taxis. In addition, the points users accrue for every ¥200 they use can be converted into WAON (point charge) and used the next time the user goes shopping.

■ Bank Agency Business

At the bank agency business, AEON CREDIT SERVICE Co., Ltd. has obtained a license for banking agency business and is engaged in bank agency operations for AEON Bank branches and other work including handling bank account openings and brokering housing loans.

This business is also engaged in developing a joint ATM business that installs and operates AEON Bank ATMs, and handles bank operations including an account opening center and reception operations for customer inquiries.

■ Insurance Agency Business / Short-term Small-amount Insurance Business

At the insurance agency business, we operate walk-in “AEON Insurance Shops” centered on all AEON Group outlets, at which we provide insurance product proposals from a fair and neutral standpoint.

At the short-term small-amount insurance business, in addition to “Accident Insurance G.G Plan” for the senior market, we are striving to provide unique insurance products by such means as newly offering “Pet Insurance.”

■ Internet Business

This business operates the “Kurashi-no-Money Site,” a portal website for comprehensive financial services offering one-stop online checking of credit card, bank, insurance and e-money services. On the same website, we also strive to meet a wide variety of financial needs by offering guidance not only on services for individual customers but also on those for affiliated merchants.

Banking Businesses

■ In-store Branches

Our “in-store branches” are available for customers to visit while they are shopping at AEON shopping centers for a variety of financial consultations and procedures. These branches operate from 9:00 am to 9:00 pm in principle, and are open daily including weekends, public holidays and the year-end/New Year holidays. Customers can freely drop in for consultations on their way home from work or on holidays. The “in-store branches” are staffed by consultants and provide consultations that cater for a variety of financial needs of customers including bank account opening, housing loans, investment trusts and insurance products.



■ Various Loan Types

AEON Bank, Ltd. handles a variety of loans to meet the diverse needs of customers, including housing loans, card loans, education loans, loans for solar power generation systems and loans for home renovations. Furthermore, customers who join the AEON Select Club for those with housing loans receive not only a 5% discount every day on purchases at AEON stores but also many other special privileges that are unavailable with other housing loans, including preferential interest rates on AEON Bank time deposits.

■ Asset Management

In order to meet a wide range of customer asset management needs, we handle a total of 49^(*) insurance products including individual pension insurance, whole life insurance and educational endowment insurance.

Furthermore, we handle 211^(*) investment trust products, placing us in the top rank of banks in Japan in terms of the number of products handled. These include products based on Japanese Individual Savings Accounts (Japanese ISAs; commonly known as NISAs), a tax-free system for small investments started in January 2014.

(*)As of June 30, 2014

Overseas Businesses

Since starting our first overseas business in Hong Kong in 1987, we have placed a strategic emphasis on business expansion in Asia, which is showing dramatic economic growth. We have established business operations in 12 countries and areas in Asia including Taiwan, China, Indonesia, the Philippines, Vietnam, Cambodia and India as well as our operations in Hong Kong, Thailand and Malaysia. Using the expertise we have built up in Japan, we will work to enhance convenience for customers in countries around Asia in providing them with financial services.

■ **Development Centered on Hong Kong** (Hong Kong, Taiwan, China)

In Hong Kong, where we started our overseas business, we established a local subsidiary in 1990 and listed it on the Hong Kong Stock Exchange in 1995. We are working to increase the number of credit card members by strengthening member subscription with alliance partners and carrying out sales promotion planning. We have been expanding our business lines and started carrying out installment payment business in Shenyang, Tianjin and Shenzhen in China. We also operate processing business in Guangzhou.

■ **Development Centered on Thailand** (Thailand, Vietnam, Cambodia, Myanmar, Laos)

We established a local subsidiary in Thailand in 1992 as our second overseas office after Hong Kong and listed it on the Stock Exchange of Thailand in 2001, steadily expanding our business lines. We are currently using the expertise we have built up in our credit businesses to proactively develop insurance agency, leasing, and servicer businesses, while working to increase the number of credit card members through alliance partners, including the AEON outlets we operate in Thailand. Furthermore, we started carrying out installment payment business in Myanmar, following on from Vietnam and Cambodia.

■ **Development Centered on Malaysia** (Malaysia, Indonesia, India, Philippines)

We established a local subsidiary in Malaysia in 1996 as our third overseas office in Asia, which is showing dramatic growth, and listed it on the stock exchange of Malaysia, Bursa Malaysia in 2007. While continuing to strengthen member subscription through AEON Big Malaysia and others, we are also expanding our business lines through joint planning implemented with alliance partners. In Indonesia, India and the Philippines, where we operate installment payment business, we are working to expand our network of affiliated merchants.