

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. In the credit card business, we are working to increase the number of card members by strengthening membership at AEON shopping centers, at alliance partners' stores and through the Internet.

▶ 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.



AEON CARD SELECT

[Credit Card Benefits]

By using the credit card, the card members receive benefits such as discounts when shopping at AEON and point services.

▶ Customer *Kansha* Day (Customer Appreciation Day)

On the 20th and 30th of every month, a 5% discount is provided for shopping purchases at AEON stores nationwide using the credit card (AEON Card) or WAON card.

▶ Point service program

Points are earned in proportion to the purchase amounts ("Tokimeki" points for the AEON credit card, and "WAON" points for the e-money WAON card). On "Customer Wakuwaku Day" (Customer Happy Day), which is held on the 5th, 15th, and 25th of each month, customers earn double points for purchases at AEON stores. Tokimeki points can either be exchanged for products or converted to "WAON" points for use when making shopping purchases.

■ Installment Sales Finance Business

The installment sales finance business is carried out by AEON Product Finance Co., Ltd. The company is working to expand this business, centered on loans for automobiles, home renovations, solar power generation systems, and other products. Moreover, we are working to develop affiliated merchants across Japan, while at AEON stores, our efforts to make customers' lives more convenient and comfortable include establishing consultation desks.



* An installment sale is a payment method involving a credit check for each purchase of the product or service.

Fee Businesses

■ E-money Business

The Group is working to increase the scope of locations where customers can use “WAON” and other types of e-money, both within and outside the Group.

“WAON” can be used for payment at AEON Group stores nationwide, as well as at convenience stores, fast food outlets, major leisure facilities, and other locations.

* E-money “WAON” is a form of e-money operated by AEON Co., Ltd.



■ Call Center Operations

AEON CREDIT SERVICE Co., Ltd. operates the call center for credit cards and AEON Bank. The call center is open from 9:00 AM to 9:00 PM every day of the year to respond to inquiries regarding applications, requests for materials, and other matters. Taking advantage of the phone answering system it has constructed as well as the know-how it has amassed, the call center also contracts call center operations from companies outside of the Group.



■ Insurance Agency Business

The insurance agency business is carried out by AEON INSURANCE SERVICE CO., LTD., which operates walk-in “AEON Insurance Shops” centered on AEON shopping centers. As people’s lifestyles and the living environment become increasingly diverse, we are proposing appropriate products to meet customers’ various needs as well as providing courteous and high-quality service.

■ Initiatives to Provide Services through the Internet

The Group operates the “Kurashi-no-Money Site,” a portal website for comprehensive financial services offering one-stop online checking of credit card, bank, insurance, a variety of loans and other services.

We offer, on the same website, guidance on services for individual customers and affiliated merchants, as we are working to respond to a wide range of financial needs.

Banking Businesses

■ In-store Branch

Our “In-store Branch” 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 Branch” 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.



■ Housing Loans

AEON Bank’s housing loans feature no guarantee charges, and no fees for partial prepayments. In addition, by joining AEON Select Club, customers receive a 5% discount every day on purchases at AEON Group stores, are able to use AEON LOUNGE at AEON stores, and receive preferential interest rates on AEON Bank time deposits and enjoy many other benefits unique to AEON Bank.

■ Various Loan Types

AEON Bank offers a variety of loans to meet the diverse needs of customers, including the Card Loan BIG (credit-card loan), Net Free Loans (any purpose loan), and education loans. The Card Loan BIG provides customers who apply online with same-day credit check and same-day approval, in principle. Borrowers can borrow up to a maximum of ¥8 million, and can use the funds however they please, including consolidating multiple loans into one loan.

■ 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, 2015

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 11 countries 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, we are working to increase the number of credit card members and the balance handled by strengthening memberships at AEON Stores (Hong Kong) Co., Ltd. and alliance partners, and carrying out sales promotion planning. We also strove to promote use of our credit cards by foreign visitors to Japan by such means as implementing a gift campaign in which members using cards at AEON stores in Japan were awarded with five times the usual points. We also carry out operations centered on installment payment business in Shenyang, Tianjin and Shenzhen in China.



Hong Kong

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

In Thailand, we are working to increase the number of credit card members by such means as strengthening memberships at locations such as retail stores we operate in local areas, and issuing finance cards with travel ticket and e-money functions through alliance with BTS Group Holdings Public Company Limited, an elevated railway operating company in Bangkok. Furthermore, we are using the expertise we have built up in our credit businesses to proactively develop insurance agency, leasing, and servicer businesses. Also, in Vietnam, Cambodia and Myanmar, we carry out operations centered on installment payment business. In particular, in Cambodia, we established a branch within a newly opened AEON store, and we are strengthening business operations as a base for the development of affiliated merchants in the surrounding area.



Cambodia

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

In Malaysia, we are working to increase the number of credit card members and the balance handled by strengthening memberships at the AEON Group and others, and implementing joint planning with alliance partners. We are also expanding our business lines by handling outsourced operations for the point card business of AEON Big Malaysia. Furthermore, in Indonesia, in addition to the installment payment business, we started full-scale credit card issuance operations. In India and the Philippines, we are working to expand our network of affiliated merchants in our installment payment business.



Indonesia