

## 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.



AEON CARD SELECT

#### [Increasing Number of Card Members]

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. Furthermore, we increased the ratio of card applications using tablet computers to as much as 90% and worked on simplifying procedures and shortening the time it takes for a card to be issued. We are also promoting an AEON Card (Disney design) featuring designs of popular cartoon characters as a measure to expand our customer base, centered on people in their 20s and 30s who will be the future drivers of consumption.

\* The AEON Card (Disney design) has been issued since November 2014 under the JCB brand through a tie-up with JCB, the Disney design card's master licensee.

#### [Credit Card Benefits]

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

#### ▶ Double "Tokimeki" points anytime

When customers pay by credit using an AEON Card at applicable stores\*<sup>1</sup> of the AEON Group, including all nationwide AEON, AEON MALL, Daiei, Maxvalu stores, among others, they can earn 2 Tokimeki points for every ¥200 spent.\*<sup>2</sup>

\*<sup>1</sup> Does not apply to some cards, stores and products.

\*<sup>2</sup> Offer cannot be used together with other point earning plans, such as Arigato Day (10th of every month), or other point campaigns.

### ■ 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 provide improved convenience for customers such as with instant assessment for automobile loans over the Internet.

\* 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.

Use of “WAON” cards has started at approximately 12,000 LAWSON stores nationwide, so that now it can be used for payment at not only AEON Group stores nationwide, but also 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. We strove to improve convenience by enabling customers make reservations online to specify when they are visiting the store. 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.

### ■ Leasing Business

In December 2015, ACS Leasing Co., Ltd took over the leasing business from The Daiei, Inc. subsidiary Japan Distribution Leasing Corporation and launched its leasing business.

We aim to expand this business to serve the leasing needs of the Group and its associated companies.

### ■ 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

**With a motto of “approachable, convenient, and easy to understand,” we aim to be the bank that customers feel closest to.**

### ■ AEON Bank Branches

AEON Bank branches operate from 9:00 am to 9:00 pm in principle, and are open daily including weekends, public holidays, the year-end/New Year holidays and the Golden Week holidays. These branches are available for customers to visit for a variety of financial consultations and procedures while they are shopping at AEON shopping centers regardless of the day and time. We propose financial services tailored to future financing plans and family structure in order to meet the individual needs of all customers.



### ■ Housing Loans

AEON Bank’s housing loans feature no guarantee charges, and no fees for partial prepayments. In addition, loan customers become members of the “AEON Select Club,” which provides a special everyday 5% discount on shopping at AEON Group stores. We provide value for money and peace of mind with not only our “Housing Loan with 8-Disease Insurance Cover” for enhanced indemnity, but also new “Housing Loan with Cancer Insurance Cover” offering two new types of indemnity against cancer.

To allow our customers to choose from a broader range of borrowing plans, we have started handing “Flat 35” (35-year fixed-interest-rate plan) housing loans at some stores from July 2016. We aim to steadily expand the number of stores that handle such loans.

### ■ 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

We handle a total of 46 insurance products including individual pension insurance, whole life insurance and educational endowment insurance.

Concerning the investment trusts we handle, we respond to the investment needs of each individual customer. Currently, we handle 249 investment trust products, placing us in the top rank of banks in Japan. These include new products that we have proactively introduced such as currently popular sets of investment trusts and time deposits with a choice of differently adjusted ratios called “Shikkari Asset Management Set NEO,” and Wrap Funds.

## 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 collaborating on sales promotion planning with AEON stores in Japan. 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, Lao)

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 Addition, in Cambodia, we obtained the Specialized Bank License and started the credit card business.



Thailand

### ■ 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. Furthermore, we are expanding business areas such as issuing point-integrated affiliated cards that are cobranded with 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.



Malaysia