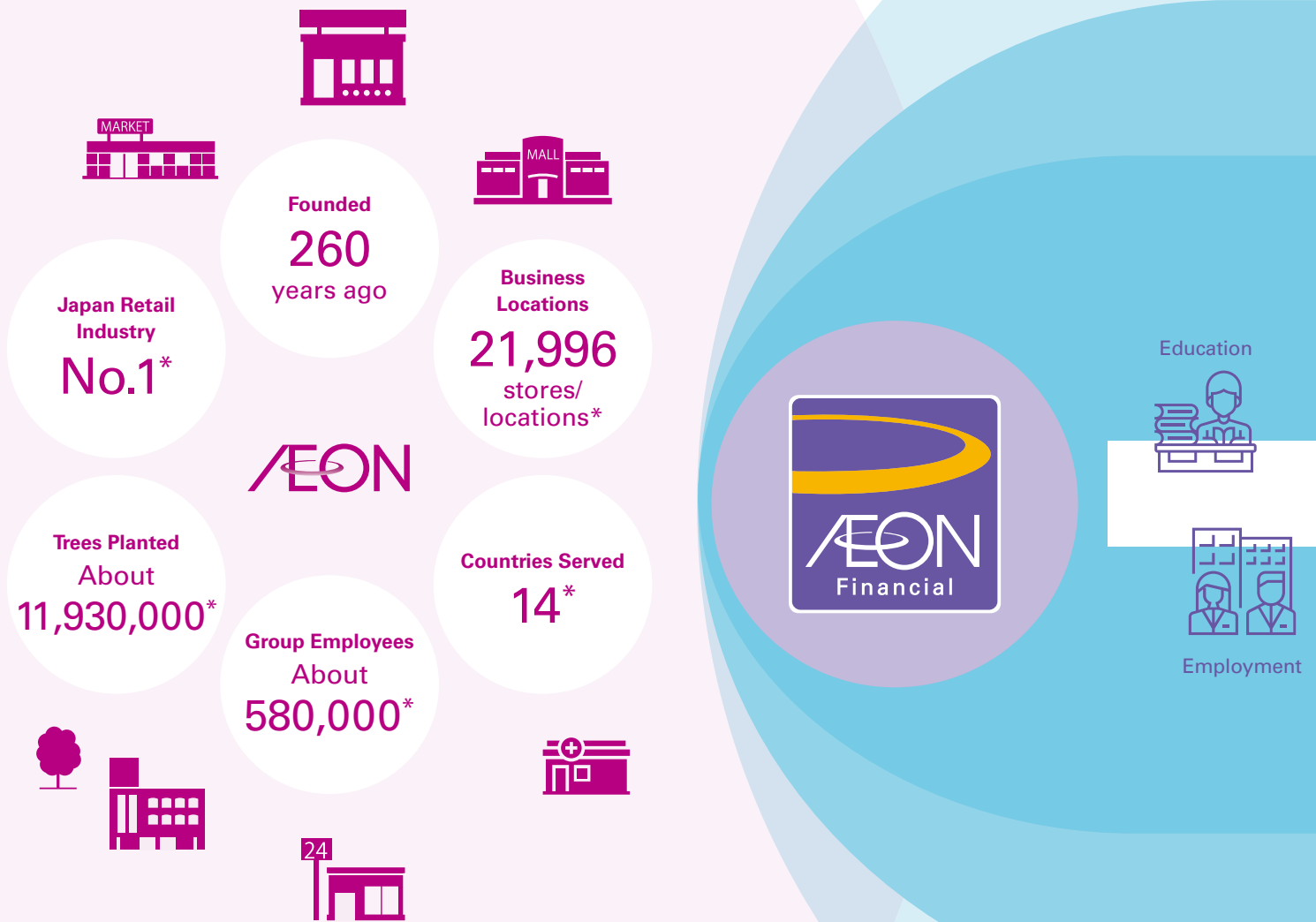
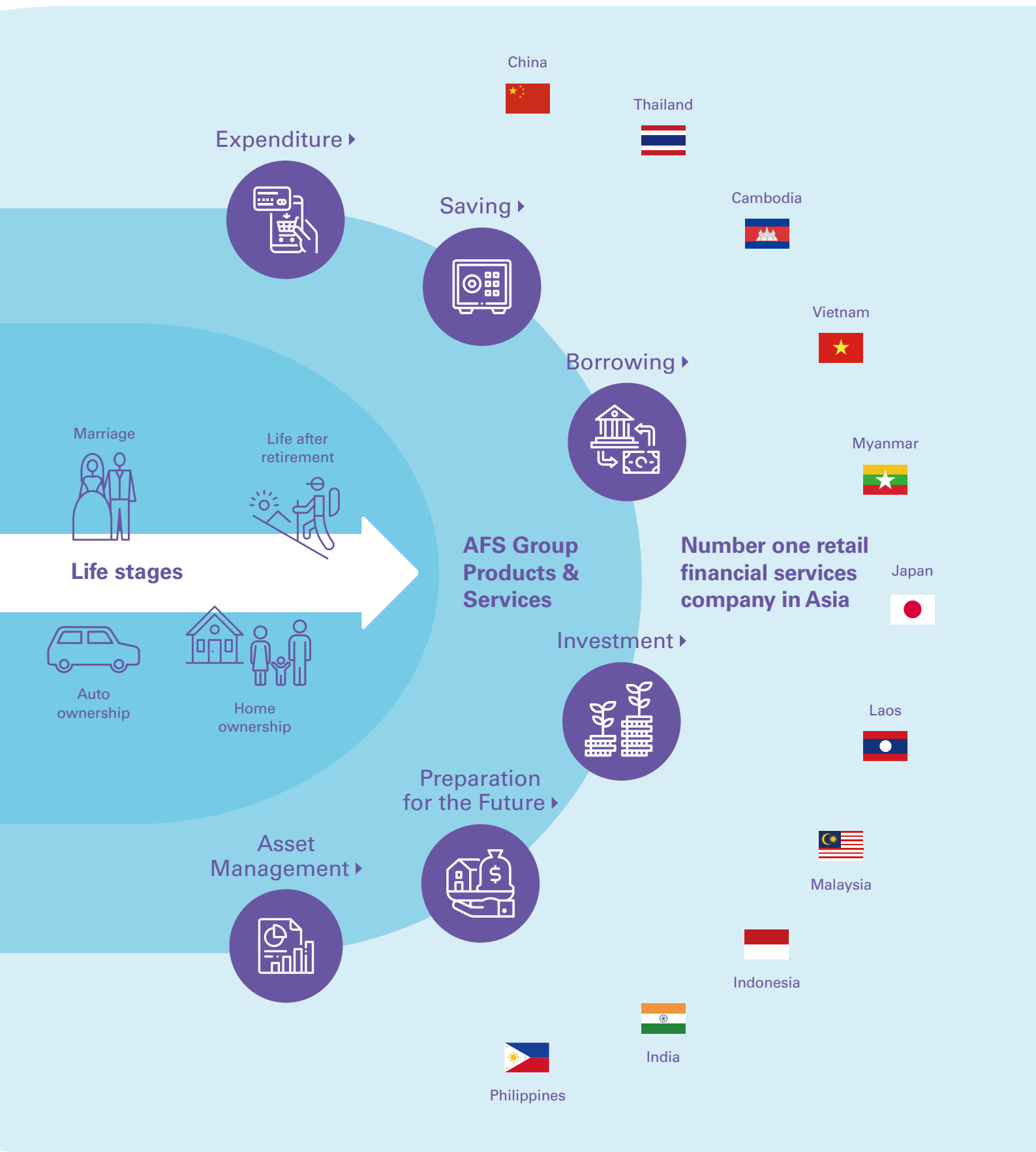


Value Creation at AFS

With the AEON Group ecosystem as a foundation, AEON Financial Service Co., Ltd. (AFS) provides highly convenient financial services in Japan and the rest of Asia. We seek to be the number one retail financial services company in Asia with services made possible through our roots in the retail sector.



* As of February 28, 2019



Money is always on the move as people spend, borrow and save. As a comprehensive financial group with roots in the retail sector, one of our greatest strengths is our ability to provide support for diverse lifestyles and at each stage of customers' lives. We will continue to create value unique to the AFS Group that links AEON Group products to financial services.



AFS supports secure and convenient shopping through AEON Card, which comes with various benefits for everyday life; debit cards, which enable payments directly from an AEON Bank account; and e-money WAON, which rewards customers with points each time they shop.

More than 6.6 million people have their main bank account with AEON Bank and use it for day-to-day banking such as ordinary deposits and installment-type time deposits. AEON Bank is the bank of choice for customers of all ages, and account convenience continues to increase with the introduction of new services including smartphone support and biometric authentication systems.

AEON Bank provides loans that meet diverse financing needs at each stage of life. AEON Product Finance offers services for retailers and provides various consumer loans, including auto loans and renovation loans.

Our investment services help people manage their assets, and include time deposit and investment trust combination products, iDeCo, Tsumitate NISA and foreign currency deposits. We continue to develop a structure that puts the investment needs of each customer first and propose plans based on the most suitable investment products.

We provide whole life insurance to protect against the unexpected, individual annuities for financial security in retirement, student insurance to pay for children's tertiary education, and a variety of short-term, small-amount insurance products that cover everyday risks.

Our apps are a convenient way to shop and manage accounts. With AEON Wallet, an AEON Card account can be ready to use in as little as five minutes after applying. In addition, customers are able to receive coupons, as well as confirm their card transaction history and point balance.

One Step Up

Raise quality of
each individual
customer's daily life

Create employment
opportunities

Build access
to credit

Improve access to
financial services