

Articles of Incorporation

AEON Financial Service Co., Ltd.

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Chapter I. General Provisions

Article 1 (Corporate Name)

The Company shall be called “AEON Financial Service Kabushiki Kaisha,” and, in English, “AEON Financial Service Co., Ltd.”

Article 2 (Purpose)

The purpose of the Company shall be to engage in the following business activities:

- (1) Business activities pertaining to the management of the business activities of the relevant company through ownership of shares;
- (2) Investment business;
- (3) Credit card business and business activities related thereto;
- (4) Contract conclusion business for handling credit card numbers, etc.;
- (5) Financial commodity brokerage, and financial service brokerage businesses;
- (6) Credit purchase intermediary business;
- (7) Money lending business;
- (8) Possession, operation, management, purchase, and sale of securities and other financial commodities and financial derivative products;
- (9) Money collection agency, and accounting work agency businesses;
- (10) Bank agency business;
- (11) Maintenance and management business for ATMs and cash dispensers;
- (12) Advanced payment certificate issuance business, funds transfer business;
- (13) Issuance, sale and management business for digital cash and electronic value information thereof (business enabling purchase, use or exchange of articles, information or services);
- (14) Electronic payment and related agency business;
- (15) Issuance, management, and operation of point and crypto asset (including virtual currency);
- (16) Credit guarantee, money collection agency, and accounting work agency businesses;

- (17) Development, manufacturing, sale, lease, repair, and maintenance of electronic devices and system software;
- (18) Operation and agency business for internet payment settling systems;
- (19) Information processing services, information providing services, internet provider, and outsourcing call center business;
- (20) Letter and magnetic tape processing business for credit cards and other types of cards, etc.;
- (21) Non-life insurance agency, life insurance solicitation businesses, and insurance agency business based on the Automobile Liability Security Act;
- (22) Small amount and short term insurance agency business;
- (23) General lease, commission and work agency business thereof;
- (24) General rental business;
- (25) Advertising and advertising agency business;
- (26) Restaurant business;
- (27) Travel and travel agency businesses;
- (28) Lease and management businesses of assets of real estate, etc.;
- (29) Warehouse business;
- (30) Production, manufacturing, sale, wholesale and retail businesses for various products;
- (31) Trade and consignment sales of used products;
- (32) Various services businesses, and brokerage and commission businesses; and
- (33) Any and all business activities incidental or related to any of the preceding items.

Article 3 (Location of Head Office)

The head office of the Company shall be located in Chiyoda-ku, Tokyo.

Article 4 (Organs)

Besides general meetings of shareholders and directors, the Company shall have the following organs:

- (a) board of directors;
- (b) corporate auditors;
- (c) board of corporate auditors; and
- (d) accounting auditors.

Article 5 (Method of Public Notice)

Public notices of the Company shall be given in electronic form; provided, however, that should it be impossible to give a public notice in electronic form due to an accident or any other unavoidable reasons, such public notice shall be given in the Nihon Keizai Shimbun.

Chapter II. Shares

Article 6 (Total Number of Shares Authorized to be Issued)

The total number of shares authorized to be issued by the Company shall be five hundred and forty million (540,000,000) shares.

Article 7 (Number of Shares Constituting One Unit)

The number of shares constituting one unit shall be one hundred (100) shares.

Article 8 (Additional Purchase of Shares Constituting Less Than One Unit)

Any shareholder who has shares constituting less than one unit may demand the Company to sell to the shareholder the number of shares which will, when combined with the shares constituting less than one unit already held by the shareholder, constitute one unit in accordance with the provisions of the share handling regulations, except in cases where the Company does not hold such shares which are subject to such demand.

Article 9 (Share Handling Regulations)

The handling of shares shall be governed by the share handling regulations established by the board of directors, in addition to laws and regulations and these articles of incorporation.

Article 10 (Shareholder Registry Administrator)

- (1) The Company shall have a shareholder registry administrator.
- (2) The shareholder registry administrator and its handling office shall be decided by a resolution of the board of directors.
- (3) The preparation and maintenance of, and other operations relating to the register of shareholders and the register of stock acquisition rights shall be entrusted to the shareholder registry administrator, and the Company shall not handle such matters.

Chapter III. General Meeting of Shareholders

Article 11 (Convocation)

- (1) The Ordinary General Meeting of Shareholders shall be convened within three (3) months from the

last day of each business year, and an extraordinary general meeting of shareholders may be convened whenever necessary.

(2) General meetings of shareholders shall be convened at the location of the head office or in Chiba City, or in any other nearby areas.

(3) Except as otherwise provided by laws and regulations, general meetings of shareholders shall be convened by a director selected by the Board of Directors. In the absence or disability of the director so elected, another director shall take his/her place as determined by the Board of Directors.

Article 12 (Record Date)

(1) The record date for voting rights at the Company's annual general meeting of shareholders shall be the last day of February every year.

(2) In addition to as provided in the preceding paragraph, a record date may be temporarily specified by providing advance notice by resolution of the Board of Directors if necessary.

Article 13 (Chairperson)

The chairperson of general meetings of shareholders shall be determined by the Board of Directors.

Article 14 (Measures, etc. for Providing Information in Electronic Format)

(1) When the Company convenes a general meeting of shareholders, it shall take measures for providing information that constitutes the content of reference documents for the general meeting of shareholders, etc. in electronic format.

(2) Among items for which the measures for providing information in electronic format will be taken, the Company may exclude all or some of those items designated by the Ministry of Justice Order from statements in the paper-based documents to be delivered to shareholders who requested the delivery of paper-based documents by the record date of voting rights.

Article 15 (Method of Resolution)

(1) Resolutions of a general meeting of shareholders shall be adopted by a majority of the voting rights of the shareholders present at the meeting, unless otherwise provided for by laws and regulations or these articles of incorporation.

(2) Any resolution of a general meeting of shareholders as provided for in Article 309, paragraph 2 of the Companies Act shall be adopted by two thirds (2/3) or more of the voting rights of the shareholders present at the meeting where shareholders holding one third (1/3) or more of the voting rights of the shareholders who are entitled to exercise their voting rights at such meeting are present.

Article 16 (Voting by Proxy)

(1) A shareholder may exercise his or her voting rights by one (1) proxy who must be another

shareholder holding voting rights of the Company.

(2) Such shareholder or proxy as set forth in the preceding paragraph shall submit a document evidencing the authority of such proxy to the Company for each general meeting of shareholders.

Chapter IV. Directors and Board of Directors

Article 17 (Number of Directors)

The number of directors shall be fifteen (15) or less.

Article 18 (Election)

(1) Directors shall be elected at a general meeting of shareholders.

(2) A resolution for the election of directors shall be adopted by a majority of the voting rights of the shareholders present at a general meeting of shareholders where shareholders holding one third (1/3) or more of the voting rights of the shareholders who are entitled to exercise their voting rights at such meeting are present.

(3) Voting for the election of directors shall not be cumulative.

Article 19 (Terms of Office)

(1) The terms of office of directors shall expire at the close of the ordinary general meeting of shareholders held for the last business year that ends within one (1) year after their election.

(2) The term of office of any director elected to fill a vacancy or to increase the number of directors shall terminate when the term of office of the other directors then in office expires.

Article 20 (Representative Director and Directors with Specific Titles)

(1) The representative director(s) may be appointed by a resolution of the board of directors..

(2) The board of directors may appoint one (1) Chairman.

Article 21 (Convener and Chairperson)

Any director who is designated from among directors in advance by the board of directors shall convene meetings of the board of directors and act as the chairperson thereof, unless otherwise provided for by laws and regulations.

Article 22 (Convocation Notice)

(1) A notice of convocation of each meeting of the board of directors shall be sent to each director and corporate auditor at least three (3) days prior to the date set for the meeting; provided, however, that this period may be shortened in case of emergency.

(2) A meeting of the board directors may be held without taking the procedures of convocation with the consent of all the directors and corporate auditors.

Article 23 (Method of Resolution)

(1) A resolution of a meeting of the board of directors shall be adopted by a majority of the votes of the directors present at the meeting where a majority of the directors who are entitled to vote at such meeting are present.

(2) In the event that the requirements set forth in Article 370 of the Companies Act are satisfied, the Company shall deem that a resolution of a meeting of the board of directors has been adopted.

Article 24 (Regulations of the Board of Directors)

Matters concerning the board of directors shall be governed by the regulations of the board of directors established by the board of directors, unless otherwise provided for by laws and regulations and these articles of incorporation.

Article 25 (Remuneration, Etc.)

The remuneration, bonus, and other financial benefits to be received as a consideration for the performance of duties (hereinafter, "Remuneration, etc.") by directors from the Company shall be determined by a resolution of a general meeting of shareholders.

Article 26 (Exemption of Directors from Liabilities)

(1) The Company may exempt, by a resolution of a meeting of the board of directors, directors (including those who previously were directors) from their liabilities for damages caused by their failure to perform their duties to the extent permitted by laws and regulations in accordance with the provision of Article 426, paragraph 1 of the Companies Act.

(2) The Company may enter into an agreement with outside directors which limits their liabilities for damages caused by their failure to perform their duties in accordance with the provision of Article 427, paragraph 1; provided, however, that the maximum amount of their liabilities for damages under the agreement shall be limited to either the amount specified in advance which is two million (2,000,000) yen or more, or the amount prescribed by laws and regulations, whichever is higher.

Chapter V. Corporate Auditors and the Board of Corporate Auditors

Article 27 (Number of Corporate Auditors)

The number of corporate auditors shall be four (4) or less.

Article 28 (Election)

(1) Corporate Auditors shall be elected at a general meeting of shareholders.

(2) A resolution for the election of corporate auditors shall be adopted by a majority of the voting rights

of the shareholders present at a general meeting of shareholders where shareholders holding one third (1/3) or more of the voting rights of the shareholders who are entitled to exercise their voting rights at such meeting are present.

Article 29 (Terms of Office)

The term of office of a Corporate Auditor of the Company shall expire at the conclusion of the annual general meeting of shareholders for the last business year out of the business years terminating within four years after the election of the Corporate Auditor.

Article 30 (Standing Corporate Auditor)

The board of corporate auditors shall appoint standing corporate auditor(s) by its resolution.

Article 31 (Convocation Notice)

(1) A notice of convocation of a meeting of the board of corporate auditors shall be sent to each corporate auditor at least three (3) days prior to the date set for the meeting; provided, however, that this period may be shortened in case of emergency.

(2) A meeting of the board of corporate auditors may be held without taking the procedures of convocation with the consent of all the corporate auditors.

Article 32 (Method of Resolution)

Resolutions of a meeting of the board of corporate auditors shall be adopted by a majority of corporate auditors, unless otherwise provided for by laws and regulations.

Article 33 (Regulations of the Board of Corporate Auditors)

Matters concerning the board of corporate auditors shall be governed by the regulations of the board of corporate auditors established by the board of corporate auditors, unless otherwise provided for by laws and regulations and these articles of incorporation.

Article 34 (Remuneration, Etc.)

The Remuneration, etc. for corporate auditors shall be determined by a resolution of a general meeting of shareholders.

Article 35 (Exemption of Corporate Auditors from Liabilities)

(1) The Company may exempt, by a resolution of a meeting of the board of directors, corporate auditors (including those who previously were corporate auditors) from their liabilities for damages caused by their failure to perform their duties to the extent permitted by laws and regulations in accordance with the provisions of Article 426, paragraph 1 of the Companies Act.

(2) The Company may enter into an agreement with outside corporate auditors which limits their

liabilities for damages caused by their failure to perform their duties in accordance with the provisions of Article 427, paragraph 1 of the Companies Act; provided, however, that the maximum amount of their liabilities under the agreement shall be limited to either the amount specified in advance which is two million (2,000,000) yen or more, or the amount prescribed by laws and regulations, whichever is higher.

Chapter VI. Accounting

Article 36 (Business Year)

The business year of the Company shall commence on March 1 of each year and end on the last day of February of the following year, and the final day of the business year shall be the balance sheet date.

Article 37 (Organ Deciding on Dividends of Surplus, Etc.)

The Company shall determine matters set forth in the subparagraphs of Article 459, paragraph 1 of the Companies Act, including dividends of surplus, by a resolution of a meeting of the board of directors without a resolution of a general meeting of shareholders, unless otherwise provided for by laws and regulations.

Article 38 (Record Date for Dividends of Surplus)

- (1) The record date for year-end dividends of the Company shall be the last day of February of each year.
- (2) The record date for interim dividends of the Company shall be the last day of August of each year.
- (3) In addition to the provisions of the preceding two paragraphs, the Company may pay dividends of surplus by setting a record date.

Article 39 (Period for Exclusion for Dividends)

- (1) If year-end dividends or interim dividends are not received within three (3) years after the date of commencement of payment thereof, the Company shall be released from the obligation to make such payment.
- (2) Accrued dividends shall bear no interest.

Revisions

January 31, 1984	May 15, 2001	January 1, 2013
May 17, 1985	May 15, 2002	April 1, 2013
December 6, 1986	May 13, 2003	June 27, 2017
August 28, 1987	May 12, 2004	April 1, 2019
May 12, 1988	February 21, 2006	June 25, 2019
July 20, 1993	May 16, 2006	May 23, 2022
May 18, 1994	May 15, 2007	January 25, 2023

May 18, 1995

May 16, 1996

May 13, 1998

May 17, 2000

May 12, 2009

January 6, 2010

May 11, 2010

May 15, 2012

May 24, 2023

May 22, 2026

This is to certify that the foregoing is a true and correct copy of the existing articles of incorporation of the Company.

Date: May 22, 2026

AEON Financial Service Co., Ltd.

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Tomoharu Fukayama

President and CEO