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June 1, 2023
AEON Financial Service Co., Ltd.

The Founding of the New AEON Financial Service ~Formulated "Our Purpose"~

AEON Financial Service Co., Ltd. (hereinafter "the Company") and its subsidiary AEON Credit Service Co., Ltd. have merged on June 1, 2023.

Under the basic policy of "Second Founding: Value Chain Transformation and New Network Creation" in the Medium-Term Management Plan, The Company aims to create a platform that goes beyond the framework of the Group's financial products, services, and customer base by connecting AEON Group companies and external business partners with financial services such as payment and points. Through this business integration, the Company will accelerate the above initiatives by strategically utilizing management resources across the Group, further speeding up decision-making, and developing cross-selling centered on the payment business.

In addition, we have redefined our reasons for existence and formulated the clearly stated "Our Purpose." The business environment surrounding the Group is undergoing major changes, such as rapid digitalization through technological innovation, diversification of customer values, and entry of players from other industries into the financial sector, and we are facing a turning point in an era in which flexible problem solving is required. In order for the Group to continue to grow sustainably, all Group employees must have will and values that can be sympathetic, consider independently what they can do to enrich our customers' lives and act autonomously to transform into a resilient organizational structure. "Our Purpose" will be the essential reasons for existence and will that all employees of the Group can always return to as a judgment axis toward the second founding. Under the "Our Purpose", the entire Group will work together to achieve both solving social issues and corporate growth.

Our Purpose



■ Click here for details on "Our Purpose"
<https://www.aeonfinancial.co.jp/en/purpose/>

【Thoughts on Purpose-formulation】

“Our purpose is to bring ‘finance’ closer to everyone.”

As the financial services business of the AEON Group, we provide convenient and easy-to-understand financial services by adopting a consumer perspective. We also promote financial education for all generations and bring financial mechanisms closer to everyone through financial inclusion that responds to diverse financing needs.

“By committing to each and every person,“

We commit sincerely with each consumer to provide financial services tailored to changing life stages and living environments. We also generate new value by cooperating with various business partners in local communities, including participating merchants and local authorities. Acting empathetically from a customer perspective is one of our core values.

“we brighten up everyday lives with peace of mind and smiles.”

As a financial institution supporting customers’ everyday lives, we enrich their lives and help them to experience happiness. We respect our colleagues’ diversity and value the environment and corporate culture that allow us to work with pride and a spirit of freedom and open-mindedness. Through these, we provide value by filling everyday lives with peace of mind and smiles and by brightening up their minds with uplifting feelings and excitement.