

AIFUL Launches New Mortgage-backed Loan, the “Business Support Plan,” and Lowers Minimum Rate for Mortgage-backed Loans

KYOTO — On August 4, 2008, AIFUL Corporation will begin offering a new mortgage-backed loan called the “Business Support Plan,” and will lower the minimum interest rate on its mortgage-backed loans.

1. Objective

The AIFUL Group has integrated the expertise in credit screening that it has built up in the corporate loan and mortgage-backed loan businesses to launch a new mortgage-backed loan called the “Business Support Plan,” to support the financing needs of sole proprietors and small and medium-sized businesses.

AIFUL has also lowered its minimum interest rate on its mortgage-backed loans in order to make its products even more satisfying to customers, as well as to reassure them and earn their trust.

2. Overview of Business Support Plan

Product name	Mortgage-backed loan, Business Support Loan
Loan eligibility	Businesses and sole proprietors
Eligible use of funds	Business funds (operating capital, funds for capital investments)
Interest rate	6.8%-12.0% (effective annual rates)
Late payment charges (percentage of principal for claimable amount)	20.0% (effective annual rate)
Loan amount	1 – 100 million yen (maximum of 20 million yen for credit card loans)
Repayment period	Maximum of 10 years
Repayment method	Lump-sum repayment of principal

3. Revisions to lending rate for other mortgage-backed loans

Current rate (effective annual rates): 9.2-15.0%

New rate (effective annual rates): 6.8-15.0%

*Current loan customers must undergo screening to qualify for the above rate.

4. Other mortgage-backed loans (home equity loans)

With the launch of the Business Support Plan, AIFUL will offer three types of mortgage-backed loans, including the products shown below. AIFUL will continue to meet the needs of a broad range of customers and offer convenience.

Product name	Standard plan	Asset utilization plan
Loan eligibility	Individuals over 20 years of age with regular income and ability to make repayments	Individuals over 20 years of age with regular income and ability to make repayments who are considering selling real estate
Loan amount	1 – 100 million yen (maximum of 20 million yen for credit card loans)	
Lending rate	6.8%-15.0% (effective annual rate)	
Late payment charges (percentage of principal for claimable amount)	20.0% (effective annual rate)	
Repayment period	Maximum of 30 years	Maximum of five years

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