

**AIFUL Corporation Enters Guarantee Service Partnership
with Kansai Sawayaka Bank**

KYOTO — AIFUL Corporation has formed a partnership with Kansai Sawayaka Bank, Limited, and will begin providing guarantee services for the bank's personal unsecured loans from September 17, 2001. In the partnership, AIFUL will employ its expertise in the area of credit screening for personal loans to screen and guarantee applicants for personal unsecured loans from Kansai Sawayaka Bank. The product name is "Card Loan Type II."

AIFUL is developing its guarantee services with the aim of diversifying its channels for customer acquisition. The company plans to expand its guarantee service partnerships in the future, primarily among leading regional financial institutions with the capacity to attract customers.

Product Outline

Commencement date	Monday, September 17, 2001
Product name	Card Loan (Type II)
Loan target	Age: 20 – 70 People with constant income (Part time workers and housewives may be eligible)
Loan amount	¥100,000 – ¥900,000 (in ¥10,000 units)
Loan period	1 year
Interest rate	Annual 17.6% (includes guarantee fee)
Loan method	Account overdraft (Revolving type)
Repayment method	Scheduled repayment (¥10,000/month, ¥20,000 per month for loans over ¥500,000)
Collateral and guarantor	Not required
Method of application	Bank counter, mail, fax, or telephone

For details on the product and service, please contact Kansai Sawayaka Bank directly. Inquiries: Yoshie Okumura, Public Relations Manager, General Affairs Department, Kansai Sawayaka Bank (Telephone: 06-6447-5520).

AIFUL Corporation

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Exchanges: TSE 1st Section; OSE 1st Section

Fiscal year: Ending March 31

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Kansai Sawayaka Bank, Limited

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