

November 29, 2001

AIFUL Corporation to Enter CD/ATM Partnership with The Chiba Bank

KYOTO — AIFUL Corporation has announced that it will begin a CD/ATM partnership with The Chiba Bank, Ltd., on December 3, 2001. The partnership will involve the 1,383 CD/ATM machines operated by Chiba Bank.

AIFUL customers can now conduct ATM transactions at a total of 35,758 locations, using AIFUL ATMs, the CD/ATMs of financial institutions that have partnerships with AIFUL, or the fund reception services provided by Lawson Inc.

1. Objective of partnership
 - Enhanced customer convenience.
2. Usage
 - Customers can use their AIFUL cards to withdraw money and check their account balance at the CD/ATMs of partner companies.
 - Chiba Bank's CD/ATMs are unable to accept deposits.
 - The service is free of charge.
3. Business partner and partnership summary

Business partner name	The Chiba Bank, Ltd.
Start of partnership	December 3, 2001 (Monday)
Partnership service details	Withdrawals and checking of account balances (deposits not accepted)
Withdrawal unit	¥10,000 increments (¥10,000 and above)
Machines available	1,382 machines
Times available (Maximum)	Weekdays: 8:00-23:00 Weekends and Holidays: 9:00-17:00
Fee	No fee
Main locations	Chiba Prefecture

* Availability may vary depending on CD/ATM location.

4. CD/ATM partnership status

		Business	Partners	Available Outlets
Withdrawal	Partnering CD/ATM	Private financial institutions	58	20,885
		Consumer credit companies	5	1,118
		Distribution credit companies	6	4,217
		Other	3	279
Total			72	26,499
Deposit	Receiving agents	Convenience stores	1	7,571
AIFUL ATMs (as of Nov. 30)				1,688

AIFUL Corporation

Headquarters: 381-1 Takasagocho, Gojo-Agaru,
Karasumadori, Shimogyo-ku, Kyoto

President: Yoshitaka Fukuda

Stock code: 8515

Exchanges: TSE 1st Section; OSE 1st Section

Fiscal year: Ending March 31

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The Chiba Bank, Ltd.

Headquarters: Chiba Prefecture

President: Tsuneyo Hayakawa