

**Guarantee Partnership with Setagaya Credit Bank —
Launch of “Omatome Loan” Service**



January 21, 2002

TOKYO — The consumer credit company LIFE Co., Ltd. (President: Kunio Morikiyo) has formed a partnership with Setagaya Credit Bank (President: Nobuhide Oba; 1-23-3 Setagaya, Setagaya-ku, Tokyo), and on January 21 will launch the “Omatome Loan” service to help consumers consolidate their debt.

LIFE will provide screening and guarantee services to Setagaya Credit Bank when the bank extends an Omatome Loan up to a maximum of ¥3,000,000 for the purpose of consolidating the repayment of credit cards and loans from consumer lenders.

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| 1. Product name | Omatome Loan |
| 2. Product summary | |
| (1) Loan format | Deed loan |
| (2) Use of funds | Funds will be used to consolidate the repayment of credit cards and loans from consumer lenders and other sources (can also be used to consolidate debt of immediate family members) |
| (3) Loan amount | Maximum of ¥3,000,000 |
| (4) Loan period and | Equal monthly repayment of principle and interest for one to seven years (no bonus period payments) |
| (5) Loan target | 1) Persons with a stable income aged 20 to 60 that can complete the loan contract by age 67
2) Persons using this loan to clear debts from other sources |
| (6) Interest rate | 15% (includes guarantee fees) |
| (7) Guarantor | One guarantor required |
| (8) Required documents | 1) Documents confirming the identities of the applicant and guarantor
2) Documents confirming the income of the applicant and guarantor
3) Copies of the applicant’s bank book from his or her main bank
4) Documents confirming loans from other sources |

(9) Loan transfer

The loan will be deposited in lump sum into an account under the name of the contracting party, and upon receipt of a deposit withdrawal slip and transfer request, funds will be transferred to current creditors on the same day.

3. Service start

January 21, 2002

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