

AIFUL Announces Reduction in Maximum Lending Interest Rate

KYOTO — AIFUL Corporation announced today that it has decided to reduce the maximum lending interest rate for customers who take out a new loan agreement with the company on or after August 1, 2007 as follows:

1. Details of Maximum Lending Interest Rate Reduction

AIFUL will apply the lending interest rates in the table below to customers who take out a new loan agreement with the company on or after August 1, 2007. The new maximum lending interest rate applies to unsecured consumer loans, home equity loans, and small business loan products.

Loan agreement limit	Maximum lending interest rate (Effective annual interest rate)
Less than 100,000 yen	20.0%
100,000 yen – less than 1 million yen	18.0%
1 million yen and higher	15.0%

2. Objective of Reduction in Maximum Lending Interest Rate

AIFUL has been carrying out management reforms which include organizational restructuring and the recruitment of voluntary retirees in order to ensure it can promptly deliver low cost products that are more secure and reliable for customers. Accompanying these management reforms, AIFUL has decided to reduce the maximum lending interest rate based on the conviction that a corporate structure which is compliant with Japan's new Money Lending Business Control and Regulation Law will lead to increased corporate value.

3. Eligible Customers

Customers who take out a new loan agreement on or after August 1, 2007.

Customers with an existing loan agreement who are able to take out an agreement under the new lending criteria.

4. Impact on Financial Results

The impact on the financial results for the current fiscal year will be negligible, and there are no changes to results forecasts.

AIFUL Corporation

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