

## **AIFUL Announces Reduction in Lending Interest Rate**

KYOTO — AIFUL Corporation announced today that it will offer lower interest rates for customers who take out a new unsecured consumer loan (cash advance) with the company on or after June 16, 2008.

### **1. Details of Lending Interest Rate Reduction**

AIFUL will apply the lending interest rates shown below to customers who take out a new unsecured consumer loan (cash advance) with the company on or after June 16, 2008.

Lending interest rates

Current interest rates (effective annual interest rate): 12.775 ~ 18.0%

New interest rates (effective annual interest rate): 6.8 ~ 18.0%

\* Customers who already have a loan agreement with AIFUL must undergo a new credit evaluation in order to have the aforementioned rates applied to loans they take out.

### **2. Objective of Reduction in Lending Interest Rate**

AIFUL has been carrying out group-wide management reforms in order to ensure it can promptly deliver low-cost products that are more secure and reliable for customers. Accordingly, in August 2007 AIFUL reduced the maximum lending interest rate for customers taking out new loans with the company and in December of the same year began marketing loans for specific purposes (effective annual rates of 9.8 ~ 17.0%) to meet customers' demand for loans for various life events. These efforts to add greater diversity to the product lineup and offer loans at lower rates are intended to raise customer satisfaction.

AIFUL has now decided to reduce the low end of the range of interest rates for cash advances from 12.775% to 6.8% to give an additional boost to its current marketing of loans at preferential rates and take another step to better meet the needs of its customers and continue offering convenience.

### **Reference**

#### **Types of unsecured consumer loans currently available from AIFUL (as of June 16, 2008)**

Product name	Loan amount	Lending interest rate (Effective annual rate)
Cash advances	10,000 ~ 3 million yen	6.8 ~ 18.0%
Special-purpose loan	10,000 ~ 1 million yen	9.8 ~ 17.0%

\* Eligibility for these rates will depend on the results of consumer credit evaluations.

\* Documentation attesting to the loan's use is required for special-purpose loans, as their use is limited to ceremonial functions, medical expenses and other specific purposes.

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