

March 16, 2004

AIFUL Corporation Commences Payment Receipt Agency Services with FamilyMart and Three F

KYOTO AIFUL Corporation has concluded agreements on the use of payment receipt agency services with FamilyMart co., Ltd., (President: Junji Ueda, Head office: Toshima-ku, Tokyo) and Three F Co., Ltd., (President: Katsutoshi Nakai, Head office: Yokohama, Kanagawa Prefecture). Under the agreement, AIFUL customers will be able to use the FamiPort (FamilyMart) and e-TOWER (Three F) multimedia terminals located in the stores of the two companies to make payments at the cash register of the relevant store.

The partnership will operate at 5,826 FamilyMart stores where FamiPort multimedia terminals are located, and 618 Three F stores where e-TOWER multimedia terminals are located. This will bring the total number of AIFUL's payment and withdrawal channels to 73,614, including its own ATMs and cash dispensers (CD) and the ATMs of partner financial institutions or payment receipt agencies.

1. Method of Use

Customers with an AIFUL card who enter the necessary information into the FamiPort and e-TOWER multimedia terminals located at FamilyMart and Three F stores are then issued with a payment receipt agency user's card with a barcode that they can use to make payments (repayment) at the cash register. Customers will not pay a service charge.

2. Partners and Outline of Alliance

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| Name of partner | FamilyMart Co., Ltd. | Three F Co., Ltd., |
| Alliance commencement date | Wednesday, March 17, 2004 | |
| Details of tie up | Payments (repayments) only | |
| Unit of payments | 1 yen units (Maximum single transaction of 100,000 yen at FamilyMart, 999,999 yen at Three F) | |
| Number of stores with service available | 5,826 stores (as of February 29) | 618 stores (as of February 29) |
| Service hours | Weekdays, weekends and public holidays) 7:00 23:00 (maximum service hours) | |

Note: The service will begin on March 17 at three FamilyMart stores in the metropolitan area (Houya-Fuji Machi, Sunshine Minami, and Sunshine City), two Three F stores in the metropolitan area (Oimachi and Machida-Sagami Eki-Mae), and two Three F stores in Kanagawa Prefecture (Nihon Odori and Yamashita-cho, Naka-ku) only. It will be available at all stores of the two companies on March 26.

3. CD/ATM Alliances

| | | Business | Alliance companies | Alliance channels |
|--------------------------------|-----------------|--------------------------------|--------------------|-------------------|
| Withdrawals | CD/ATM alliance | Private financial institutions | 82 | 53,038 |
| | | Consumer credit companies | 5 | 964 |
| | | Store card companies | 6 | 3,293 |
| | | Other | 4 | 393 |
| | Total | | 97 | 57,688 |
| Payments | ATM alliance | Private financial institutions | 1 | 7,355 |
| | Receipt agency | Convenience stores | 3 | 14,265 |
| Total | | | 4 | 21,620 |
| AIFUL ATMs (As of February 29) | | | | 1,661 |

Note: The payment channels of the ATM alliances in the table above also allow withdrawals to be made, so they have been counted again as withdrawal channels.

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