

- Application-specific Loan** These are loan products used solely for specific applications. A special feature of these loans is the fact that their interest rates are lower than for free cashing where there are no restrictions on use.
- Automated Credit Providers** When applying for and concluding loan agreements, customers can use these machines to obtain interview-free loans through an electronic connection with consumer finance company staff. When a customer sits down in front of an automated credit provider, the machine gives instructions on screen and by voice. By following these instructions, the customer can complete the procedures for preparing the necessary documents and the like. These machines reduce resistance to borrowing money since customers do not have to deal directly with the staff of the consumer finance company. They are therefore highly effective in securing new customers.
- Automated Teller Machine (ATM)** When used in the consumer finance industry, this becomes a machine for making cash withdrawals or repayments. By inserting the PAL card issued by Promise and using the buttons on the machine, customers can deposit or withdraw cash without the assistance of personnel on site.
- Consumer Finance Specialists** The consumer credit market can be broadly divided into sales finance and consumer finance. Sales finance refers to credit extended in order to postpone payment for goods or services provided. Consumer finance refers to the provision of cash loans to customers. As of March 1995, a total of 6,798 consumer finance companies were in operation in Japan. Of these firms, 6,758, or 99.4 percent, had a balance of loans outstanding of less than ¥10 billion. The 40 companies whose balance of loans outstanding exceeded ¥10 billion accounted for 83.7% of the total amount of loans provided. The top eight companies, including Promise, whose balance of loans outstanding exceeded ¥100 billion, accounted for 64.6% of the total amount of loans provided.
- Customers** Promise's customers are 71.4% male and 28.6% female. Customers with incomes between two and seven million yen annually account for 82.8% of new customers. More than half of our customers are married and have children. Of all new customers, 70.0% are under forty years of age. At present, most of our new customers are male white collar employees between the ages of 20 and 29.
- PAL Card** The PAL (Promise Amenity Life) Card is the heart of our system of revolving loans. Once a credit line has been established, a customer can obtain cash immediately at any of our nationwide network of Promise's ATMs and Tie-up cash dispensers.
- Individual Credit Information Bureaus** At Individual credit information bureaus established in various locations, consumer finance specialists have compiled past loan data on about 12.85 million customers who obtained loans at 10,494 branches of 4,509 companies nationwide. Customers can use these branches to make inquiries. By entering their names and dates of birth, customers can quickly obtain a profile of their past record of borrowing and repayment.
- Roadside Branches** Promise has always placed the highest priority on improving the convenience of its branches. Up to now, the majority of branches have been established near train stations and in business districts. In response to the growing use of automobiles, Promise is expanding the number of roadside branches. Roadside branches are located in the suburbs and are provided with parking lots.
- Tie-up CD** To increase the convenience of use for Promise customer accounts, we have entered agreements with other companies that enable customers to withdraw cash from accounts with our business partners using a tie-up CD or ATM. These other companies include banks, department stores, and supermarkets.
- Unsecured Loans** Promise and other consumer loan companies provide small-lot loans to consumers without surety or guaranty. These loans can usually be obtained by borrowers within 40 minutes of entering a branch. In fiscal 1995, consumer finance companies provided ¥6.6 trillion in unsecured loans; in comparison, individual consumption in the same year totaled ¥290 trillion.
- Unsecured Revolving Loans** Once Promise sets the maximum amount of the loan, the customer can make multiple borrowings of cash within that limit. Customers can use the card issued by Promise to withdraw cash from the ATM or CD network so long as previous loans are repaid and the balance of borrowings outstanding is within the maximum amount.
- 0123 Activity** In pursuing 0123 activities all employees strive to meet the challengers which these numbers stand for. "0" stands for obeying regulations (zero illegal activities), "1" stands for reducing expenditure by 10%, "2" stands for increasing productivity by 20%, and "3" stands for 30% more sincerity.