No.43

Asia News

World's First Rollout of JCB's Global Contactless Payment Program J/Speedy - Issued in Alliance with Union Bank and Breeze Center in Taiwan -

he Breeze Center JCB Card with the J/Speedy™ contactless payment program was launched in alliance with Union Bank of Taiwan (Union Bank) on September 6th, 2007, the first card with J/Speedy in the world. J/Speedy allows customers to pay quickly and easily by simply tapping the card - no signature is required. In addition to functioning as a regular credit card, the Breeze Center JCB Card contactless payment can be used to pay for purchases in only a few seconds at contactless-reader equipped merchants.

Mr. Yuichi Momose, Chairman and CEO of JCB International (Taiwan) Co., Ltd. said, "The launch of the Breeze Center JCB Card, the first card with JCB's global standardized contactless payment solution J/Speedy, is a significant milestone for JCB both as a payment solution provider and as an international brand. Fast, convenient payment benefits not only the consumer but also our merchant partners with savings in time and effort. I believe contactless payment is the key for shaping a new era in payments, and JCB is proud to take this first step toward that new era."

Union Bank, a major commercial bank in Taiwan, has been issuing JCB cards and acquiring JCB card acceptance locations in Taiwan since 2002, and started issuing the Breeze Center JCB Card with the country's most popular shopping mall in 2002. Union Bank decided to add the J/Speedy contactless payment program in order to give customers even greater convenience and ease of payment at Breeze Center shops.

In addition to Breeze Center, J/Speedy payment is accepted at Taiwan's largest supermarket, Carrefour and other various locations. JCBI (Taiwan) is continuing to promote J/Speedy acceptance at major chain stores and other locations suited to contactless payment to increase convenience for JCB cardmembers. At the same time a number of other banks in addition to Union Bank are preparing to issue cards with J/Speedy, so that a major expansion in J/Speedy transactions in Taiwan is anticipated in the near future.



Interior of Breeze Center



Front entrance of Breeze Center





Breeze Center JCB Card

About J/Speedy

J/Speedy is JCB's global standard-based (ISO/IEC 14443) contactless payment solution, which has been developed in recognition of the necessity of globally standardized contactless payment service for markets around the world. The solution allows lower development costs for vendors and a more attractive value proposition for merchant investment in terminals and card readers, promoting expansion of the contactless payment infrastructure in the Asia market.

In Japan, JCB also has been promoting the QUICPay™ contactless payment product since April 2005 based on Sony's FeliCa® chip specification, which is widely employed for contactless payment solutions such as public transportation fare systems and mobile phone applications in Japan.



% FeliCa is a registered trademark of Sony Corporation.

JCB EMEA Conference 2007

- JCB Partners from Across Europe, Middle East, and Africa Region Gather in Paris -



Mr. Kenii Seto, President & COO of JCBI



Mr. Shizuo Mizuquchi, General Manager & Executive Vice President of JCBI (Europe)



Plenary session at Hotel Concorde La Favette Paris

he JCB EMEA Conference was held on November 12th, 2007 at the Hotel Concorde La Fayette Paris and the Louvre Museum in Paris. JCB welcomed 72 participants from 40 partner companies in 22 countries throughout the Europe, Middle East and Africa (EMEA) region in order to share JCB's vision and future direction.

The plenary session of the conference was held at the Hotel Concorde La Fayette, followed by an evening party and exclusive tour at the Louvre Museum. During the conference, 4 presentations were made by JCB. First, Mr. Kenji Seto, President & COO of JCB International Co., Ltd. made a speech on JCB's recent achievements and activities worldwide. In his speech, he mentioned that "JCB will expand the acceptance network with much broader perspective by participating in the expansion of the new payment network covering Europe." At the end of his speech, he stressed that "JCB will continue to walk in step with partners in EMEA regions."

Mr. Seto's presentation was followed by Mr. Shizuo Mizuguchi, General Manager & Executive Vice President of JCB International (Europe) Ltd. on recent achievements and activities of the EMEA region, Mr. Yo Imanishi, Executive Vice President of Marketing Planning Department of JCB Co., Ltd., on JCB's branding strategy, and Mr. Junya Tanaka, Vice President of Global Infrastructure & Technologies Department of JCB on the trends and JCB's position in the Japanese contactless market.

After the conference, a party and private tour was held at the Louvre Museum which provided an excellent occasion to exchange information and thoughts with partners about our direction and opportunities to grow together in the near future. It generously allowed JCB to hold the party at the museum, and also provided the participants with an exciting private tour of the museum's celebrated treasures. Everyone enjoyed viewing such precious artworks in the world's most famous museum.

JCB will continue to seek further opportunities to have one-on-one communication with each partners in order to achieve a common understanding of JCB's global strategy, and to share expertise and information on local market trends to plan the future expansion of JCB brand business.



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© Musee du Louvre / A. Dequier

JCB Brings More Convenience to Cardmembers Visiting Austria with Card Complete

ard complete Service Bank AG (card complete), a comprehensive payment service provider in Austria, signed an agreement on November 13th, 2007 to enhance JCB card acceptance. Card complete will start opening their merchants in Austria to JCB cardmembers in mid-2008, especially merchants in the travel and entertainment business across the country. JCB is confident that this agreement will significantly strengthen the JCB card acceptance network in the years to come.

Mr. Thomas Heigl, General Manager of JCB International (Austria) GmbH said that "JCBI has been directly acquiring merchants for the convenience of its cardmembers coming to Austria. Tourism demand is becoming more multifaceted and travel destinations have become diversified from major sightseeing areas to provincial cities across the country."

Mr. Heigl also commented that "Austria is a popular destination for Japanese travelers and is now expected to greet a large number of visitors from Japan for the year 2009, as we enter the 140th year of

diplomatic ties between the two countries."

To respond to fast changing tourist trends and customer needs, JCBI last year began to shift from direct merchant acquiring to licensee partnerships with acquirers in Austria.



(From left) Mr. Kenji Seto, President & COO of JCBI, Dr. Heimo Hackel, CEO of card complete

This new partnership with card complete will bring JCB's cardmembers greater convenience with an expanded merchant network. In addition, card complete's merchants will benefit from tourists spending with JCB cards.

Discover Financial Services and JCB Strategic Alliance Adds Broader JCB Acceptance in the United States

ince announcing the strategic alliance agreement between Discover Financial Services and JCB in August 2006, selected Discover Network merchant locations have begun to accept JCB cards, effectively broadening acceptance in the United States.

In June 2007, both JCB and Discover Network began to implement the system changes needed to enable broader acceptance. Additionally, Discover Network has actively opened its broad merchant coverage for JCB card acceptance and added new merchant segments beyond the existing high-end retail and travel and entertainment industries, including gas stations, supermarkets, fast food restaurants and other mainstays of daily life.

Many JCB cardmembers have begun to take advantage of this opportunity, and the increasing number of JCB



transactions continues to grow, including at national chain stores such as: Target (GMS), Walgreens (grocery), Chevron (gas station), Kroger (supermarket), Dillard's, Macy's/Bloomingdale's (department store), and Crate & Barrel (housewares).

The number of Discover Network merchants open to JCB cardmembers will rapidly increase over the next few years throughout the United States and create a robust acceptance infrastructure to meet the spending demands of all JCB cardmembers.

Renewed JCB Plaza Opens at Fashion Show in the Heart of Las Vegas

CB has announced the relocation and opening of its new JCB Plaza Las Vegas on January 10th, 2008.

The newly relocated plaza opened at Fashion Show, one of Las Vegas' premier retail destinations which offers seven flagship department stores along with over 200 extraordinary shops and restaurants. Located at 3200 Las Vegas Blvd. South, Fashion Show is directly across from the Wynn Las Vegas, and merely minutes away from the new Palazzo and the popular Venetian, TI, and Mirage hotels.

JCB Plaza Las Vegas is located on the first floor next to the Saks Fifth Avenue entrance. It provides first class travel and entertainment concierge services exclusive to JCB cardmembers including travel and entertainment assistance, lost card and other emergency assistance, instructions on how to operate ATM machines, local visitor information, Japanese language assistance, as well as other original services. Cardmembers will be welcomed at the new JCB Plaza which



JCB Plaza Las Vegas



Fashion Show, Las Vegas (Photo courtesy of Las Vegas Taizen)

also promises much easier access, comfort, and convenience.

With the cooperation of Fashion Show, JCB looks to increase its presence in the Las Vegas market where JCB acceptance is already very high, while JCB Plaza Las Vegas anticipates servicing many more JCB cardmembers at this unique and ever popular tourist destination.

JCB Plaza Las Vegas: 3200 Las Vegas Blvd. South, #1493, Las Vegas, NV 89109 Tel. 702-699-5568

JCB and China Merchants Bank Achieve Second Launch of JCB Card with Heiwado

hina Merchants Bank (CMB), Changsha Heiwado Department Store and JCBI launched a new co-branded card for consumers in Changsha, China on August 28th, 2007. The new card is the first JCB CMB card to be co-branded with a department store, and is an index of JCB's active development of local issuing markets in China. The CMB-Heiwado JCB co-branded card delivers comprehensive and tailormade functions and services to Changsha consumers.

Due to great cultural and economic diversity from area to area, there are broad regional differences of preference among Chinese consumers. Therefore, creating unique solutions in response to the various demands in the Chinese credit card market is a key element for success. The CMB-Heiwado JCB co-branded card in particular closely targets Changsha consumers. CMB, the largest credit card issuer in China, and Heiwado, a popular department store in Changsha, provide customers the

best products and services by integrating their resources with the major international payment brand JCB. Cardmembers can use the CMB-Heiwado JCB cobranded card at any JCB or China UnionPay merchant in China and around the world.



CMB-HEIWADO JCB co-branded card

The CMB-Heiwado JCB co-branded card is also a membership card for Heiwado Department Store, and entitles cardmembers to special benefits provided by both CMB and Changsha Heiwado Department Store, including a 5% discount when making a purchase with the card in addition to earning Heiwado reward points.

China Everbright Bank Launches the First JCB Corporate Card in China

hina Everbright Bank (CEB) started issuing the JCB branded Sunshine Business Travel Card on October 22nd, 2007. The new card is the first JCB corporate card issued with a Chinese partner bank specifically targeting local enterprises.

China's business travel market ranked third globally over the past five years (according to Report of Chinese Business Travel Management 2006). Additionally, business travel costs ranked second highest among business costs. The Sunshine Business Travel Card is one of CEB's





CEB-JCB Sunshine Business Travel Card

key business credit card products providing excellent service for cardmembers, including various reimbursement options, card designs and account currencies. Moreover, for those enterprises or public institutions that issue over 1,000 cards, their logos can be printed on the card, enhancing individual corporate branding.

Employees can book flights and hotels in advance through CEB's hotline or the website using their Sunshine Business Travel Cards. They can also enjoy special discounts and free city-wide ticket-delivery service provided by CEB. When purchasing tickets or paying over 80% of travel fees using the card, employees can also receive aviation accident insurance of RMB 500,000 to 5 million free of charge. The Sunshine Business Travel Card is a dual-currency international corporate credit card, and is payable with RMB or USD. Cardmembers can use the card at JCB and China UnionPay merchants.

JCB Cardmembers Reach One Million in China

- Rapid Progress in Two Years Boosting Further Expansion of JCB Brand in the Global Market -

he number of JCB cardmembers in China reached one million at the end of September 2007.

JCB brand presence in mainland China has a long history from 1982. JCB now has acquiring licensee partnerships with ten major banks and financial institutions creating a solid acceptance network in China.

In recent years as dramatic economic growth has accelerated the momentum of consumer demand for international payment cards, JCB has pursued strategic alliances for JCB brand card issuing with key







institutions starting with Bank of China and Bank of Shanghai in 2005, followed by partnerships with China Everbright Bank, China Merchants Bank, and Shanghai Pudong Development Bank in 2007. In addition, co-brand issuing programs with partners such as electronics retailers, magazine publishers, and department stores are creating JCB cards with added-value to meet the diverse needs of Chinese consumers in different regional and market segments.

Mr. Hirohiko Sugiyama, executive vice president and head of Sales and Promotion, Asia Pacific, said, "The remarkable achievement of one million JCB cards in China in two years has been brought about by the JCB brand's growing popularity with consumers in the country, as well as the considerable support of our partner institutions. JCB will continue to build cardmember base by working with partners in China to create innovative new solutions meeting market needs."

BEA & JCB Join Hands to Launch BEA JCB PLATINUM Card

- Hong Kong's First JCB Platinum Card Brings the Best of Japan to Cardholders -

he Bank of East Asia (BEA) started issuing the BEA JCB PLATINUM Card, the first JCB Platinum Card in Hong Kong on July 25th, 2007. In celebration of this launch, BEA and JCB held a launch ceremony officiated by BEA's Chairman & Chief Executive, Dr. David K. P. Li, and JCBI's President & COO, Mr. Kenji Seto.

BEA JCB PLATINUM Card appeals to a younger, status-conscious segment of consumers who are attracted to Japan's latest trends and coolest styles. In Hong Kong, card issuer BEA has worked closely with many well-known Japanese brands and businesses to create a platinum-grade programme that caters to the tastes of this consumer segment. In addition, Tokyo-based JCB has established a wide range of exclusive offers for JCB cardholders in Japan and overseas, thus extending the value of the BEA JCB PLATINUM Card to cardholders.

According to Mr. Seto, "Combining BEA's expertise in customer relationships dynamic local operations with JCB's global acceptance network, creates synergetic effect that offers both BEA and JCB the opportunity to further expand



(from left) Mr.Hitoshi Shioda, Managing Director of JCBI (Asia), Mr.Kenji Seto, President & COO of JCBI, Dr. David K.P.Li, Chairman & Cheif Executive of BEA, Ms. Christine W.Y.Lo, Head of Card Services Department of BEA

credit card market in Hong Kong. JCB has over 45 years of experience in the credit card industry, as well as growing business and customer networks in Asia, we are striving to deliver even higher quality services to our cardmembers in Hong Kong."

Singapore's Largest Acquirer UOB Signs to Enhance JCB Card Acceptance - Deepening Their Long Trusted Partnership for Mutual Benefit -

nited Overseas Bank (UOB), the largest credit card-issuing bank and has the largest base of merchants in Singapore, entered into a new license agreement whereby UOB is granted rights to offer JCB card acceptance facilities to merchants in Singapore. UOB will commence merchant acquisition in Singapore in mid-2008. This new addition of merchants is anticipated to strengthen the JCB card acceptance network in the years to come.



(from left) Ms. Gan Ai Im, Senior Vice President Head, Cards & Payment Products Personal Financial Service of UOB, Mr. Eddie Khoo, Executive Vice President Global Head Personal Financial Service of UOB, Mr.Yutaka Nakazawa, Senior Vice President, Asia & Pacific Regions of JCBI, Mr.Akihiko Shigemori, Manaqing Director of JCB International Asia Pacific

Mr. Akira Matsuo. Senior Vice President of JCB International Asia Pacific said. "JCBI has been directly acquiring **JCB** merchants for the convenience of its cardmembers Singapore. To respond to the fast changing trends and customer needs, it is essential to work with local acquirers and naturally with UOB, a leader in credit card issuance and merchant acquisition, whom JCBI has had a firm relationship of mutual trust for more than a decade. I am confident that once UOB starts opening merchants in mid-2008, not only will cardmembers enjoy greater convenience, but UOB's merchants will also benefit from JCB's solid base of cardmembers in Asia traveling to Singapore."

"Singapore is a leading destination for both business and pleasure due to its strategic location, excellent facilities, fascinating cultural contrasts and tourist attractions, and Singapore will certainly grow in popularity especially for Asian travelers with new tourist attractions like Formula One racing, integrated resorts, as well as the new mega malls. I am sure this new strategic partnership with UOB will strengthen the JCB card acceptance network and allow us to provide the greatest benefit and convenience to JCB cardmembers." Mr. Matsuo added.

JCB to Meet Growing Demand of NFC Phone by Testing Over-the-Air Service for J/Speedy

CB announced in February 2008 that it is working on over-the-air (OTA) download of the JCB contactless payment solution J/SpeedyTM for Near Field Communication (NFC) mobile phones.

NFC is beginning to be introduced in many markets, and according to the latest analysis from ABI Research, it is anticipated that by 2012 there may be as many as 292 million NFC mobile phones around the world, for 20% of all mobile phones in the market. JCB has been developing a contactless payment solution using NFC mobile phones in anticipation of this trend.

In 2006, JCB launched a trial of mobile J/SpeedyTM in Amsterdam allowing end users to enjoy quick and convenient payment by tapping their NFC mobile phone on contactless-reader located in merchants.

Secure OTA service enables end users to download their preferred payment application onto their mobile phone. The service enhances convenience by allowing users to decide when and where to download the application. JCB believes providing OTA services will be one of the most important factors in the success of mobile payment.

In our effort toward OTA services, JCB will conduct a demonstration for end-to-end secure contactless payment issuance services on the secure elements of NFC mobile phones as part of proof of concept.



JCB Shares in Providing Secure Payment Environment Through Participation in PCISSC

CB is constantly improving security throughout its global infrastructure to ensure the highest possible level of security for cardmember data and transaction data. JCB founded the PCI Security Standards Council jointly with four other major payment card brands in September 2006 in order to enhance payment account security by fostering broad adoption of the PCI Data Security Standard (DSS) and other standards that increase payment data security.

PCI Security Standards Council Community Meeting

The PCI Security Standards Council successfully held the first PCI Security Standards Council Community Meeting on September 17th-19th, 2007 in Toronto, Canada, gathering more than 320 representatives from payment card industry stakeholders. Discussions included important DSS updates, and the PIN Entry Device (PED) Security Requirements and Payment Application Data Security Standard (PA-DSS). The Meeting heard valuable comments and input from various stakeholders, which will be reflected to future PCI activities.

PIN Entry Device (PED) Security Requirements

The PCI Security Standards Council assumed responsibility for the PED Security Requirements last September. Previously the PED Security Requirements had been jointly administered by JCB and two other major payment card brands. The PED Security Requirements apply to PIN entry devices to secure PIN based transactions globally. Centralizing administration in the Council will lead to reduced costs for PED vendors and merchants. PCI PED approval listings and security



requirements documents are now available on the Council's website at https://www.pcisecuritystandards.org/pin/

Major Convenience Store Chains Start QUICPay Acceptance

ontactless smart card payment service QUICPay ("Quick and Useful IC Payment") is spreading steadily across Japan. The number of QUICPay users increased from 0.9 million at the end of 2006 to 3.5 million at the end of 2007, almost quadrupling the number of users within one year.

The QUICPay acceptance network is growing in parallel with the rapid growth of the number of users, mostly covering merchants which provide everyday convenience. The major convenience store chain Circle K Sunkus started accepting QUICPay from January 21st, 2008, following Lawson, which has been accepting QUICPay since July of 2007. All Seven Eleven store locations, the largest convenience store chain in Japan, will be accepting QUICPay starting in the spring of 2008.

QUICPay is the recommended scheme of MOPPA (Mobile Payment Promotion Association) comprised of 78 companies as of February

2008. In cooperation with industry players, JCB will continue to promote the spread of QUICPay in Japan, a leading contactless market in the world.





JCB Renovates the Backbone of JCB Brand Business - New Acquiring Operation System Goes Online -

n addition to steady growth in the card market in Japan, there is also rapid expansion in a wide range of payment business such as electronic money utilizing contactless chip and communications technologies and point programs.

JCB strongly believes that the payment business will continue to grow beyond the existing business areas, and as a market leader in the Japanese credit card industry. JCB's goal is to evolve into a comprehensive payment solution provider that can support a wide range of payment businesses. JCB is now engaged in building next generation systems that can support these diverse payment services while reducing costs significantly by shared use with other companies, and the new acquiring operation system went online in July 2007. The issuing operation system and brand operation system are scheduled to go online by the end of 2008, building a new infrastructure as a foundation for new business ahead of the industry.

Leveraging its expertise as an international payment brandholder, issuer, and acquirer to renovate the backbone of the JCB brand business, JCB is also contributing to the development of the industry overall as a comprehensive payment solution corporation.

JCB Sponsors Cirque du Soleil® Show

CB signed an agreement with Oriental Land, the company that manages Tokyo Disney Resort® and the *Cirque du Soleil* Theater Tokyo, to become a presenting sponsor of a *Cirque du Soleil* show. JCB will be able to use its sponsorship in sales promotion and advertising activities.

Cirque du Soleil is a global entertainment company, which has won a number of honorable awards such as Emmy Award and Rose d'Or de Montreux Award.

The JCB sponsored original show will start October 1st, 2008. JCB is delighted to provide "good times" both to cardmembers and the general public through sponsorship of this new *Cirque du Soleil* show.

*Sponsorship program gives the sponsor companies a chance to use the shows to do sales promotion and advertising activities, as well as public relations.

CIRQUE DU SOLEIL



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Photo: The Walt Disney Company Costumes: Dominique Lemieux_☉The Walt Disney Company

% Photo does not depict actual JCB sponsored show

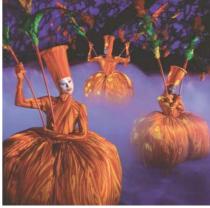


Photo: Al Seib Costumes: Dominique Lemieux⊚2000 Cirque du Soleil Inc.

JCB Research Reveals Japanese Consumer Trends

CB released an annual research paper about credit cards in Japan.

JCB researches the Japanese credit card market over 20 times a
year, to constantly learn the latest consumer trends and consumer
minds. JCB asked questionnaires to 2500 people (JCB cardmembers /
non-cardmembers) on July 2007, in 5 major areas (Hokkaido, Tokai,
Kinki, Kyushu, and metropolitan areas including Tokyo, Kanagawa,
Chiba, and Saitama). JCB released a new research paper on December
2007 to the public, intending to figure out the following points.

- 1: How is the credit card market (possession and usage) changing?
- 2: How is the mind of people toward credit cards changing?
- 3: Are there any correspondence to card usage trends with the change of public mind?

Through this research, it was figured out that "the percentage of people possessing credit cards", and "the number of credit cards carried everyday" does not show any differences in recent years. However, people tend to gather all the payments to one card or separate payments to several cards according to its bonuses, and use each credit cards wisely.

The results also proved that the number of payments in grocery stores, cell phone bills, gas stations, and for utility payments such as electricity and gas, are increasing rapidly.

JCB will continue with this type of research to be aware of consumer needs and will reflect those results to develop new services and products.

 $Note: The\ research\ paper\ is\ only\ available\ in\ Japanese.$

JCB Cards Expand Acceptance for Utility and Payment to Government in Japan

tility companies, cities and towns throughout Japan are beginning to accept JCB cards to pay electricity, gas, and other utility payments, and payments to government such as water rates and tax payments. In the past, regulations only allowed utility payments and payments to government to be made in cash at banks or convenience stores, or by direct debit from consumer bank accounts. However, the demand for credit card payment for utility payments, payments to government and medical bills at national hospitals has been rising along with the spread of the credit card.

The regulations were revised in November 2006, and JCB card payment for water rates began being accepted for payment of water rates in all 23 districts of Tokyo in July 2007 and in Yokohama in January 2008. JCB cardmembers can make their household management more efficient and earn points or mileage for utility and government payment expenses by paying with their credit card.

JCB is eager to provide broader services and a more convenient lifestyle to its cardmembers, as well as contributing to the increasing efficiency of tax collection and other public services.

New JCB Emblem Appears on JCB Cards Starting April 2008

TCB announced the new JCB Emblem in February 2007, marking its first update in 39 years. The JCB Emblem as illustrated right is an important symbol for use in developing and



offering products and services associated with the global payment brand offered by JCB Co., Ltd. It is available for use by every institution that shares in providing these products and services. The three stylized s-shapes in three colors represent the brand personality: blue for support, red for strength, and green for sharing. JCB also announced a new

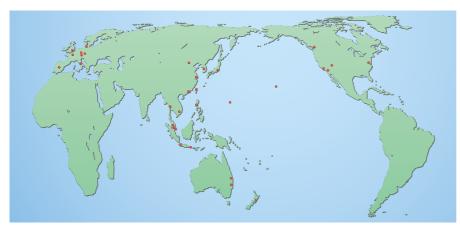
brand slogan, "Good times start here.", which conveys a sense of expectation - good things happen when you use JCB card, and confidence -JCB card is the right choice.



JCB card issuance with the new Emblem will start from April 1 2008.

The current card design will still be accepted until April 2015.

JCB International Offices and JCB Plazas Worldwide



JCB Plaza Worldwide

Americas

New York / Los Angeles / Las Vegas / San Francisco / Honolulu / Guam / Vancouver

Asia Pacific

Tokyo / Hong Kong / Beijing / Shanghai / Seoul / Taipei / Singapore / Bangkok / Ho Chi Minh City / Jakarta / Bali / Kuala Lumpur / Sydney / Gold Coast / Auckland

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- JCB International (Oceania) Pty. Ltd. Australia
- JCB International (Oceania) Pty. Ltd. Gold Coast Branch Australia

- JCB International (Oceania)Pty. Ltd. New Zealand Branch New Zealand
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