

### JCB and ICBC Join Hands in Issuing ICBC JCB Credit Cards

On 16 May, 2012, JCB International joined hands with Industrial and Commercial Bank of China Limited (ICBC) in issuing "ICBC JCB Credit Card", which is the first JCB dual-currency credit card issued by ICBC. Mr. Takao Kawanishi, Chairman and Chief Executive Officer of JCB International, Mr. Koremitsu Sannomiya, President and Chief Operating Officer of JCB International, Mr. Li Xiaopeng, Vice President of ICBC, and Mr. Luan Jiansheng, President of Peony Card Center, together attended the launch ceremony held in the headquarters of ICBC.

As the bank that has issued more credit cards than any other bank in China, ICBC ranks the first in the world in terms of total assets and is a world-class large-sized commercial bank. JCB and ICBC have had an acquiring business partnership since 1991 and signed a strategic partnership agreement for JCB brand card issuing in 2008. Now the successful cooperation with ICBC in card issuing signifies that the development of JCB brand in China has ushered in a new period.

The ICBC JCB credit card is the one-card-dual-currency credit card for RMB/JPY and RMB/USD, including standard card and gold card, which are especially convenient for people traveling to Japan. It does not only provide ICBC's proprietary loyalty program and functions, but also provides customers with featured value-added



services such as JCB Plaza Lounge and JCB Global Shopping.

JCB has been expanding card acceptance since 1982, and building cardmember base since 2005 in China. This cooperation demonstrates the JCB's strategy in the Chinese market, and JCB expects to expand the influence of JCB brand through the extensive network and customer base of ICBC. At the same time, by issuing "ICBC JCB Credit Card", ICBC will be able to further improve customer service quality and product competitiveness to materialize cooperation and win-win results of both parties.



At the ceremony for the launch of ICBC JCB Credit card

### JCBI Sponsors 12th WTTC Global Summit

The 12th WTTC Global Travel and Tourism Summit, one of the highest level events in the global tourist industry, was held in Sendai and Tokyo from 16 to 19 April 2012. This is the first summit to be held in Japan. The World Travel & Tourism Council is a private sector organization composed of the leaders of top 100 tourism-related enterprises around the world and is the only global forum for the industry.

The WTTC Global Summit provided an opportunity for participants to exchange information with representatives of the government and finance industry and to discuss travel and tourism-related topics. The summit was intended to contribute to the healthy development of tourism in Asia as well as the national and regional Japan tourist industries, and included participants not only from the travel industry but also national and local governmental agencies as well as from the wider business world.

JCB participated as a Gold Sponsor with the aim of contributing our 30 years of experience as a T & E brand to



Mr. Takao Kawanishi President & CEO of JCB

the travel industry. There was a JCB exhibition booth at the summit and free neckstraps with the JCB emblem were distributed to participants.



JCB also sponsored a gala dinner for 580 participants on 18 April at the Happoen Gardens, amid the flowering cherry trees. The party featured greetings by the Minister of Land, Infrastructure, Transport and Tourism, the Vice Minister of Foreign Affairs, and a closing message by Takao Kawanishi, president of JCB.



At the gala dinner

## The Launching of Vietcombank JCB EMV Credit Card

JCB launched the new Vietcombank JCB EMV chip credit card. Vietcombank is the first bank in Vietnam to issue a JCB credit card using EMV chip technology.

With EMV chip technology, the Vietcombank JCB credit card can help reduce fraudulent card transactions and bring cardholders more security and more convenience.



Mr. Koremitsu Sannomiya President & COO of JCBI

Vietcombank JCB credit cardholders are entitled to join loyalty program which allows customers to earn points for their card

spending and redeem them for cashback to their card accounts. Moreover, Vietcombank JCB credit cardholders can also find and enjoy special offers from selected merchants of Vietcombank and JCB



Plaza all over the world as well as many other privileges and benefits waiting to make their trip the best it can be.

The launching of the new Vietcombank JCB credit card again affirms our commitment to bring the customers the best card payment service as well as offer a wide range of options that best serve their spending needs.

To celebrate the launch of the Vietcombank JCB credit card, Vietcombank has prepared many promotional programs dedicated to our customers: new cardholders will enjoy a first year annual fee waived, the opportunity to receive VND 500.000 cash back for first VND 1.000.000 spending and VND 5.000.000 cashback to the card account for the top 100 spenders.



(From left) Mr. Hiroshi Nagasawa Managing Director of JCBI (Thailand), Mr. Koremitsu Sannomiya President & COO of JCBI, Mr. Binh Hoa Nguyen Chairman of the Board of Vietcombank, Mr. Son Thanh Nghiem Deputy Director of Payment Department of State Bank of Vietnam

## New Partnership with Accor Hotels Worldwide

Accor, one of the largest international hotel operators in Asia-Pacific, and JCBI announced a new partnership on 29 August 2012. Partnership will further increase acceptance of JCB cards in Accor hotels worldwide and on the reservation portal – Accorhotels.com. In addition, the tie-up will promote visibility of Accor hotels to JCB cardmembers in Japan through advertising campaigns and joint sales promotions.

"We are excited and honored to partner with JCB, one of the world's leading payment brands," said Mr. Jean-Luc Chretien, Executive Vice President for Sales, Distribution, and Loyalty of Accor.

Under the partnership, JCBI will promote Accor hotels, its website, the Accorhotels.com and Accor's loyalty program, Le Club Accorhotels, to its cardmembers in Japan through various communication channels.

Mr. Koremitsu Sannomiya, President & COO of JCBI said, "Our new partnership with Accor, an internationally prominent hotel

brand, will increase JCB's brand presence throughout the world while providing additional benefits and privileges for our card members."

Accor manages more than 4,400 hotels worldwide, with a particularly strong presence in Europe and Asia-Pacific. In Asia-Pacific, JCB cards are already accepted at most of Accor's 530 hotels. The new partnership seeks to further expand JCB card acceptance at Accor's hotels in the region and around the world as well as in Accor's booking portal, Accorhotels.com.



(From left) Mr. Koremitsu Sannomiya, President & COO of JCBI International, Mr. Jean-Luc Chretien, Accor's Executive Vice President for Sales, Distribution, and Loyalty

## UOB relaunches the UOB JCB Platinum Card

United Overseas Bank Limited (UOB), one of the largest issuers in Singapore and JCB International (JCBI) relaunched the UOB JCB Platinum Card on 2 June, 2012 with a brand new look and enhanced privileges. The card now sports a modern and stylish design which appeals to both genders across a wider age segment. Cardmembers will enjoy 5% cash rebates at Meidi-ya, Muji, Uniqlo, 3% at all major department stores and 0.5% at all other merchants.

Publicity for the relaunch was through various media such as newspapers, magazines, internet, radio and even television for over a month and carried the tagline "Say Konnichiwa to extraordinary rebates". As part of the relaunch celebration, 10

cardmembers will be selected to win a pair of air tickets to Tokyo monthly for every purchase on their card until 31 Dec, 2012.

The card has become an instant success as there are many local customers who love Japanese brands and they were immediately attracted to the cash rebates at Meidi-ya, Muji & Uniqlo. Riding on the success of this relaunch, UOB & JCBI will continue to strengthen its ties with the existing merchants and pursue opportunities with new partners to make this card the best rebate card ever.



## Bank Internasional Indonesia Launches the BII-JCB Platinum Credit Card

**B**ank Internasional Indonesia (BII), one of the largest commercial banks in Indonesia launched the first JCB platinum card in Indonesia, the BII-JCB Platinum Credit Card on 27 June 2012.

Through the 53 years business, BII has made substantial strides over the course of recent years after becoming a subsidiary of Maybank in 2008 in establishing a firm position as one of the leading banks in Indonesia, operating over 368 branches and 1,190 ATMs. BII-JCB Platinum Credit Card members are entitled to enjoy services provided by both BII and JCBI such as a loyalty point program exchangeable for selected airlines' miles, access to JCB Plaza customer service centers at 61 popular destinations around the world, and discount privilege at selected JCB merchants. The BII-JCB Platinum Credit Card is targeting a range of affluent customers in Indonesia including Indonesian traveling to Japan and Japanese living in Indonesia.

Mr. Stephen Liesty, Consumer Banking Director of BII



commented, "With this significant achievement, BII expects to increase customer satisfaction with JCB card services, and also to make it more convenient for individuals and corporations coming to Indonesia to travel or seek investment opportunity, contributing to the development of Indonesian tourism and foreign investment in the era of regional and global economic integration. An alliance with JCB in international credit card issuing business helps affirm the position of BII as one of the leading commercial banks in card business in Indonesia." Mr. Koremitsu Sannomiya, President, JCB International Co., Ltd. said, "JCB will leverage this valuable new alliance to develop and provide high-quality services meeting the diverse needs and lifestyles of consumers in Indonesia. We are looking forward to expanding the relationship to further explore new business opportunities with BII."

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(From left) Mr. Stephen Liesty, Consumer Banking Director of BII, Mr. Koremitsu Sannomiya, President & COO of JCBI, Mr. Yuichiro Kadowaki, President Director of JCB Indonesia

## Ahli United Bank to start JCB Merchant Acquiring in Bahrain for JCB

**A**hli United Bank (AUB), a major financial institution in Bahrain has signed a merchant acquiring agreement with JCBI in August 2012. Through this agreement, JCB cards are being accepted at all Ahli United Bank merchant locations in The Kingdom of Bahrain.

Mr. Koremitsu Sannomiya, President and COO of JCBI stated, "This is a confirmation of our continuing commitment to developing JCB acceptance network globally. The Kingdom of Bahrain continues to be an important business centre, particularly for the Gulf Cooperation Council (GCC) region. The agreement with AUB will help further develop the strong acceptance network we have in Bahrain and ensure that JCB cardmembers can use their cards throughout the Kingdom."

"We are pleased to partner with JCBI as the Licensed Acquirer of

JCB Cards in Bahrain", said Abdulla Al Raeesi, Deputy Group CEO-Retail Banking, Ahli United Bank. "Our entrance into the acquiring market in Bahrain is the first step in our plans for regional expansion. Developing an offer which included JCB was of strategic importance, allowing AUB to facilitate the growth of international business and travel for JCB cardmembers in the Kingdom."

JCB continues to see a growth in in-bound traffic from its Asian cardholders into the region in recent years, both from a tourist and business perspective. JCB is looking forward to working even more closely with its partners in the region to ensure that the JCB Card acceptance network continues to grow, providing more convenience and service to JCB customers from around the world.



## JCB an Official Sponsor of China LPGA Tour

**J**CB has acquired an official sponsorship of the China Ladies Professional Golfers' Association (LPGA) Tour.

The China LPGA Tour was founded in 2009 and is officially sanctioned by the China Golf Association ("CGA"). The China LPGA Tour held 6 tournaments in 2009, 8 in 2010 and 12 in 2011 and is contributing greatly to the development of ladies professional golf in China. As ladies professional golf throughout Asia draws more worldwide attention, the China LPGA is building the future of the sport in China.

JCBI's sponsorship rights include display of the JCB brand logo at the China LPGA tournaments, helping increase brand awareness in China.



At the press conference

Golf is slated to become an Olympic sport in 2016 and its popularity is growing among women in China as a fashion and lifestyle trend as affluent consumers continue to expand. JCB is proud to support the development of women's professional golf by sponsoring the China LPGA which is the only ladies professional golf tour officially sanctioned by the CGA while increasing exposure of the JCB brand to golf enthusiasts in China and around the world who follow China LPGA Tour championships.



JCBI hopes to further support ladies professional golf with additional activities in the future.

## JCBI Opens Office in Brazil

JCBI International do Brasil Representação Comercial Ltda. (JCBI Brazil) was founded in March 2012 in São Paulo, Brazil as JCB's first subsidiary in South America. The new company is responsible for developing JCB brand expansion in terms of both card issuing and merchant acquiring business through partners in 12 countries in South America.

The opening ceremony of the company was held on 10 July and attended by representatives of JCBI business partners including Cielo, the largest merchant acquirer in Brazil and a long-time partner in JCBI business, Banco Bradesco, Caixa Economica Federal and Banco Santander. Also in attendance were representatives of other partner companies, financial institutions and Japanese companies along with the Consulate General of Japan in São Paulo and the Japanese Chamber of Commerce and Industry in Brazil. The traditional breaking open of a sake barrel and a Japanese taiko drum performance created a festive atmosphere.

Mr. Kimihisa Imada, JCB International Deputy President, Mr. Naotaka Yazawa, President Director of JCBI Brazil, presented speeches and Mr. Eduardo

(Picture on the left) Mr. Kimihisa Imada, Deputy President of JCBI, Mr. Eduardo Chedid, Executive Vice President of Cielo (On the right) Mr. Kimihisa Imada, Deputy President of JCBI, Mr. Eduardo Chedid, Executive Vice President of Cielo, Mr. Masahiro Kobayashi, Principal Consul of Consulate General of Japan in São Paulo, Mr. Masaki Kondo, President of Japanese Chamber of Commerce and Industry in Brazil, Mr. Naotaka Yazawa, President Director of JCBI Brazil



Chedid, Executive Vice President of Cielo also greeted the gathering. Afterwards Mr. Imada presented Mr. Chedid with a memento commemorating 15 years of partnership.

During his speech, Mr. Imada commented, "The unique and competitive advantage of the JCB brand is flexibility and collaboration. We listen carefully to our partners, we respect dialogue with our partners, and elaborate ideas to identify the best solution. Relationships with JCB are tailor-made to meet our partners' needs. JCB brings the same flexibility and collaboration to South America, and we will use them as an advantage to begin JCB brand card issuing programs with partners in Brazil within the next two years."

In 2014 Brazil will host the FIFA World Cup, followed by the Summer Olympics of Rio de Janeiro in 2016, both events that are sure to draw the world's attention. JCBI Brazil is aiming to start JCB brand card issuing by local market banks in 2013 and promote JCB brand value throughout South America.

## JCB Holds Signing Ceremony with Prime Bank in Bangladesh

Prime Bank Limited and JCB international had a signing ceremony for the agreement for issuing and acquiring business in Bangladesh on 17 July 2012 at the Westin Hotel in Dhaka, Bangladesh.



(From left) Mr. Hiroshi Terada, Executive Vice President of JCBI, Mr. Md. Ehsan Khasru, Managing Director of Prime Bank

In a friendly atmosphere throughout the ceremony, Mr. Ehsan Khasru, Managing Director of Prime Bank said "It is a great moment for Prime Bank to begin journey with JCB" and also described JCB as "New brand which will definitely provide value-

added services to the customers in Bangladesh". Meanwhile, Mr. Hiroshi Terada, Executive Vice President of JCB International said in his speech that Bangladesh is one of the most important markets for JCB's global strategy and JCB is confident about success in the market. Following the speeches by both parties, Prime Bank and JCB signed on the agreement in front of local media and the event was widely covered in newspapers and TV programs in Bangladesh.

The target date for launching business is scheduled in February 2013 and this will boost JCB's acquiring business in the country and enable JCB to have the very first JCB brand card issued in Bangladesh in the same year.



## Alfa-Bank Starts Merchant Acquiring for JCB

Alfa-Bank, Russia's largest private bank in terms of total assets, total equity, customer accounts and loan portfolio, started JCB merchant acquiring business in September 2012, based on the license agreement with JCB International signed in February 2010. This is JCB's fourth merchant acquiring partnership in Russia.

Mr. Vilen Timiryazev, Vice-President of Alfa-Bank said "Alfa-Bank is very happy to cooperate with JCB International in merchant acceptance of JCB cards and believes that this cooperation will facilitate JCB to expand acceptance network of JCB cards in Russia and at the same time Alfa-Bank will strengthen its position on the internet acquiring market by providing high quality services based on high standards of JCB International."

"We are very happy to announce this alliance with Alfa-Bank, a

major player in the industry, which will enhance acceptance in Russia", remarked Ryuji Shinzawa, Director, Head of Sales & Marketing Headquarters / Americas & EMEA of JCB International. He also stated that "Alfa-Bank has been focusing on the business of acquiring e-commerce merchants and is the acquirer of Aeroflot, the flag carrier and the largest airline of the Russian Federation. Considering not only the forthcoming 2014 Winter Olympics and 2018 FIFA World Cup but also expanding economic relationship between Russia and Asian countries, we expects the rapid growth of in-bound traffic of travellers into Russia both from a tourist and business perspective. Our cardmembers who travel to Russia are sure to have a great convenience thanks to Alfa-Bank."



## JCB Sponsors Events Around the World!

### Gourmet Japan 2012 in Singapore

**G**ourmet Japan 2012 (GJ2012) was an inaugural event jointly organized by Sphere Exhibits Pte. Ltd. and Poulouse Associates with JCB as its presenting partner. The event started from 16 July to 20 August 2012 and showcased a myriad of Japanese food, culinary talents as well as the best of Japan produce. It was hosted at various venues ranging from Michelin Star restaurants to renowned restaurants in Singapore.

GJ2012 comprised of two activities known as 'Gourmet Japan' and 'Taste Japan Dining'. 'Gourmet Japan' consists of ten high key events which are themed base such as 'Best of Japan Dinner' where Mr. Sebastian Lepinoy, 1-Michelin Chef prepared the best of Japanese produce in French style. Complimenting the event, 'Taste Japan Dining' offered a selection of more than 30 restaurants with specially crafted

menu to satiate those who crave for more Japanese cuisine.

The public relations and media coverage with the print such as "The Straight Times" and "The Business Times" and online advertisements were reaching out to a significant audience. This led the GJ2012 to be one of the most talked about topic in town and ultimately increased awareness of the JCB brand. The event was a resounding success for JCB; it has not only gained recognition for JCB but has also improved our ties with merchants, partners and customers.



### Nippon Genki Festival in Vietnam 2012

**J**CB sponsored an event called "Nippon Genki Festival in Vietnam 2012" held in Ho Chi Minh City on 14 and 15 April 2012.

The purpose of this festival is to introduce Japanese products, services, culture, food and traditional arts to Vietnamese.

As a sponsor, JCB exhibited a booth with Vietnam Joint Stock Commercial Bank for Industry and Trade (Vietinbank), the first bank issuing JCB Card in Vietnam, aiming to

increase JCB brand awareness and strengthen its cardmember base. In addition, "JCB Yumeshoubu yosakoi dancing team" (yosakoi is a traditional festival in Japan) gave an exciting dance performance on stage. Vietnamese media also had high interest in the festival, and it was reported in newspapers and broadcast live on TV.

Through the event, JCB has been successful in enhancing visibility even more and taking the first step to building a cardmember base in Vietnam.



### Ennichisai 2012 in Indonesia

**O**n the occasion of the launch of the BII JCB Platinum Credit Card, the first platinum card in Indonesia, BII and JCB acted as joint main sponsors of the Ennichisai 2012 held 30 June to 1 July 2012. Now in its third year, this year's festival theme was "Arigato kokoro-no-tomo" [thank you friend of my heart]. With the support of the Japanese Embassy and South Jakarta, the festival was an opportunity for Indonesians to experience Japanese culture in



Little Tokyo Block M, lined with Japanese restaurants.

This year's festival saw a record number of over 100,000 participants during the two days. JCB

and BII decided to sponsor the event as a symbol of a bridge between Japan and Indonesia. Yuichiro Kadowaki, President Director of PT. JCB International Indonesia made a speech in Bahasa Indonesia, representing the many Japan-based corporate sponsors of the festival. He expressed gratitude to the people of Indonesia for all the support given to Japan after the earthquake-tsunami disaster in March 2011, and went on to pledge JCB providing a high level of service as a Japan-based brand to Indonesia's consumers. It was a good introduction to the JCB brand for many Indonesians.



## JCB Signs Top Partner Contract with the J.League

On 21 August 2012, JCB signed a contract to become a Top Partner Sponsor of the J.League, the Japan Professional Football League. J.League was founded in 1991 with the mission to promote sports culture rooted in the local community, and the philosophy and principles of the J.League resonate with JCB's own. Through this sponsorship, JCB hopes to promote the brand presence throughout Japan by offering various promotions in local communities.

JCB commitments to this sponsorship include:

- (1) Donation from JCB to the J.League clubs  
Donation will be provided to J.League clubs based on the amount paid by JCB cards at participating merchants.
- (2) Donation from JCB for the promotion of sports culture  
A certain amount from JCB card transactions generated on the promotion day will be donated.



## JCB Launches Partner Online Service

JCB has released JCB Partner Online, a website that allows online communications between partners and JCB.

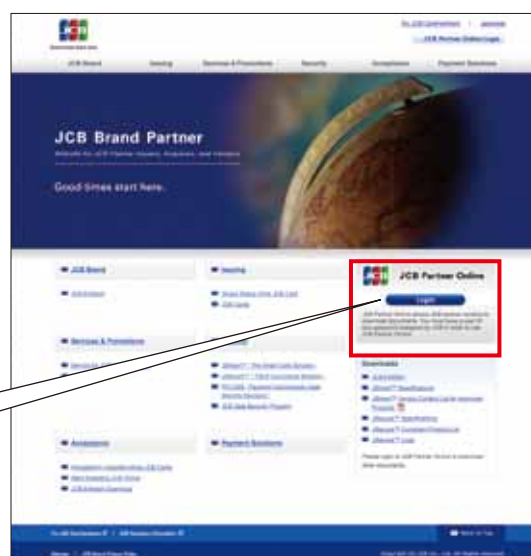
The following functions are available on JCB Partner Online:

- (1) Viewing and downloading documents and application forms provided by JCB
- (2) Submission of various application forms and reports
- (3) Submission of inquiries
- (4) FAQ

JCB Partner Online is currently unavailable for partners in the Americas region.



Screen example after logged in



Webpage for JCB brand partners:  
Top Page <http://partner.jcbcard.com/>

## Thomas Wright appointed President and Chief Operating Officer of JCBUSA

JCB International announced at its shareholders' meeting on 28 June, 2012 that it has appointed Thomas Wright to serve as a member of its Board of Directors. Mr. Wright has also been appointed as President and COO of JCB International Credit Card Co., Ltd (JCBUSA), the wholly owned subsidiary of JCBI.

Prior to this appointment, Mr. Wright had been Senior Executive Vice President and General Manager of JCBUSA since 2001 having made substantial contributions to expand JCB's overall business in the United States. Before joining JCB, he worked over 9 years with MasterCard Worldwide as Senior Vice President of the U.S. Western Region Office where he managed all staff and functional activities related to supporting all member institutions in the 13 western states.



Mr. Thomas Wright

JCBUSA, with its Headquarters located in Los Angeles, California has been established since 1987 as a wholly owned subsidiary of JCBI. JCBUSA is responsible for developing JCB brand expansion and awareness in terms of both issuing and acquiring business throughout the Americas region. JCB Card acceptance locations are increasing at a rapid pace in the U.S. and now surpasses 5.5 million merchant locations.



Board of Directors of JCB International Co., Ltd.

## JCB Travel Guide Applications for Smartphone Users

JCB provides free smartphone applications for cardmembers to make their trip easier, more comfortable, and more enjoyable.

The JCB Hawaii Guide, designed for Japanese travelers, has been downloaded by more than 80,000 users since its release in June 2011. This prototype application includes merchant special offer information, GPS-based merchant search, and useful travel information.

JCB released smartphone applications for Japanese traveling to Korea, Los Angeles, Las Vegas, San Francisco, and New York in 2012 with the expectation of fulfilling customer needs and contributing to merchant sales.

For those who come to Japan, JCB provides the JCB Japan Guide. This app is available in English, and will soon be available in Chinese.



Screen examples



## JCB China Domestic Airport Lounge Service

Starting August 2012, cardmembers and family cardmembers of JCB Gold and above can enjoy free access to 12 domestic airport lounges operated by Beijing Golden Century Business Travel Network Technology Co. Ltd. in 10 airports in China. More lounges will be added in the future.

### Eligibility

- JCB Gold and above cardmembers

### Services

- Free internet Wi-Fi access
- Copy machine and domestic fax
- Free beverages and snacks where available
- Newspapers, magazines and television where available
- Flight information

### Lounges

Dalian, Shijiazhuang, Zhengzhou, Nanjing, Wuhan, Hefei, Chongqing, Guangzhou, Zhuhai, Haikou



## JCB Plaza News

### JCB Plaza Call Center

JCB has started the JCB Plaza Call Center to provide free travel support in multiple languages.

- All JCB cardmembers are eligible to receive services.
- Services provided in English, Chinese, Korean, and Japanese.
- Services Details
  - Travel related support, including hotel, restaurant, car rental reservations and show tickets at your destination.
  - Lost/ stolen card support.
  - Other emergency support, for example, help finding a local clinic in the event of illness or accident.
- Calls are toll free.

### Relocation of Guam Plaza Lounge

JCB Plaza Lounge Guam moved to the following new address as of 1 April 2012.

Address: Comete Bldg. 2F, 1245 Pale San Vitores Road, Tumon, Guam 96913, U.S.A.

Open 9:00 AM to 6:00 PM

From the Outrigger Hotel lobby floor, go through Underwater World and turn left or from the entrance to Underwater World, take the elevator to the second floor and go to your left.

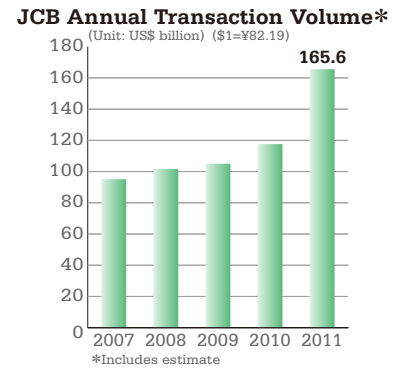
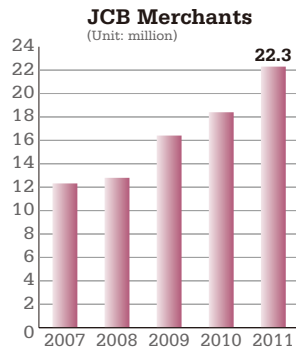
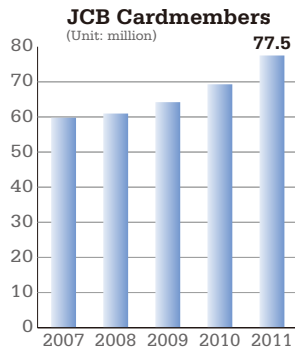


### Free Wi-Fi at JCB Plaza Lounge Around the World

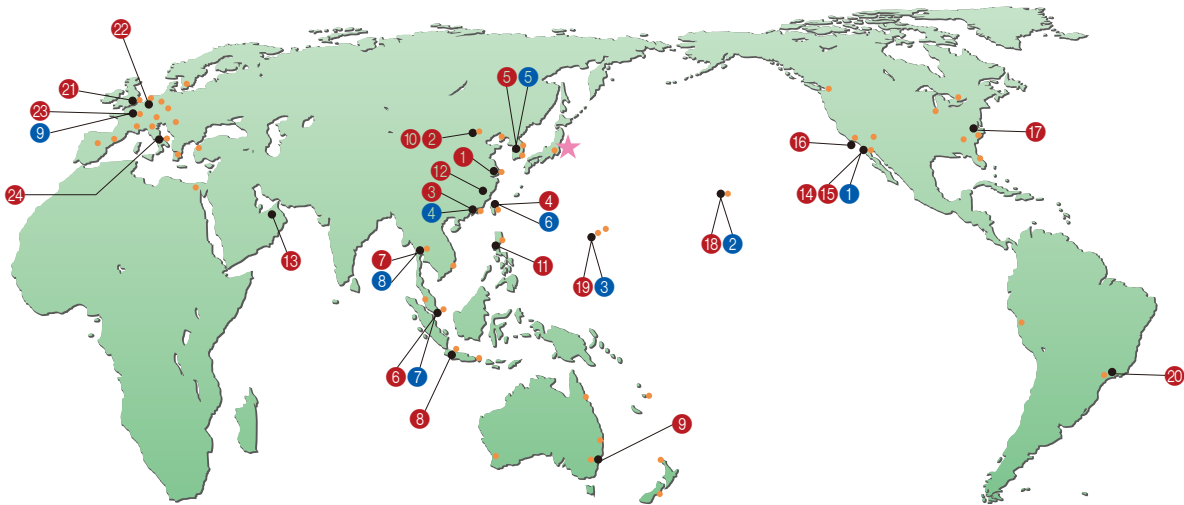
- Free Wi-Fi access available at all of JCB Plaza Lounges in Guam, Seoul, Taipei, Singapore, Hong Kong, Paris, Los Angeles, Honolulu, Bangkok, and Tokyo during their opening hours.
- JCB cardmembers along with family and friends traveling together with them can use the service. Show Lounge staff your JCB card and they will give you an ID and password.
- Other services available at JCB Plaza Lounge include free printing, Japanese-language newspapers and magazines, local guide books and tourist magazines, free beverages, massage chairs and same-day baggage check (Restrictions apply)



# Key Statistics for 2011



Note: Cardmembers and merchants are as of the end of March. Annual transaction volume is from April to March. JCB's official annual transaction volume is based on Japanese yen, and the approximate U.S. dollars are calculated by using the exchange rate of 31 March 2012. (USD1 = JPY82.19) JCB changed how it calculated the number of JCB cardmembers, and annual transaction volume in 2011.



## JCB International Offices

### Asia / Pacific

- ① JCB International Business Consulting (Shanghai) Co., Ltd.
- ② JCB International Business Consulting (Shanghai) Co., Ltd. Beijing Branch
- ③ JCB International (Asia) Ltd.
- ④ JCB International (Taiwan) Co., Ltd.
- ⑤ JCB Card International (Korea) Co., Ltd.
- ⑥ JCB International Asia Pacific Pte. Ltd.
- ⑦ JCB International (Thailand) Co., Ltd.
- ⑧ PT. JCB International Indonesia
- ⑨ JCB International (Oceania) Pty Ltd.
- ⑩ JCB International Co., Ltd. Beijing Representative Office
- ⑪ JCB International Co., Ltd. Manila Representative Office
- ⑫ JCB International Business Consulting (Shanghai) Co., Ltd. Guangzhou Office

### Middle East/Africa

- ⑬ JCB International Co., Ltd. Dubai Representative Office

### Americas

- ⑭ JCB International Credit Card Co., Ltd. U.S. Head Office
- ⑮ JCB International Credit Card Co., Ltd. Los Angeles Branch
- ⑯ JCB International Credit Card Co., Ltd. San Francisco Branch
- ⑰ JCB International Credit Card Co., Ltd. New York Branch
- ⑱ JCB International Credit Card Co., Ltd. Honolulu Branch
- ⑲ JCB International (Micronesia) Ltd.
- ⑳ JCB International do Brasil Representação Comercial Ltda.

### Europe

- ㉑ JCB International (Europe) Ltd. EMEA Head Office
- ㉒ JCB International (Europe) Ltd. Branch in Frankfurt
- ㉓ JCB International (Europe) Ltd. Paris Branch
- ㉔ JCB International (Italy) S.p.A.

(As of the end of November 2012)

## JCB PLAZA Lounge

- ① Los Angeles
  - ② Honolulu
  - ③ Guam
  - ④ Hong Kong
  - ⑤ Seoul
  - ⑥ Taipei
  - ⑦ Singapore
  - ⑧ Bangkok
  - ⑨ Paris
- (As of the end of November 2012)



JCB Plaza Lounge is an exclusive JCB Cardmember service lounge providing guests a comfortable place to relax with amenities such as computers with free internet access, massage chairs and free beverages in addition to the standard JCB Plaza service.

- JCB Plaza : JCB Plaza is located in 52 cities, providing travel and entertainment information and emergency support service. Services are provided by a contracting travel agency.



JCB Head Office

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