

card complete Unveils the JCB Balance Card in Austria

On February 12, 2015, card complete Service Bank AG (card complete) and JCBI held a press conference to announce the issuing of their Platinum credit card, the JCB Balance Card. This new product for the European market is targeted for women and modern men, and marks the launch of JCB's first major Platinum-level card issuing in Europe, and further deepens the relationship between both partners during card complete's 30th anniversary year.

The JCB Balance Card offers luxury benefits such as airport lounge access, wellness programs and car rental offerings in addition to comprehensive insurances and bonuses designed for sophisticated women and modern men, who wish to maintain a healthy balance between work and leisure.

Fully EMV compliant and with J/Secure functionality, the new product has excellent security features. Customers with an Austrian bank account can apply for the card at their local bank branch or by using card complete's specially designed product website which showcases the many benefits available.

Asia Commercial Bank to Launch ACB - JCB Credit / Debit Card in Vietnam

Asia Commercial Bank (ACB), a leading commercial bank in Vietnam, and JCBI have announced the launch of the first JCB debit card in Vietnam.

With the launch of ACB-JCB Credit and Debit Card, ACB and JCBI meet the many needs of their customers with an even more diverse product lineup. The launch event was held on March 23, 2015, to commemorate ACB becoming the new member of companies in Vietnam to issue an international card bearing the JCB brand. ACB has become the first company issuer to issue a JCB debit card in Vietnam.

ACB-JCB Cardmembers can access the JCB network of some 28 million merchants and more than a million ATMs in 190 countries and territories. Cardmembers enjoy a wide range of benefits provided by ACB, including 15-minute debit card issuance, free ATM assault insurance, special privileges at selected merchants, and customer service at JCB Plaza, overseas service counters in 61 locations around the world. What's more, ACB will begin a promotion offering ACB-JCB Credit Card and ACB-JCB Debit Card members no annual fee for the first year and up to 100% cash back for their first ACB-JCB card payment transactions.

Of the new venture, Nguyen Thi Hai, Executive Vice President of ACB stated, "ACB is one of Vietnam's leading retail



(From left) Kimihisa Imada, Deputy President of JCBI and Dr. Heimo Hackel, CEO of card complete

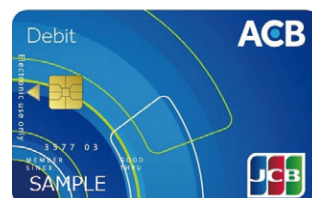
card complete is a key player in Austria, partially-owned by Unicredit Bank Austria and Raiffeisen Central Bank, having more than 1.3 million existing cardholders and a nationwide network of acceptance points. The strategic decision to issue high-status JCB cards is part of card complete's strategy to move dynamically in the Austrian market and also promises to be a big step in JCB's European market expansion.



(From left) Nguyen Thi Hai, Executive Vice President of ACB, Koreimitsu Sannomiya, President & COO of JCBI, Bui Tan Tai, Executive Vice President of ACB, Tomoaki Yamaguchi, Chief Representative of the Representative Office of JCBI(Thailand) in Hanoi.

banks. We believe that our partnership with JCBI will not only boost ACB's card business but also make the JCB brand name more familiar in Vietnam."

JCBI President & COO Koreimitsu Sannomiya said, "We entered Vietnam in 1991 with the aim of increasing JCB card acceptance for Japanese tourists, especially at shops and restaurants. With its large population and steady economic growth, the Vietnamese market has great potential, and we therefore consider Vietnam one of the most important card issuing markets. I am very pleased about our partnership with a company that has such a solid position as ACB. I am certain that it will help both companies grow their business in this market."



Rakuten Card Starts Issuing JCB in Taiwan

On January 13, 2015, Rakuten Card started accepting card applications and issuing the JCB Taiwan Rakuten Card. This is the first credit card issued by Rakuten Card outside Japan.



At the press conference

In June 2014, Rakuten Card established Taiwan Rakuten Card and obtained a card issuing license from the Financial Supervisory Commission. Following the great success in Japan of Rakuten Card's Rakuten



Super Point loyalty program, Rakuten has brought the same business model to Taiwan. Cardmembers earn Rakuten Super Points at any merchant for purchases made by the JCB Taiwan Rakuten Card. The Taiwan Rakuten Card has no annual fee and earns 2% in points for purchases made at Rakuten Ichiba, Rakuten's online marketplace, and 1% for purchases made while shopping and dining at other merchants. Rakuten Super Points can be redeemed when shopping on Taiwan's Rakuten Ichiba at a rate of 1 point for 1 TWD, making the loyalty program very appealing to cardmembers.

To celebrate the launch of the new card, in addition to special offers available at selected merchants in Japan, Taiwan Rakuten Cardmembers will earn a bonus of 300 points the first time they use the card.

New China Construction Bank JCB Card Issued for Chinese Visiting Japan

Provides access to a wide range of special customers services in Japan

JCBI and China Construction Bank (CCB), a major commercial bank in China, are launching Japan Traveling Credit Card with JCBI targeting Chinese who travel to Japan. CCB started issuing the new card in October 2014.

Japan Traveling Credit Card gives customers access to a wide range of special services in Japan, including three days free mobile Wi-Fi router rental and discounts on admission to popular sightseeing destinations. Cardmembers outside Japan can also take advantage of standard JCB card services, such as discounts at duty-free shops at selected airports and free gift certificates when making reservations at 6,000 hotels in Japan for Platinum cardmembers.

CCB is one of China's biggest banks, with a branch network extending throughout the country and a firm customer base. CCB has been a JCB merchant acquiring partner since 1995, a card issuing partner since 2010, and is steadily building a credit card business together with JCBI.

"The number of Chinese travelling to Japan is growing dramatically, and I am confident that Japan Traveling Credit Card will serve the needs of these travelers. Japan Traveling Credit Card is focused on providing cardmembers with top-level service and making their visits to Japan more enjoy-



At the press conference

able," said Kimihisa Imada, Deputy President of JCBI. "With over 10 million JCB cardmembers, China is one of our most important markets. I look forward to continuing to work with partners such as CCB on enhancing our payment related services for cardmembers in China," he added.

JCBI partner banks in China have been issuing JCB cards since 2005. To date, 10 partner banks have issued over 10 million cards. From January to November 2014, about 2.2 million Chinese tourists visited Japan, an increase of 82.2% over the year before, and steady growth is expected to continue.

¹ Gift certificate amount varies with room charges.



First ANA JCB Card Debuts Outside Japan

On February 2, 2014, CTBC Bank and All Nippon Airways (ANA) launched the CTBC ANA JCB Card in Taiwan. The card is available in two grades: Platinum Card that earns 1 CTBC point for every 50 TWD worth of purchases and Precious Card that earns 1 point for every 35 TWD worth of purchases. Cardmembers can exchange their CTBC points for ANA mileage. Cardmembers can also earn ANA mileage when they travel to Japan and use the card at ANA Mileage Club partner merchants. In addition to credit card payments, the card can be used for TSCC public transport e-money payments, making the card very convenient for everyday spending in Taiwan. TSCC payments also earn CTBC points that can be exchanged for ANA mileage.



At the press conference



At the press conference

About 2.2 million Taiwanese visited Japan in 2013, 51% more than the year before, and the number of Taiwanese visitors is expected to further grow in the future. The new CTBC ANA JCB Card is an attractive card for those who frequently travel to Japan on business or pleasure, as well as for people planning to visit Japan in the future and for ANA Mileage Club members who do not yet have an affiliated credit card.

Myanmar Payment Union Sign Master License Agreement for the First International EMV JCB Debit Card in Myanmar

On March 11, 2015, Myanmar Payment Union (“MPU”)—the national payment network of the Republic of the Union of Myanmar (“Myanmar”) and founded by the Central Bank of Myanmar—and JCBI signed a Master License Agreement to issue JCB card to residents of Myanmar. With this agreement, MPU member banks in Myanmar can issue MPU/JCB co-branded cards linked to their customers’ bank savings accounts.

MPU, the only payment network in Myanmar, consists of 21 banks and aims to build a cash-free electronic retail payment environment. By adding JCB payment services to its network, MPU and its member banks can offer their customers card payment services at JCB’s acceptance network of about 28 million locations in 190 countries and territories. To facilitate secure payment transactions in Myanmar, MPU/JCB co-branded cards will be issued with J/Smart, JCB’s EMV compliant chip program. This venture will be a valuable addition to MPU and the domestic portfolio of its member banks.

MPU and JCBI have been developing their partnership since 2013,



At the press conference

and both are committed to expanding JCB card acceptance in Myanmar. Now JCB cards are accepted through the MPU network at most card accepting locations in the region.

Of the new venture, Kimihisa Imada, Deputy President of JCBI, stated, “This is a turning point for JCBI’s business in Myanmar. MPU provides strong leadership for the financial industry, and JCBI promises to share its experience and knowledge of the payment business to foster the robust development of Myanmar’s card payment industry.”

MPU Chairman Mya Than said, “We believe the partnership with JCBI will provide greater convenience for our customers in Myanmar. We hope that our partnership with JCB’s acceptance network will introduce more attractive services to our customers and that more customers will want to use MPU JCB co-branded cards not only domestically but around the world.”



1LINK Launches JCB Debit Cards in Pakistan

1 LINK (Guarantee) Limited (1LINK), Pakistan's largest payment system by market share, and JCB recently announced a strategic partnership to introduce JCB debit cards in Pakistan.

The partnership was announced at a launch ceremony held at the Marriott Hotel, Karachi, on December 16, 2014. The partnership will enable 1LINK member banks to sign up on the JCB international network through 1LINK, making it possible for them to issue JCB debit cards, which can be accepted at around 28 million JCB merchants around the world.

As part of the launch, JCB cards will also be accepted at all merchant locations and ATMs in Pakistan through the 1LINK network and its partnership with local acquiring banks.

Kimihiya Imada, Deputy President of JCBI, said, "I am very excited about JCBI's entry into the Pakistani market and its partnership with 1LINK. With a population of over 180 million and a growing middle class, Pakistan's payments industry has great growth potential. JCBI can offer its local partners the benefit of its international experience and flexible approach to help



Faisal Ejaz Khan, Chief Executive Officer, 1LINK, Kimihiya Imada, Deputy President of JCBI

grow their businesses and build a win-win relationship for all."

Faisal Ejaz Khan, Chief Executive Officer, 1LINK commented: "1LINK is proud to partner with JCBI. This partnership will give 1LINK the opportunity to expand its product portfolio and service offerings to its member banks. JCBI offers us a unique opportunity to share their global knowledge and best practices in the payments industry with our member banks. Our local understanding of the payment landscape and JCBI's global outlook is bound to open up new vistas of innovation and collaboration in Pakistan's payment industry."

JCBI and Rêv Partner to Expand Prepaid Products Worldwide

On March 3, 2015, JCBI and Rêv Worldwide ("Rêv"), a global payments processing and product innovations company, announced plans to jointly develop prepaid products in key JCB markets around the world.

The relationship seeks to grow prepaid market opportunities that leverage Rêv's proprietary global processing platform, prepaid product set, program management services, and multi-currency platform innovations, together with JCBI's card issuing, merchant acceptance network, and corporate partnerships.

With this announcement, the parties are moving forward on a robust product menu for issuing banks and other partners interested in next-generation prepaid solutions.

Kimihiya Imada, Deputy President of JCBI commented, "I am delighted to welcome Rêv as our partner. As the general demand for prepaid cards grows, multi-currency prepaid products, especially, are becoming more popular among frequent overseas travelers who want to reply less on credit because it eliminates the need to exchange currencies in each country they visit. I am confident that leveraging the Rêv platform and product set will enable our issuing partners to launch JCB prepaid products more efficiently and more effectively."

John Mitchell, Chief Executive Officer of Rêv commented that "by partnering with JCBI, one of the world's top payment network brands and a company recognized for unparalleled service quality, we can continue to meet the market need for prepaid products and provide



At the signing ceremony

high caliber and valuable solutions to our partners."

Rêv's proprietary processing platform is currently used across the world. It has achieved various firsts in the global prepaid industry and has integrated services that have pushed the travel, mobile, and general purpose reloadable segments forward. Besides its global payments processing capabilities, the company provides key program management services and overall strategic support to its partners that enables them introduce new products to the market faster and with greater flexibility, from product design to implementation and growth.



John Mitchell, CEO of Rêv, Kimihiya Imada, Deputy President of JCBI

BIDV to Start Accepting JCB Cards in Vietnam

On March 12, 2015, Bank for Investment and Development of Vietnam Joint Stock Company (“BIDV”), a major commercial bank in Vietnam, and JCBI announced that BIDV has started accepting JCB card in Vietnam. JCBI’s new partner financial institution, BIDV accepts all JCB cards issued in Vietnam at their 15,000 locations as well as 16 other countries.

BIDV is one of Vietnam’s leading retail banks. The bank’s credit card business owns a wide network of about 15,000 payment card accepting locations. So far, BIDV has issued more than 8.8 million debit and credit cards. BIDV’s retail banking in general and its credit card business have made remarkable progress over the last several years, increasing their retail customer base and total income.

At the press conference, BIDV Senior Executive Vice President Quach Hung Hiep said, “After all their effort, I am very excited that BIDV and JCBI are finally launching the acceptance of JCB cards. Payment card usage by both residents and foreigners is on the increase, and we expect the same to happen for JCB card. We are very happy that our merchants throughout Vietnam are now able to accept JCB card.”

Gazprombank and Sviaz-Bank introduce first JCB Cards in Russia

On February 24, 2015, Gazprombank announced as the first JCB card issuer in Russia with the launch of a JCB card. Gazprombank will offer a diverse range of JCB products—Standard, Gold, and Platinum credit and debit cards—for both consumer and business customers. Gazprombank and JCBI signed a License Agreement in October 2014.

Valery Seregin, First Vice-President and member of the management Board of Gazprombank said, “Gazprombank is one of Russian’s leading retail banks. We are always increasing the scope of services we offer our customers, and we strive to provide service that is the most convenient and reliable. The launch of these JCB cards is therefore a logical step forward in expanding our product lineup. We are grateful to JCBI for their cooperation and support in getting these products off the ground. I am confident that our customers will appreciate the high-quality global services offered by JCBI.”

Russia’s second JCB card issuer is Sviaz-Bank, which announced launch its product on February 26, 2015. The new payment brand complements the bank’s product differentiation strategy and focus on acquiring new customers.



(From left) Kimihisa Imada, Deputy President of JCBI, Quach Hung Hiep, Senior Executive Vice President of BIDV

Kimihisa Imada, Deputy President of JCBI, said, “The acceptance of JCB cards at BIDV merchants is a major milestone for our business in Vietnam because of BIDV’s large share of the payment industry market. Now, JCBI has partnerships with all top 4 banks and JCB card is accepted at almost all locations in Vietnam that accept payment cards. Wider acceptance of JCB cards stimulates our issuing business and increases transactions. Looking ahead, I would like to work with BIDV on the issuing business in the near future.”

“We plan to issue more than 110,000 JCB cards by the end of the year, and we have a target of 500,000 cards within three years,” said Sviaz-Bank Deputy Chairman of the Management Board Olga Oleynyk.

Sviaz-Bank will also introduce Standard, Gold, and Platinum debit JCB cards for both consumer and business customers.

Early in March 2015, Vnesheprombank and JCBI signed a License Agreement for both issuing cards and merchant acquisition. This venture will expand the bank’s card issuing capability in Russia and provide JCB cardmembers with more payment service opportunities. As the third JCB card issuer in Russia, Vnesheprombank plans to issue a wide range of JCB cards in 2015, including corporate cards for businesses and individual entrepreneurs.

In step with these achievements, JCBI has been negotiating with key acquirers to its expand merchant acceptance network in Russia.

In March 2015, a License Agreement was signed between VTB24, Russian second largest acquirer, and JCBI. With this agreement, JCB cardmembers will see their card accepted at a wide range of businesses in Russia, including Russian Railways and Russia’s biggest supermarket chains.

In addition, JCBI signed license agreements with several Russian banks including Credit Bank of Moscow and Asian-Pacific Bank. These banks which have significant market presence in Moscow and Far East will soon begin accepting JCB card at affiliated merchants.



At the press conference



(From left) Olga Oleynyk, Vice President, Sviaz-Bank, Alexey Maslov, Deputy General Director, JCB International Eurasia, Takashi Suetsugu, General Director, JCB International Eurasia, Denis Nozdachev, President, CEO, Sviaz-Bank

JCBI Patronage Centre Des Monuments Nationaux

Making a contribution toward preserving France's cultural heritage

December 5, 2014 JCBI and the Centre Des Monuments Nationaux (CMN), which preserves and restores historic monuments in France, are pleased to announce that JCBI has signed an agreement with CMN to become a CMN sponsor. The partnership will support CMN's development of digital tools for iconic World Heritage sites such as the Arc de Triomphe and Villa Cavrois, which will open its doors in June 2015.

CMN is a public organization that manages more than 100 important historical monuments, including the Arc de Triomphe and the Abbey of Mont-Saint-Michel. JCBI will assist CMN in its important mission to preserve these monuments as cultural assets not only for France but also for the world at large.

Besides having built a JCB card acceptance network in France over the past 30 years, JCB also operates the JCB Plaza and JCB Plaza Lounge customer service desks in France, which provide JCB cardmembers with local travel and sightseeing information, and actively recommend the best shops, restaurants, points of interest, and cultural facilities.

Philippe Bélaval, President of CMN said, "We are delighted that JCBI, the most popular and reliable pay-



At the signing ceremony

ments brand in Asia, will support the preservation of France's historical monuments. We look forward to welcoming more visitors from Asia than ever to our heritage sites thanks to the support of JCBI."

Koremitsu Sannomiya, President & COO of JCBI said, "We are proud to now be a part of CMN's important mission to preserve and restore France's historical monuments and promote the understanding of France's heritage. We want to contribute to deeper cultural exchange between Japan and France today and in the future. JCBI will continue to promote tourism and cultural exchange above and beyond our business activities in payment industry."



Koremitsu Sannomiya, President & COO of JCBI, Philippe Bélaval, President of CMN



JCB EMEA Conference 2015 held in Vienna

JCB EMEA Conference 2015 was held in Vienna, Austria on January 19 and 20 at Sofitel Vienna Stephansdom. The event brought together 120 participants from 58 partner companies and financial institutions in 26 countries and territories across Europe, the Middle East, Africa, Russia, and other parts of Asia.

The conference presented JCBI's strategies and the latest successes in card issuing and merchant acquiring activities in the region and the rest of the world and also provided opportunities to build strong partnerships.

Mr. Kimihisa Imada, Deputy President at JCBI opened the conference with an update on JCBI's global business, with a focus on the progress of card issuing in Asia and other regions. Presentations that followed were delivered by Dr. Heimo Hackel, Chief Executive Officer at card complete Service Bank AG, Austria; Dr. Peter Schönweitz, Product Manager at PayCenter GmbH, Germany; Mr. Dean Smith, Head of Card Payment Networks Europe at Elavon; Mr. Gian Bruno Mazzi, Senior Vice President at SIA S.p.A., Italy; Mr. Ernst Verbeek, Chief Executive Officer of Trionis srl; and Mr. Abhaya Prasad Hota, Managing Director and Chief Executive Officer at National Payments Corporation of India; and finally by Mr. Tac Watanabe, Board Director and Executive Vice President at JCBI, who gave a presentation on the current initiatives of JCB in the technology sector.



Kimihisa Imada, Deputy President of JCBI

Mr. Kimihisa Imada said, "It is a great honor to have our valuable partners from so many regions here in Vienna. EMEA is a very important market for JCBI, and we are committed to ensuring the continued growth needed to establish a solid global brand. The event was a good opportunity for us to share with other attendees our strategies and our latest successes, especially the new card issuing businesses in Europe and other markets. The Conference was a great success that further strengthened our partnerships in the region."



Sofitel Vienna Stephansdom

JCB Merchants in Europe Increase with New Licensed Acquirers

JCB is increasing its presence in Europe by expanding its merchant network. JCBI concluded Acquiring License Agreements and will start JCB merchant acquiring operations with new partners based in various countries in Europe.

Lloyds Bank plc (Lloyds Bank Cardnet) in the UK was founded in 1995 by Lloyds Banking Group PLC. Lloyds Cardnet have approximately 5% market share, which will contribute to broader acceptance of JCB cards.



JCB Opens JCB Plaza Kyoto Customer Service Center for Visitors to Japan

In April 2015, JCB announced that it opened the JCB Plaza Kyoto customer service center for visitors to Japan. Located in Kyoto Station Building, the new JCB Plaza Kyoto's design is based on the traditional Japanese concept of a calm and tranquil atmosphere. It will support travelers with such JCB services as sightseeing information, restaurant and hotel reservations, free internet browsing, and daily baggage check.

The first JCB Plaza opened in Paris in 1990. Now there are 62 Plazas located in popular destinations around the world serving more than 200,000 JCB cardmembers every year. Following JCB Plaza Tokyo, JCB Plaza Kyoto is the second JCB Plaza in Japan to provide unique JCB hospitality and travel support to the increasing number of visitors coming to Japan.

Koremitsu Sannomiya, Head of the Brand Business Group of JCB, commented, "The number of foreign tourists coming to Japan grew to over 13 million last year and has doubled over the past three years.

Travel Japan Wi-Fi Project Launched to Promote Inbound Tourist Business

JCB is among sixteen Japanese corporations and local governments launching the Travel Japan Wi-Fi project designed to activate Japan's inbound tourist business by serving travelers visiting Japan. In addition to free access to 200,000 Wi-Fi hotspots around the country, visitors to Japan can use the Travel Japan Wi-Fi smart phone application to get useful information about sightseeing spots and facilities.

The Travel Japan Wi-Fi project is designed to stimulate Japan's inbound tourist business by providing internet access to the increasing number of travelers visiting Japan and by making Japan a more attractive travel destination leading up to the Tokyo Olympics in 2020.

Global Payments Europe s.r.o is a major European payments player based in the Czech Republic. It holds acquiring licenses for major debit and credit card brands and is aiming to offer even more acceptance capabilities to their customers throughout Europe.

JCBI has also welcomed a new licensed acquirer in Germany. Volksbank Offenburg eG, founded in 1864, will start an acquiring business in 2015. Volksbank Offenburg merchants are located not only in Germany but also in other countries, including Austria and Switzerland.

Kimihiya Imada, Deputy President of JCBI commented, "The European acquiring market is changing rapidly, with new competitors entering the market and existing competitors continuing to grow. We

are pleased to welcome new partners to the JCB network and look forward to growing together with them."



JCB Plaza Kyoto design

With the increasing number of JCB cardmembers worldwide, especially in Asia, we expect more and more JCB cardmembers to travel to Japan in the next few years. We have been working to develop more services for these cardmembers that will make their visit to Japan even more convenient and comfortable."

1 Provides access to maximum 200,000 free hotspots throughout Japan. In collaboration with Wire and Wireless Co., Ltd.

2 Low cost (600 yen per day) mobile Wi-Fi router rental. In collaboration with Vision Inc.



Free access to up to 200,000 hotspots around Japan

Visitors to Japan download the Travel Japan Wi-Fi app and set up an account. Basic service provides two weeks of free access to 60,000 hotspots, while entering a premium code distributed by a Travel Japan Wi-Fi partner corporation or government enables access to 200,000 spots upon arriving to Japan to popular destinations nationwide. JCB cardmembers can get their premium code at JCB Plaza, JCB Plaza Lounge Seoul, Narita Airport Limousine bus ticket counter, and Tokyo Tower ticket counter.

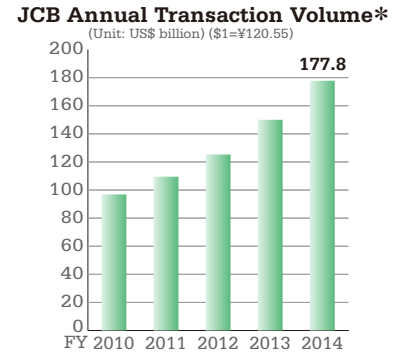
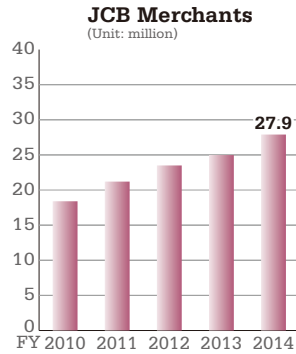
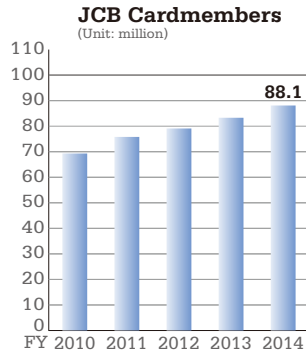
Useful and money-saving information for travelers

Partner corporations and government bodies support travelers while they are visiting Japan with information provided via the Travel Japan Wi-Fi application. Travelers benefit from useful and money-saving information, while online-to-offline marketing promotes inbound tourist business.

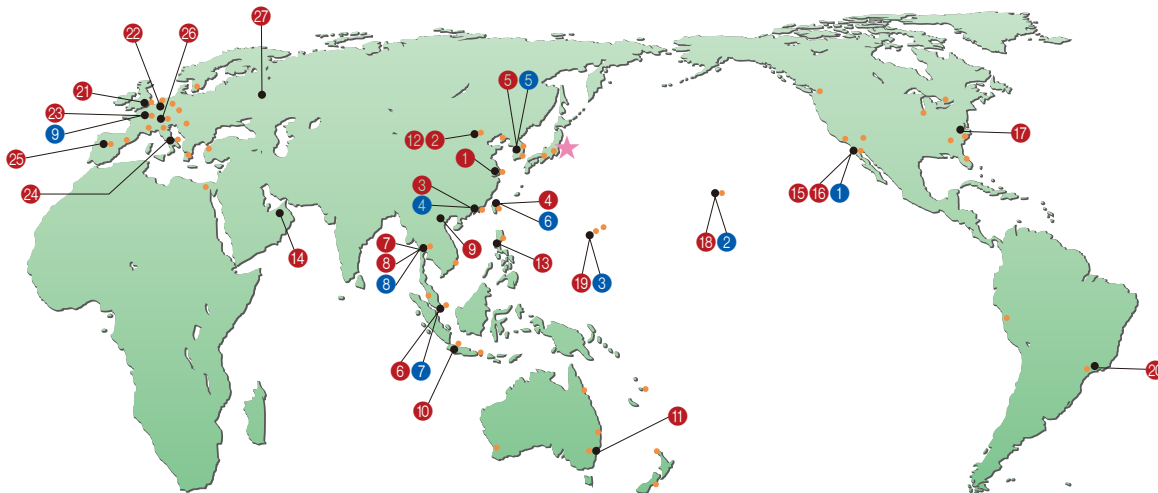


TRAVEL JAPAN Wi-Fi
MAX 200,000+ Hotspots!
Local recommendations! Free for travelers!

Key Statistics



Note: *Cardmembers and merchants are as of the end of Mar in FY2010 and are as of the end of Dec from FY2011 and onward.
 *Annual transaction volume is from Apr to Mar in FY2010 and is from Jan to Dec from FY2011.
 *JCB's official transaction volume is based on Japanese Yen, and has been converted to USD with the exchange rate of Dec 30, 2014, which is USD1 = JPY120.55.
 *JCB changed how it calculated the number of cardmembers and 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 Holding (Thailand) Co., Ltd.
- 8 JCB International (Thailand) Co., Ltd.
- 9 The Representative Office of JCB International (Thailand) Co., Ltd in Hanoi
- 10 PT. JCB International Indonesia
- 11 JCB International (Oceania) Pty Ltd.
- 12 JCB International Co., Ltd. Beijing Representative Office
- 13 JCB International Asia Pacific Pte. Ltd., Manila Branch

Middle East/Africa

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

Americas

- 15 JCB International Credit Card Co., Ltd. U.S. Head Office
- 16 JCB International Credit Card Co., Ltd. Los Angeles Branch
- 17 JCB International Credit Card Co., Ltd. New York Office
- 18 JCB International Credit Card Co., Ltd. Honolulu Branch
- 19 JCB International (Micronesia) Ltd.
- 20 JCB International do Brasil Administradora de Cartões de Pagamento Ltda.

Europe

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

Russia/CIS

- 27 JCB International (Eurasia) LLC

(As of the end of March 2015)

JCB PLAZA Lounge

- | | |
|---------------|-------------|
| 1 Los Angeles | 6 Taipei |
| 2 Honolulu | 7 Singapore |
| 3 Guam | 8 Bangkok |
| 4 Hong Kong | 9 Paris |
| 5 Seoul | |

(As of the end of March 2015)



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 53 cities, providing travel and entertainment information and emergency support service. Services are provided by a contracting travel agency.



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