

14th JCB World Conference Held in Bali

The 14th JCB World Conference was held in Bali, Indonesia from 21 to 22 October, 2015. Over 500 people from around 200 partner companies and financial institutions representing 32 countries and territories participated in the conference.

First held in 1988, JCB World Conference is a biennial event where JCB partners all over the world share JCB business strategies and strengthen relationships. The theme of 2015 was “JCB – Connecting with partners to create new value.” This theme reflects JCB’s commitment to working closely with our partners on creating new value and advancing the frontier of the rapidly growing global payment industry.

Ichiro Hamakawa, President & CEO of JCB, Koremitsu Sannomiya, President & COO of JCBI and Yasuhiro Maeda, Board Member Senior Executive Officer of JCB, presented the latest JCB business developments and future strategy. Mr. Hamakawa addressed major trends in the global payments market, including the market’s growth, the emergence of regional players, technological advances and new entrants to the market. He was followed by Mr. Sannomiya, who gave a presentation on the JCB international business plan based on a three-pronged strategy of network, promotion, and infrastructure. He gave special attention to the rapid progress of payment-related technology using smartphone and JCB’s contribution to its development.

Finally, Mr. Maeda gave a presentation on Japan’s business strategy. Mr. Maeda discussed the potential of the debit and prepaid card market and also talked about Japan’s inbound tourism business in response to the increasing number of foreign tourists.



The keynote address was given by Mr. Ronald Waas, Deputy Governor, Bank Indonesia.

Other speakers from JCB’s valued partner corporations representing various regions around the world included:

Mr. Masayuki Hosaka, President, Rakuten Card Co., Ltd. / Japan
Mr. Luode Xu, Executive Vice President, Bank of China / China
Dr. Heimo Hackel, CEO, card complete Service Bank AG / Austria
Ms. Jenny Wiriyanto, Business Banking Director, PT Bank Maybank Indonesia Tbk / Indonesia
Mr. Koichi Tagawa, Chairman, NFC Forum / Japan.



Ichiro Hamakawa, President & CEO of JCB



Koremitsu Sannomiya, President & COO of JCBI



Yasuhiro Maeda, Board Member Senior Executive Officer of JCB

Trial Use of Payment by Palm

In corporation with Fujitsu Limited and Fujitsu Frontech Limited, JCB conducted a test at the JCB World Conference on using palm vein authentication to process payments.

Palm authentication payment leverages the JCB global network with Fujitsu’s palm vein authentication technology, one of the most accurate biometric authentication technologies in the world. After matching a customer’s palm vein pattern and payment card information, they can use their palm to make simple, fast, and secure payments. Multiple cards can



be linked to one pattern, and the customer does not need a wallet, purse, or a mobile payment device to make a payment.

Palm vein authentication is highly accurate, and is already being used for many applications, such as bank ATMs and high security area access control systems. Incorporating this authentication technology into the JCB global network will create the world’s first payment method of its kind.



Palm authentication payment at a shop in Bali

NPCI and JCBI enter into a strategic partnership for JCB card acceptance and issuing in India

National Payments Corporation of India (NPCI) — an organization established by the Reserve Bank of India as a nationwide umbrella for India's payment system — and JCBI announced today that they have entered into a strategic partnership for accepting JCB card at all NPCI locations in the NPCI nationwide network of 1 million card merchants and 200,000 ATMs. In addition, the partnership will include issuing RuPay/JCB international cards by NPCI member banks that are globally accepted through the JCB network.

This strategic partnership means that JCB card acceptance coverage in India will reach 100% for card merchants and ATMs, thus better serving the increasing number of people visiting India. What's more, for the RuPay brand, the partnership with JCBI will open the door even wider for the card's international acceptance. Currently, 426 banks have issued around 200 million RuPay domestic cards.

NPCI Managing Director & CEO A P Hota said, "Through the partnership with JCBI, NPCI offers a new international RuPay cards under the JCB brand, a brand widely accepted throughout Asia. The



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new RuPay/JCB international card will work as a RuPay card in India and as a JCB card outside India. The two parties plan to launch JCB acceptance in India around mid-2016 and to start issuing RuPay/JCB international cards later the same year. The NPCI-JCBI strategic partnership marks a key milestone in the Asian payment ecosystem," added Mr. Hota.

Deputy President of JCBI Kimihisa Imada said, "The partnership will significantly increase the acceptance level of JCB cards in India and provide a seamless and convenient consumer experience for JCB cardmembers. What's more, issuing the RuPay/JCB card in a market with 1.2 billion population and strong economic growth will have a very positive impact on JCBI's global business. We are confident that issuing RuPay/JCB international cards will contribute to the Financial Inclusion policy of the Indian government and NPCI. Backed by the strong bilateral relationship between India and Japan, the NPCI-JCBI strategic partnership is certain to flourish and prosper."

JCB and Bank Mandiri Sign a New Partnership

PT. Bank Mandiri (Persero) Tbk ("Mandiri"), one of the largest state banks in Indonesia, and PT JCB International Indonesia, a subsidiary of JCBI, are very pleased to announce a new payment card business partnership. The partnership will begin by accepting JCB cards at Mandiri's ATMs and EDC, but also includes plans to issue payment cards under the JCB brand.

Mandiri is the leading card issuer in Indonesia, where more than 12.5 million debit cards and more than 3 million credit cards have been issued. Mandiri also owns one of the largest nationwide networks, which consists of 2,312 branches, 15,444 ATMs, and 280,000 EDCs.

Director of Consumer Banking of Mandiri, Hery Gunardi said, "Mandiri's collaboration with JCBI is a new breakthrough that expands service in the retail sector. JCBI is a well-known provider of international payment services, so this partnership is good news for Mandiri's customers. We can expect this partnership to increase the volume of credit card transactions at our merchants. We also believe that this partnership will meet our customers' expectations for



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convenient, fast, and reliable payment. Additionally, this partnership has the potential for reciprocity, because payment cards issued by banks in Indonesia can be used for transactions in the JCBI network," he continued.

Deputy President of JCBI, Kimihisa Imada said, "We are pleased that Mandiri, the largest bank in Indonesia, has become our partner. This partnership will considerably improve convenience for our cardmembers by making it possible to use JCB card at more than 290,000 locations across Indonesia. I am looking forward to expanding the JCB card issuing partnership, a card whose strength is the quality of service that JCB has provided to its customers in Japan for over 50 years. I am sure that this new card bearing two very reputable brand names will bring new value to the market."

JCBI and Bank of Mongolia Agree on T-Card JCB Credit and Debit Card Issuing

JCBI and Bank of Mongolia ("BOM") announced the signing of a system network agreement for T-Card JCB credit and debit card issuing.



At the press conference

Starting in early 2016, the agreement with BOM enables member banks to issue credit and debit cards bearing both the T-Card and JCB brand names.

As Mongolia's economy rapidly grows more and more of its citizens are traveling overseas for both business and leisure. In 2013, about 1.35 million Mongolians traveled to nearby Japan, China, Korea, and Russia, all countries with a strong JCBI presence. With the new agreement, T-Card JCB co-badge cardmembers can enjoy having their T-Card accepted via the JCB network in 190 countries and territories around the world.

Of the new agreement, Koremitsu Sannomiya, President & COO of JCBI, said, "BOM and JCBI have been working together since 2013 on developing the payment industry in Mongolia. Sharing our experi-

ence and knowledge of the payment business with BOM through this agreement will ensure further economic growth. More and more Mongolians are expected to travel abroad, and we believe this partnership to issue co-badged card is certain to make paying by credit card even more convenient for Mongolians traveling abroad."

Batshugar Enkhbayar, Deputy Governor of BOM said, "We truly value JCBI's commitment to expanding its financial products worldwide and its globalization effort. The Bank of Mongolia is completely behind projects to development the payment card business and promises to support banks that introduce new products for the benefit of their clients. I believe that a company with over 50 years of experience like JCBI promotes outstanding and continuous development between our organizations. On our part, we will ensure the support within the legal framework that JCBI needs."

JCB and Bank BRI Sign New Partnership

JCBI subsidiary PT JCB International Indonesia and PT. Bank Rakyat Indonesia (Persero) Tbk ("BRI")--one of Indonesia's largest state owned commercial banks and with a specialty in small and medium enterprises and small scale and microfinancing--announced a new card payment business partnership. The first phase of the partnership initiates the acceptance of JCB cards at BRI locations, but the partnership also includes issuing cards under the JCB brand.

As of the end of June 2015, BRI's extensive card acceptance network included more than 21,000 ATMs and more than 153,000 EDC terminals at locations all across Indonesia, and the bank plans to add at least 85,000 EDCs a year. BRI also wants to grow its credit card issuing business by at least 25% over the 841,000 cards issued as of last year, driven by their unique sales propositions.

BRI Managing Director A. Toni Soetirto said, "We believe that this

partnership will bring a wider network of card acceptance encompassing the entire nationwide Bank BRI ATM and EDC network."

Deputy President of JCB International, Kimihisa Imada said, "In terms of network and coverage, BRI is one of the largest commercial banks in Indonesia, and we are pleased that they have become our partner. By adding more than 153,000 locations that accept JCB card, the partnership makes using JCB card across Indonesia vastly more convenient. BRI's extensive nationwide network can fulfill the needs of both JCB cardmembers who reside in Indonesia and cardmembers traveling there from outside Indonesia, especially to travel spots and tourist destinations. I am looking forward to adding the issuing of JCB card to our partnership, given that our strength is a quality of service based on our experience serving customers in Japan for over 50 years. I am sure that this new card product bearing the name of these two reputable brands will bring new value to the market."



(From left) Kimihisa Imada, Deputy President, JCBI, A. Toni Soetirto, Director, BRI

BCEL to launch BCEL - JCB Credit Card in Laos

Banque Pour Le Commerce Extérieur Lao Public (BCEL) and JCBI have announced the launch of BCEL - JCB Credit Card in the Lao People's Democratic Republic (Laos).

BCEL - JCB Credit Card can be used at the 29 million points-of-sale in the JCB acceptance network and also comes with a number of benefits that BCEL - JCB Credit Cardmembers can enjoy at more than 100 merchants in Laos. What's more, it has the benefit of special offers at some 2,300 JCB merchants around the world as well as at the exclusive JCB Plaza Lounges located in popular destinations such as Singapore, Hong Kong, and Paris.

Of the new endeavor, Phansana KHOUNNOUVONG, BCEL Deputy Managing Director said, "The BCEL - JCB Card is designed to offer our customers a wide range of products that provide more efficiency and convenience by making better payment choices a part of their daily lives. The new card will also reduce cash transactions and provide higher security. Our main target customers include those who want to have a credit card. We believe that this product will expand our customer base and secure our position over the long-term as the

leader in credit card products in Laos. BCEL has always been aware of the quality and high profile of JCB, a brand accepted all over the world. And it is therefore our privilege to partner with JCBI on this project that originates from our partnership agreement concluded on June 23 2014."



(From left) Phansana KHOUNNOUVONG, Deputy Managing Director of BCEL, Kimihisa Imada, Deputy President of JCBI

Kimihisa Imada, Deputy President of JCBI said: "Issuing JCB card in partnership with BCEL, the leading bank in Laos, is a tremendous opportunity for JCB card in Laos. The card market in Laos has great potential, and I believe it will rapidly grow in the next few years. We want to work with BCEL on accelerating the growth of the card market by showing customers in Laos the advantages and benefits of using BCEL- JCB Card."



Note: Job titles and departments are those at the time of the event.

Jetstar – Eximbank JCB Launch Co-Branded Card

Vietnam Export Import Bank (Eximbank), budget airline Jetstar Pacific (Jetstar), and JCBI have officially launched the Jetstar – Eximbank JCB co-branded card. Eximbank and Jetstar Pacific developed and issued the card as a way to bring outstanding benefits and privileges to its customers.

Of the new card, an Eximbank executive said, “The Jetstar – Eximbank JCB co-branded card is designed to be an international credit and debit card. A cardmember can pay for goods and services purchased at JCB merchants over the Internet, and pay water, electricity, Internet, cable TV, and other bills on the Eximbank website”.



Hiroshi Terada, EVP of Sales and Marketing of Asia Pacific of JCBI

“We are pleased to offer our customers a co-branded card with up-to-date features and special benefits. Jetstar – Eximbank JCB cardholders can use the card to purchase tickets for Jetstar



(From right) Nguyen Dinh Quy, Director of Card Center, Eximbank, Hiroshi Terada, EVP of Sales and Marketing of Asia Pacific, JCBI, Le Hong Ha, CEO of Jetstar

Pacific flights in the Jetstar Group network covering more than 25 domestic and international routes connecting 60 destinations in 16 countries and to make payments on other e-commerce systems,” said Le Hong Ha, Chief Executive Officer of Jetstar Pacific.

Hiroshi Terada, Executive Vice President of JCBI said, “The Jetstar – Eximbank JCB co-branded card has various benefits that make travel more comfortable. Besides these benefits, cardmembers can enjoy shopping at some 29 million locations around the world that accept JCB card and also take advantage of a variety of other services and benefits.”

JCBI to Launch First JCB Eternity Card with Hua Nan Bank. Targets Affluent Market in Taiwan

JCBI has announced the launch of the first JCB Eternity Card. Issued by leading Taiwan bank Hua Nan Bank, the premium class JCB card is designed for Taiwan’s luxury market.

Established in 1919, Hua Nan bank has a network of branches and offices centered in the Taipei area. Hua Nan has had a JCB card issuing and merchant acquisition partnership since 2000 and, in 2013, it became the first bank in the world to issue a JCB debit card. Designed for Taiwan’s luxury segment, Hua Nan’s new JCB Eternity Card offers premium services that meet market and lifestyle needs, including free airport limousine service, discounts at 5-star hotel restaurants, and cashback on card use.

State Bank of Mongolia Introduces Mongolia's First JCB Card

JCBI and State Bank, a government-run bank in Mongolia, have announced that JCB debit cards will now be issued in Mongolia, giving access to the JCB global merchant network of some 29 million locations to the people of Mongolia. Mongolia becomes the 20th country to issue JCB card.

Kimihiya Imada, Deputy President of JCBI stated, “The central bank is making progress on building payment infrastructure, so this new partnership with State Bank to issue JCB Card offers JCBI the opportunity to launch the JCB brand in Mongolia. I am delighted that the partnership enables State Bank and JCBI to provide our customers in Mongolia with appealing services that embody the spirit of Japanese hospitality.”



At the press conference

JCB Eternity brand services

- Free airport limousine service to and from international airports in Taiwan.
- One person dines at no charge when two dine at 5-star hotel buffet dinner restaurants.
- Free upgrade with purchase of Taiwan Shinkansen reserved seat.
- One person free when two visit Radium Kagaya Taipei.

Of the new partnership, State Bank CEO D. Batsaikhan said, “State Bank started accepting JCB Card through Bank of Mongolia in March 2014. Then, we moved our partnership to the next level as the first bank to issue JCB Card in Mongolia. It is a great honor for us to have such an internationally recognized brand as our partner. Our goal is to provide services to tourists and business travelers from Japan and Mongolia and for Mongolians living and studying in Japan.”



At the launching ceremony



(From left) Kimihiya Imada, Deputy President of JCBI, D. Batsaikhan, CEO of State Bank

VietinBank to launch Hello Kitty Card in Vietnam

On June 19, 2015, Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) and JCB officially launched the VietinBank – JCB Hello Kitty Card. The card targets young card users and woman fond of the adorable Hello Kitty character.

Besides typical international credit card features, VietinBank – JCB Hello Kitty cardmembers get Hello Kitty related rewards whenever they make a purchase with their card. A purchase at any JCB merchant earns points that can be redeemed for attractive Hello Kitty gifts, such as suitcases, backpacks, water bottles, and toothbrush kits.

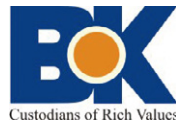


Cardmembers also enjoy a number of other excellent benefits, such as special discounts at partner merchants of VietinBank, JCBI, and Sanrio Wave, which manages the Hello Kitty patent, access to the JCB Plaza customer service network providing support for travelers at 62 locations around the world, access to round-the-clock customer service in English, Vietnamese, and Japanese, and, for Platinum card members, special concierge services.

Hello Kitty is a hugely popular character not only in Japan market where, like JCBI, she was created, but also in international markets, including Vietnam. The VietinBank-Sanrio Wave-JCBI partnership is sure to bring satisfaction to millions of customers and their families.

BOK and JCB Agree on Debit Card Issuing in Pakistan

The Bank of Khyber (BOK) and JCBI entered into an agreement to issue JCB Debit Cards.



The international Debit Card will enable BOK customers to make point-of-sale purchases and ATM cash withdrawals across Pakistan and globally at locations in 190 countries and territories.

BOK and JCB Debit Cardmembers will not only have access to 1Link network points-of-sale and ATM cash withdrawal in Pakistan and around the world, they will be able to do interbank transfer of funds and pay utility bills at any ATM in Pakistan, bringing more value-added to the services that BOK provides its customers.

Of the new partnership, Shams-ul-Qayyum, Managing Director of BOK, said “It is a tremendous opportunity for BOK that JCBI, a household name around the world in the payment industry, has entered Pakistan’s financial market. We welcome JCBI and are confident that our banking customers in Pakistan will enjoy receiving BOK’s traditional customer friendly service coupled with JCBI technology. BOK also wants to take this opportunity to offer JCBI services for doing business together that will benefit both of us. Japan



has always made efforts to assist the economy of Pakistan, and we are constantly aware of how the Japanese government and semi-government institutions provide technological assistance in various fields of daily life. Now with BOK and JCB Debit Card, we will be able to serve our customers all across Pakistan and internationally. Today is the first step in the BOK-JCBI partnership to bring new benefits to consumers both here in Pakistan and around the globe.”

Kimihiya Imada, Deputy President of JCBI said “Issuing debit cards in partnership with BOK is a great opportunity for JCBI in Pakistan. The JCB global expansion strategy positions Pakistan as a market with great potential because of the country’s growing economy and growing card payment market. We believe that JCBI offers our local partners the benefit of our international experience and a flexible approach that helps grow their businesses and builds a win-win partnership.”

It is expected that the first BOK JCB Debit card will be issued in Q1 2016.

JCBI Continues to Expand Rapidly its Business in Russia

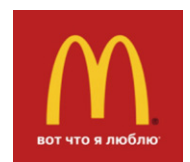
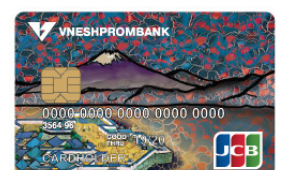
The number of JCB cards issued in the Russian Federation since the official launch in March 2015 has exceeded 100,000. Both first partner-banks – Gazprombank and Sviaz-Bank – are aggressively promoting JCB cards in regions all over the Russian Federation.

In October 2015, Vnesheprombank became the third bank in the market to issue JCB cards to corporate and individual customers. Offering JCB cards will support the bank’s product differentiation strategy and give the bank’s clients travelling to the Asia-Pacific region greater payment convenience. “Our partnership with JCB will boost the bank’s card business development and expand the Vnesheprombank card usage network, while also significantly strengthening

JCB’s position in the Russian banking system,” said Dmitry Litsov, Vice President of Vnesheprombank.

JCBI is both developing its issuing business and expanding its merchant network in Russia. In partnership with Russian Standard Bank, JCB cards are now accepted at all 519 McDonald’s outlets in Russia.

Through the JCBI partnership with Gazprombank, JCB cards are now accepted at the largest federal cosmetics chain L’Etoile, at Dixi, a leading supermarket chain, and at Aeroexpress, a popular transportation service that connects travelers with major airports and cities in Russia.



JCBI Signs Licensing Agreements with Smart e-Money and G-Xchange

In response to the ongoing and vigorous expansion of Philippine telecommunications companies into the prepaid card market, JCBI recently signed two new license agreements with Smart e-Money, Inc., and G-Xchange, Inc. The agreements open the way for issuing and accepting JCB card in the Philippines.

Smart e-Money and G-Xchange are subsidiaries of Smart Communications Inc. and Globe Telecom Inc., respectively. Smart Communications and Globe Telecom provide mobile, broadband, and wireless solutions for the whole country. Smart Communications has over 73 million telecom subscribers while Globe Telecom has more

than 46 million. Smart e-Money markets the Smart Money prepaid card, for which it has issued more than 5 million cards, and provides online acceptance services to merchants. G-Xchange has issued over 2 million Globe G-cash prepaid cards and provides mobile POS acceptance services nationwide.

By signing licensing agreements with these two Philippine telecom companies, JCBI has access to their 119 million plus subscribers, enabling JCBI to expand its issuing and acceptance business in the Philippines. The increasing number of people traveling to the Philippines and the steady growth of the Philippine economy provides a major opportunity for JCBI to deepen its footprint in this important market by introducing potential new products and segments accepting JCB card.

G-Xchange signed its licensing agreement with JCBI on July 9, 2015 and Smart e-Money signed on August 25, 2015.



Banamex to Start Accepting JCB Card in Mexico

Banco Nacional de México, S.A., Integrante del Grupo Financiero Banamex (Banamex), a leading commercial bank in Mexico, and JCBI announced a new partnership to JCB merchant acquiring business in Mexico. Thanks to this partnership, JCB card will be accepted at more than 70,000 Banamex merchants in Mexico starting in 2015.

Banamex is part of Grupo Financiero Banamex and a member of Citigroup. It is one of Mexico's largest banks, with 7,140 ATMs. Mexico is a very popular tourist destination. Mexico's auto industry has been booming and the country has been drawing an increasing number of business travelers as a hub for global automobile distribution.

Kimihiya Imada, Deputy President of JCBI said, "Mexico is one of the most important markets for the JCB global business expansion strategy, so we are pleased to welcome our new partner to the JCB

network. I am certain our new partnership with Banamex will bring more benefits and greater convenience to JCB cardmembers when they visit Mexico. We are excited about exploring further business opportunities, such as issuing cards, in the near future."

Alejandro Gómez Urquiza Yarza, Cards and Acquiring Banking Head of Banamex, said "The Banamex acquiring business has always looked for new technologies and alliances that help our affiliated merchants increase sales. We are sure that our alliance with JCBI meets this objective. What's more, our commitment to merchant services ensures customer satisfaction for JCB cardmembers, both those currently residing in Mexico and those who travel to Mexico for business or pleasure. Banamex welcomes JCB card."



At the Signing ceremony

Doraemon to be JCB Brand Image Character in Vietnam

On October 2, 2015, JCBI officially held a launch event for its new branding strategy for the Vietnam market. The centerpiece of the new strategy is the popular Japanese robot cat Doraemon. Doraemon will become JCB's new brand image character in advertising and promotions designed to enhance brand awareness.

JCBI is working energetically to strengthen and expand its payment brand business in Vietnam. In 1991, JCBI entered the merchant acquiring market in partnership with Vietcombank. Today, JCBI has partnerships with 10 major banks comprising a network totaling more than 100,000 merchants. In October 2011, JCBI began issuing cards in partnership with VietinBank. Six major Vietnamese banks have now issued more than 250,000 JCB cards.

JCBI created the new branding strategy to enhance brand awareness in Vietnam and promote further growth. For the new branding strategy, JCB selected Doraemon as the new JCB brand image character



At the press conference

for Vietnam. Kimihiya Imada, Deputy President of JCBI said, "Doraemon complements the image that JCB wants to communicate to its customers. Namely, an image that is futuristic, positive, trustworthy, convenient, and made-in-Japan. We believe this popular character will both make Vietnamese consumers more familiar with the JCB brand and greatly enhance JCB brand awareness. JCB wants JCB card to bring a sophisticated and prosperous lifestyle to the Vietnamese market by providing convenient payment and many benefits."

The new Vietnam branding strategy also features the promotional slogan "Future in your hand". By putting a JCB card in their hands, JCB wants to help its members enjoy a sophisticated and prosperous lifestyle.

JCB Sponsors the New Attraction at Universal Studios Japan® “The Flying Dinosaur”

JCB announced that it will sponsor the new “The Flying Dinosaur” attraction that will open in Universal Studios Japan’s Jurassic Park area in spring 2016, 15th anniversary of Universal Studios Japan.

As a corporate marketing partner and official card of the theme park, JCB has participated in a wide variety of tieup marketing with Universal Studios Japan. Now JCB will provide even more value and satisfaction to its customers by sponsoring “The Flying Dinosaur”.

Universal Studios Japan delivers world class entertainment that draws visitors from all over Japan as well as from neighboring countries, and the JCB brand provides these visitors a worldwide payment network. JCB is working to strengthen tieup marketing with Universal Studios Japan in order to leverage these assets to the utmost and create value that only JCB can provide. JCB is targeting



Sample image of “The Flying Dinosaur”

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the over 20 million JCB cardmembers outside Japan with promotions aimed at bringing more visitors to Universal Studios Japan. JCB is also providing enhanced services for international tourists in Japan and collaborating with major travel agencies, card issuers, and other partners.

JCB Launches JCB Otoku Coupon Guam App

In April 2015, JCB launched the ‘JCB Otoku Coupon Guam App’, a smartphone application that sends JCB cardmembers special offers and recommended information from shops and restaurants in Guam.

JCB cardmembers who download the app to their smartphones enjoy the following services:

- The app automatically sends special offer coupons to the member’s smartphone in real time whenever the cardmember approaches a JCB special offer merchant.



- The app automatically connects the member’s smartphone to a Wi-Fi access point near participating shops and provides the cardmember with free Wi-Fi service without the need to input an ID or password.

The service benefits both cardmembers and merchants. JCB cardmembers enjoy free Wi-Fi service in Guam and receive special offers exclusive to JCB cardmembers. JCB merchants can easily deliver coupons to cardmembers, and they can also analyze how special offers and recommended information are used based on various criteria, such as gender, age, and time.

As of September 2015, more than 80 JCB special offer merchants in Guam have joined this service, and the number is growing rapidly. JCB also plans to expand this service in other countries in the near future.

JCB Launches Airport Lounge Service for Platinum Cardmembers

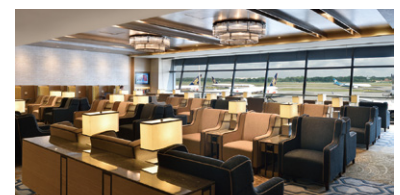
JCB has introduced new JCB Platinum Airport Lounge Service in 4 countries.

- Singapore Changi Airport: Plaza Premium Lounge and The Green Market
- Hong Kong International Airport: Plaza Premium Lounge (West Hall, Arrival Hall, East Hall)
- Thailand Suvarnabhumi International Airport: Louis’ Tavern CIP Lounge
- Korea Incheon International Airport: SKY HUB Lounge and Matina Lounge

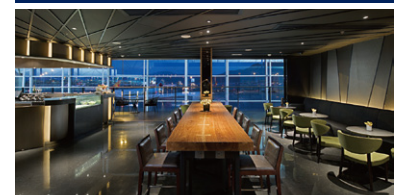
In addition to the new airport lounges, altogether, JCB Platinum cardmembers could enjoy JCB Platinum Airport Lounge Service at over 60 airports in six countries, mainly in Asia.

For more details, please visit our website at

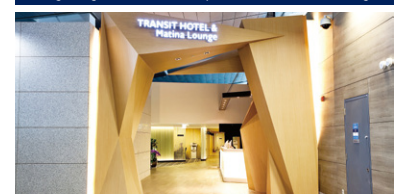
http://www.jcbcard.com/platinum/airport_top.html



Singapore Changi Airport: Plaza Premium Lounge

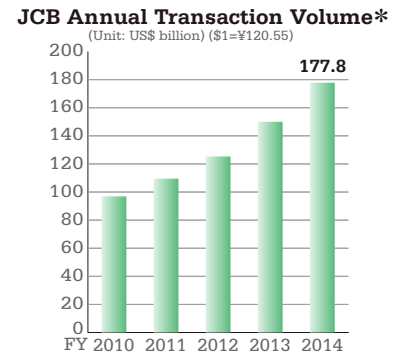
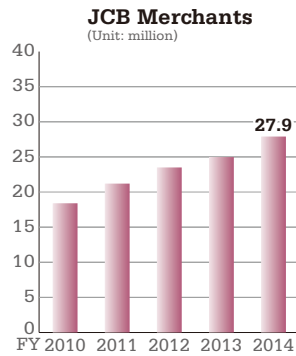
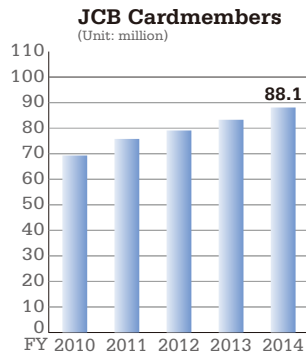


Hong Kong International Airport: Plaza Premium Lounge

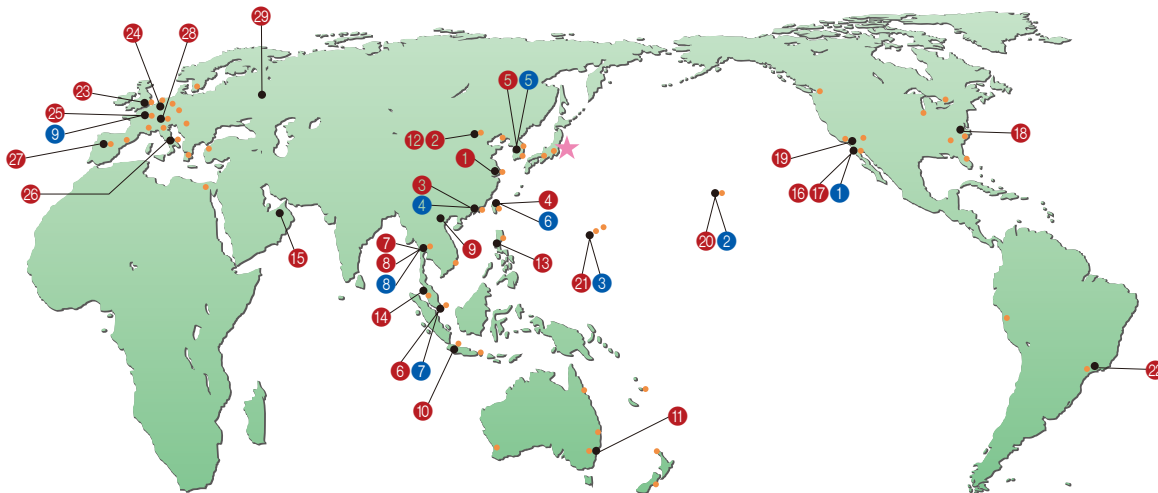


Korea Incheon International Airport: SKY HUB Lounge and Matina Lounge

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
- ⑭ JCB International Asia Pacific Pte., Ltd. Malaysia Branch

Middle East/Africa

- ⑮ JCB International Co., Ltd. Dubai Representative Office

Americas

- ⑯ JCB International Credit Card Co., Ltd. U.S. Head Office
- ⑰ JCB International Credit Card Co., Ltd. Los Angeles Branch
- ⑱ JCB International Credit Card Co., Ltd. New York Office
- ⑲ JCB International Credit Card Co., Ltd. Silicon Valley Office
- ⑳ JCB International Credit Card Co., Ltd. Honolulu Branch
- ㉑ JCB International (Micronesia) Ltd.
- ㉒ JCB International do Brasil Administradora de Cartões de Pagamento Ltda.

Europe

- ㉓ JCB International (Europe) Ltd. EMEA Head Office
- ㉔ JCB International (Europe) Ltd. Branch in Frankfurt
- ㉕ JCB International (Europe) Ltd. Branch in Paris
- ㉖ JCB International (Italy) S.p.A.
- ㉗ JCB International (Europe) Ltd. Branch in Madrid
- ㉘ JCB International (Europe) Ltd. Branch in Vienna

Russia/CIS

- ㉙ JCB International (Eurasia) LLC

(As of the end of November 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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