

### Krungsri Consumer to Launch “Krungsri JCB Platinum Card” in Thailand

**O**n February 23, 2016, Krungsri Consumer and JCBI announced the official launch of JCB credit card issuing in Thailand.

Krungsri Consumer is a leader in Thailand’s credit card, personal loan, and sales financing businesses. It has a combined customer portfolio of over 7 million accounts, the largest in Thailand. JCB entered into the Thai market in 1989. Given JCB’s strong merchant presence in the Asia Pacific region, including Japan, Korea, and China, Krungsri JCB Platinum Card will also provide benefits to cardmembers traveling to those countries.

Krungsri JCB Platinum Card will provide its members with exclusive benefits, including exchanging credit card points for mileage for several airlines, triple points for purchases in Japan, and cash back benefits at selected restaurants in Thailand and at Universal Studios



At the press conference

### AEON, THAI Air, and JCB Launch The First “AEON Royal Orchid Plus JCB Platinum” Credit card in Thailand

**A**EON and Thai Airways joined with JCB International (Thailand) to launch the first AEON Royal Orchid Plus JCB Platinum credit card in Thailand. The new card features exclusive privileges and services for the travelers and business travelers who carry it.

Of the new card, Yasuhiko Kondo, Managing Director of Aeon Thana Sinsap (Thailand) Plc, said “for more than four years our customers have put their trust in AEON Royal Orchid Plus credit cards, and we have continued to create and offer even better benefits and services for AEON cardmembers. This time global payment industry leader JCB is partnering with AEON and Thai airways on the launch of our newest card in the Thai market, AEON Royal Orchid Plus JCB Platinum. We are partnering with our affiliates on offering special deals for our cardmembers, including special discounts at leading Japanese restaurants in Thailand and around the world, credit cashback when purchasing airplane tickets from Thai Airways and Thai Smile Airways, and free access to our exclusive lounges.”



Japan. Members will also certain enjoy JCB platinum benefits, such as special offers at authentic Japanese restaurants, exclusive discounts at popular chain restaurants, and special prices for rental pocket Wi-Fi.



Ichiro Hamakawa, President and Chief Executive Officer of JCB Co., Ltd. and Vice Chairman of JCBI

About the new card, Head of Krungsri Consumer Group, Thakorn Piyapan said, “A key Krungsri Consumer Group strategy is enhancing our ability to deliver superior products and services by leveraging our strong partnership network in Japan in ways that satisfying the needs of our cardmembers. Partnering with JCBI, a leading payment brand in Japan and Asia Pacific, is a tremendous privilege. We are confident that our cardmembers who love things Japanese will enjoy the many Japanese-themed products and services offered by Krungsri JCB Platinum Card.”

President and Chief Executive Officer of JCB Co., Ltd. and Vice Chairman of JCBI Ichiro Hamakawa said, “This new partnership with a leading commercial financial institution in Thailand is a major step forward in JCBI’s efforts to increase its presence in this market. Krungsri Consumer is a rapidly growing company providing a wide-range of benefits to its customers. JCBI will add to its appeal with unique services both in Japan and Thailand that meet diverse customer needs, especially for premium customers.”



At the launching ceremony

Jittima Udayachalerm, Director of the Royal Orchid Plus Marketing Department, Thai Airways Plc, said that “the launch of this new credit card marks another milestone that highlight the partnership between a leading airline, a financial institution, and one of the world’s leading global payment companies. Whether domestically or internationally, this new card offers various benefits for travelers who like to travel and experience new things, especially for travelers who choose to travel to Japan by Thai Airways. This new card is an opportunity for us to expand our customer base.”

Naoya Michishima, Managing Director of JCB International (Thailand), said, “The AEON Royal Orchid Plus Platinum JCB credit card gives us the opportunity to enhance JCB cardmember benefits and broaden our customer base in Thailand by partnering with a number of Japanese affiliates across many industries.”

## Military Bank launches MB JCB Sakura Card in Vietnam

On December 28, 2015, Military Commercial Joint-Stock Bank (MB), one of Vietnam's leading commercial banks, and JCBI announced the launch of JCB Card in Vietnam.

MB JCB Sakura Card members have access to JCB's network of 30 million merchants and more than one million ATMs in 190 countries and territories. The card comes with an EMV standard chip to guarantee highly secure transactions. Other features include providing card transaction information anytime and anywhere via SMS, notification emails, and the eMB - MB internet banking service. Exclusive card benefits include special privileges at selected merchants and customer service at JCB Plaza overseas service counters at 62 locations around the world. Besides that, MB will start the promotion that cardmembers of MB JCB Sakura Card can enjoy 40% discount with Get&More program.

About the new card, MB Deputy CEO Le Hai said, "With the aim of giving our customers what they want, MB always focuses on partnering with well-known international card brands in order to provide international cards that are smart, convenient, and customer-oriented. The MB and JCB partnership is a must because JCB

is a major card brand in Asia while MB is one of Vietnam's top five commercial banks. Most importantly, MB was just honored by the government with the title "Hero of Labor," once again affirming MB's important position in Vietnam's banking system."



JCBI Deputy President Kimihisa Imada said, "I am very pleased about our partnership with MB, one of Vietnam's leading commercial banks. I hope MB JCB Sakura Cardmembers take advantage of the many exciting benefits we currently provide, especially in Asia and in Vietnam. I am confident that the issuance of MB JCB Sakura Card will allow both of us to continue growing our businesses and satisfying our customers."



At the press conference



## Asia Commercial Bank Launches ACB - JCB Prepaid Card in Vietnam

On December 10, 2015, Asia Commercial Bank (ACB), one of Vietnam's leading commercial banks, and JCBI announced the launch of ACB-JCB Prepaid Card.

With the launch of JCB Prepaid Card, ACB and JCBI meet even more customer needs with an even more diverse product lineup. They can enjoy a number of benefits provided by ACB. ACB-JCB Prepaid Card enables cardmembers to spend all the money they have in card account without a minimum balance requirement. An especially convenient feature is the instant issuing of new cards to customers who apply at ACB. ACB is the first bank in Vietnam to offer instant card issuing. Additionally, all prepaid cardmembers will be offered free ATM assault insurance worldwide. What's more, ACB already accepts JCB Card at all ACB ATMs and POSs, including J/Smart, JCB's EMV program, to bring a wide range of benefits to Vietnamese and foreign JCB cardmembers in Vietnam. J/Smart ATMs ensure a more secure authorization process than the typical ATM. Additionally, J/Secure gives customers peace of mind by securing every type of E-commerce transaction.

ACB Vice President Tu Tien Phat said, "The new JCB prepaid card provides many advantages to ACB customers, especially young people looking for a convenient and easy payment method. ACB is one of Vietnam's leading retail banks, and we believe that the partnership with JCBI both boosts ACB's card business and makes the JCB brand name more familiar in Vietnam."



JCBI President & COO Koremitsu Sannomiya said, "We are very pleased to provide this safe and convenient new product to Vietnam's growing market. JCBI considers the Mekong region one of the most important growth markets for JCBI's international business. One advantage of the card over a credit and debit card is the easy application process. I hope ACB's customers take advantage of the many benefits this prepaid card has to offer and that it helps promote the shift to cashless payment in Vietnam."



(From left) Tu Tien Phat, Vice President of ACB, Tomoaki Yamaguchi, Chief Representative of the Representative office of JCBI(Thailand) in Hanoi



## Vietnam Bank for Agriculture and Rural Development to Launch JCB Card

On December 17, 2015, JCBI announced Agribank JCB Credit Card, a card launched in partnership with Vietnam Bank for Agriculture and Rural Development (Agribank), one of leading commercial banks in Vietnam.

Agribank and JCBI have launched the new card as a way to diversify the bank's products and meet the diversifying product needs of its customers in Vietnam. A launch event was held to commemorate the start of Agribank's issuing of international JCB brand cards in Vietnam.

Cardmembers can enjoy a variety of benefits and services offered by Agribank, including competitive leading interest rates and no interest for 45 days for payments for goods and services when paying off the balance in full upon maturity. Additionally, JCB provides a wide variety of brand services, such as "Daily Enjoy", which offers special brand promotions at selected merchants and airport lounge customer service benefits, and access to JCB Plaza, overseas service counters at 62 locations around the world.



## PayCenter GmbH Introduces The First JCB-girocard Co-badged Card in Germany

On March 31, 2016, JCBI, PayCenter GmbH, a leading prepaid card issuer, and PayCenter's card processor petaFuel introduced Germany's first JCB-girocard co-badged card. Named "CardDuo", the new card is a prepaid card that combines the features of JCB and girocard, a payment system operated by the German Banking Industry Committee. The card contains both JCB and girocard applications so that cardmembers can access both JCB's Merchant and ATM network in Europe and girocard acceptance points throughout Germany, which consists of approximately 770,000 POS terminals and 60,000 ATMs. This brand new product is not only the first prepaid card co-badged with girocard but also the first JCB prepaid card issued in Europe.

About the new card, Deputy President of JCBI Kimihisa Imada said, "PayCenter has extensive experience in issuing prepaid cards and providing comprehensive services using the latest IT technology, so I

am delighted with the debut of this new card. A JCB-girocard co-badged card is a brand new option that satisfies diverse needs for all kinds of card customers throughout Germany."

PayCenter GmbH Business Development Manager Dr. Peter Schönweitz said, "Having such an outstanding global payment brand as a partner is a great honor for us. This new partnership has created "CardDuo", a brand new product that will enable us to provide services for customers all over Germany. CardDuo combines the well-established girocard network with the highly rewarding and successful JCB brand. In the future, we will introduce further attractive benefits and services to JCB cardmembers."

Ludwig Adam, Chief Technology Officer of petaFuel GmbH said, "PayCenter's CardDuo has a variety of features and functions, including access to both JCB and girocard merchant networks, cash access at ATMs, online account functions, and more. As PayCenter's card processing partner, petaFuel is very excited about helping PayCenter further develop, implement, and deliver a highly secure JCB-girocard co-badged card."



## NRSP Bank Launches First Co-badged 1LINK/JCB Debit Card in Pakistan

In partnership with JCBI and 1LINK, NRSP Microfinance Bank has successfully launched Pakistan's first co-badged 1LINK/JCB Debit Card.

This card gives NRSP Bank account holders access to the entire 1Link's POS and ATM network in Pakistan for local transactions and access to JCBI's global network of international purchase and cash withdrawal services. This innovative business model helps issuers grow their local markets and also gives them more control because domestic transactions remain local and are not subject to any charges. 1Link and JCB have worked closely on bringing this network to Pakistan.

Zahoor Hussain Khan, President of NRSP Microfinance bank, said, "NRSP Microfinance bank is one of Pakistan's leading microfinance institutions and endeavors to provide the best service possible to its clients. To reach underserved clients in remote areas, we need to offer our services through affordable and convenient channels, and we are happy to be partnering with JCBI because their cutting-edge services help us move closer to this goal."

Kimihisa Imada, Deputy President of JCBI, said, "The successful launch of JCB's first co-badged 1LINK/JCB Debit Card in Pakistan marks a major milestone for JCB in this market. JCB's global expansion strategy positions Pakistan as a key market with great potential because of the country's growing economy and card payment market. As one of our first issuers in Pakistan, we believe that NRSP Bank will help prove our commitment to this market and create more opportunities for partnerships in Pakistan's payment industry."



## JCBI Issues the First Virtual Card with CITIC in China

JCBI has announced that China CITIC Bank (CITIC), one of China's leading commercial banks, has started to issue the first JCB virtual card for online shopping<sup>1</sup>.

CITIC is part of the CITIC Group, a major state-owned conglomerate. The bank, which has a nationwide branch network and solid customer base that includes wealthy consumers, is aggressively expanding its card issuing business. Since establishing a merchant business partnership with JCB in 1991 and a card issuing partnership in 2011, China CITIC Bank has steadily built a JCB merchant network and cardmember base. The new virtual card adds to the bank's existing JCB brand lineup of Standard, Gold, and Platinum grade MS. MAGIC Card and Ultimate Card targeting high-income consumers are the highest ranked Platinum grades.

## JCBI and CFCM sign JCB Card Acceptance Agreement in France

From July 2016, Caisse Fédérale de Crédit Mutuel (CFCM) will add acceptance of JCB cards at CFCM merchants and ATMs throughout France, reinforcing its position as the French leading acquirer in volume of transactions. Merchants having a payment acceptance agreement with CIC or Credit Mutuel-CM11 group will develop their turnover with customers especially coming from Japan, Asia-Pacific (including China, Korea, Taiwan), and Russia. The number of Asian tourists in France is expected to grow more, and merchants will benefit from the strong purchasing power of JCB cardmembers thanks to the unique services and advantages JCB provides.

The partnership with CFCM will enhance JCB presence in the market and increase JCB brand visibility, making JCB cardmembers feel more comfortable to use their cards.

Kimihiya Imada, Deputy President of JCBI commented, "This is a big milestone in our business in France. As France is one of the most famous destinations for Japanese, Asian and European tourists, this

While derived from plastic cards, the new virtual cards have 4 advantages: they are immediately available once the application is approved, card usage limits are in conjunction with plastic cards, online shopping purchase management, and secure and safe online payment. Customers can apply online for up to twenty virtual cards per year using Wechat or a smartphone app. Every card has a security code (CAV2) to ensure secure payment when shopping online.

JCBI Deputy President Kimihiya Imada said, "More and more Chinese consumers are shopping online and online shopping has become an essential part of daily life. But this also means that our customers need even better security. Virtual cards minimize the risk of card information being stolen and help prevent fraud. One of our biggest priorities is to provide a secure payment environment, which we will continue focusing on together with CITIC and other partner financial institutions in the international market."

<sup>1</sup> The card is accepted only by internet merchants outside China.



Courtesy visit at JCB head office

partnership will bring more benefits and convenience to JCB cardmembers. I hope we can explore our relationship with CFCM even further."

Claude Brun, Director of Payment Solutions at Crédit Mutuel – CIC group declared, "This partnership strengthens our merchant acquisition business and strengthens our leading position in card acquiring in Europe. Through this agreement with the JCB well-known brand, CIC and 11 federations of Crédit Mutuel will allow all their merchants to develop their business through a wide choice of payment methods and attract the customers with high purchasing power who are growing the most in France."

Groupe CM11  
Crédit Mutuel



## UniCredit and JCB Start New Merchant Acquiring Business Partnership in Italy

On March 4, 2016, JCBI and UniCredit launched a partnership to broaden JCB card acceptance in Italy for both tourism and business.

By enabling the use of JCB cards at UniCredit ATMs and Italian merchants who are clients of the banking group, the partnership significantly increases JCBI's presence in the Italian market and offers more choices to UniCredit customers.

In recent years, JCBI has increased its presence in Europe by expanding its merchant network. Currently, JCB cards are accepted by about 29 million merchants worldwide, including several million in Europe. The partnership with UniCredit will further enhance the

use of JCB cards in Italy and increase the brand's overall visibility for JCB cardmembers.



About the new agreement, Ryuji Shinzawa, JCBI's Executive Vice President, Head of Sales and Marketing Headquarters – Americas, Europe, the Middle East and Africa said, "We are pleased to welcome our new partner to the JCB network. Italy is a favorite destination of Japanese, Asian, and European tourists, so this enhancement of the JCB card network brings even more benefits and convenience to our members."

Italy UniCredit Retail Manager Remo Taricani said, "By accepting JCB cards, UniCredit expands its lineup of direct payment services. This agreement is an important step toward our goal of achieving a fully in-house operated payment service model. Now that a few months have passed since agreeing to this partnership, we can confirm that our merchants are extremely interested in the service and have started accepting JCB cards."



## NETS to Start Accepting JCB Cards in Singapore

On May 20, 2016, JCBI and Network for Electronic Transfers (Singapore) Pte Ltd (NETS) jointly announced a new partnership to accept JCB Cards in Singapore.

With a merchant network of 91,000 acceptance points throughout Singapore, NETS is Singapore's leading payment solutions provider and largest acquirer. JCBI's effort to build its issuing business in Asia continues to build momentum, and given Singapore's increase in tourism from Asia due to more affordable air travel, more emphasis will be placed on increasing JCBI's presence in Singapore.

Through this partnership with NETS, JCB acceptance in Singapore will be further enhanced and bring about greater convenience to JCB. In addition, the partnership supports the Smart Financial Centre vision of the Singapore government.

Vincent Ling, Managing Director of JCB International Asia Pacific Pte Ltd, commented, "Singapore continues to be a key tourist destination in the Asia Pacific, and a stronger JCB card acceptance network will bring more convenience to JCB cardmembers, both here in Singapore and overseas. JCBI is pleased about its new partnership with NETS, and we look forward to working closely with them on better serving our cardmembers, merchants, and business partners."



## Cambodian Public Bank Begins Accepting JCB Cards

Cambodian Public Bank Plc. (Campu Bank), a leading commercial bank in the Kingdom of Cambodia (Cambodia), and JCBI announced that Campu Bank has launched a JCB merchant acquiring service that accepts JCB cards at about 650 locations, including their merchant terminals and ATMs in Cambodia.

Campu Bank is a wholly-owned subsidiary of Public Bank Berhad, one of the largest and strongest domestic banking groups in Malaysia. Campu Bank has been honored with a number of prestigious international awards, including "Domestic Retail Bank of the Year - Cambodia" for four consecutive years from 2012 to 2015 by the well-respected publisher, Asian Banking & Finance Magazine, and the "USD Straight-Through-Processing Excellence Award" by Deutsche Bank, New York for four consecutive years from 2011 to 2014.

Phan Ying Tong, Regional Head of Indo-China Operations of Campu Bank, said, "Given the steady increase



in the number of inbound tourists and investors from Japan over the past few years, the accepting of JCB cards at merchants and ATMs by Campu Bank is well-timed to cater to this market segment. We believe this partnership will add value to the card acceptance network, provide greater convenience to JCB cardmembers, and contribute to the growth of Cambodia's tourism industry."

JCBI Deputy President Kimihisa Imada said, "We have positioned the Mekong region as a strategically important market for the growth of JCB's global business. The flow of tourists from Asian Pacific countries with a growing number of JCB cardmembers, such as Japan, China, Korea, Thailand, and Vietnam, can be expected to steadily increase because of Cambodia's geographic closeness and its appeal to investors. In the near future, we also look forward to exploring further business opportunities with Campu Bank, such as issuing cards."

## International Bank of Azerbaijan Begins Accepting JCB Cards

In February 2016, JCBI and International Bank of Azerbaijan (IBA) jointly announced that all IBA merchants and ATMs in Azerbaijan will begin accepting JCB cards.

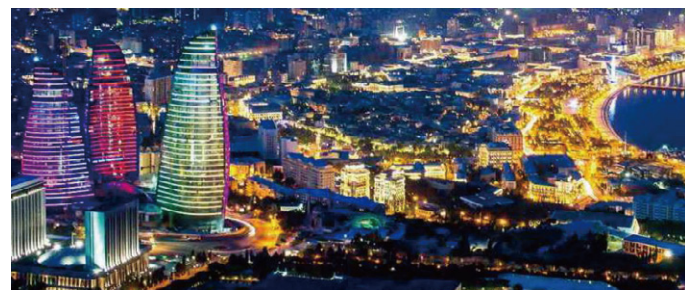


As Azerbaijan's largest retail bank in terms of business scale and number of clients, IBA will provide more convenience to JCB cardmembers visiting Azerbaijan by expanding the JCB card acceptance network in the market to over 11,000 merchant locations and more than 750 ATMs.

JCB's global business is built on partnerships that benefit both parties. JCB offers market access to its vast cardmember base, which

makes it more appealing to merchants and helps IBA enhance its competitiveness in the market.

Of the new agreement, JCBI Deputy President Kimihisa Imada said, "It is an honor to announce the launch of JCB's merchant acquiring business in Azerbaijan, a country located at the intersection of Western Asia and Eastern Europe and a region where JCB's business has grown quite rapidly in the past few years. I am confident that our partnership with IBA will create more value for JCB cardmembers and contribute to the growth and development of Azerbaijan's payments industry."



## Nets and JCB Form an Alliance to Drive Mobile Payments in Denmark

On April 19, 2016, Nets A/S and JCBI began a partnership agreement that allows Nets to use JCB's J/Speedy Host Card Emulation (HCE) technology for making Dankort payments through smart phones.

This means that when Nets launches Dankort Mobile in autumn 2016 it will be based on JCB's international and proven payment technology systems. JCB has many years of experience facilitating contactless mobile payments in Japan, one of the first countries in the world to adopt mobile payment and make it a part of daily life. This also marks an important milestone for JCB because it will accelerate the implementation of mobile payments using HCE technology.

"We are very pleased with this long-term partnership with JCB. It will help maintain Dankort as the most cost-effective and convenient means of payment for Danish merchants and consumers," says Jeppe Juul-Andersen, Nets Senior Vice President in charge of Dankort.

Nets believes that by 2020 as many as half of all point-of-sale payments in Denmark will be made from a smartphone and that Dankort will be in more than 3 million mobile devices.

Mr. Juul-Andersen added that "with this new partnership, Dankort will be powered by JCBI's cutting-edge technology. The first step in the partnership will be to base the Dankort mobile device system on JCBI technology, which also puts in place a solid base for further development, while a second phase will include using JCB's global network to expand the service internationally."

Kimihisa Imada, Deputy President of JCBI, said, "We are honored to announce this remarkable partnership with Nets. We are confident that Dankort issuers and merchants will be satisfied with the secure and future-proof solutions that our mobile payment program offers. Furthermore, our partnership will ensure wide acceptance of J/Speedy in Denmark and bring huge benefits to JCB cardmembers. We also believe that the relationship between Nets and JCB is getting stronger and will provide attractive new benefits to partners of both Nets and JCB. In order to make our partnership even more worthwhile, JCB is continuing its efforts to promote JCB contactless payment in other European countries."



## BC Card and JCB Sign Fintech MoU for both Korea and Japan Market

In December 2015, BC Card, a major credit card service provider and long-time JCB partner, and JCB signed an MoU for expanding Fin-tech services in both the Korean and Japanese markets.

The MoU leads up to the launch of contactless payment card services using JCB's contactless payment product J/Speedy and BC Card's domestic contactless product KS-Spec. The collaboration will dramatically increase the use of J/Speedy in the Korean market and help spread the use of convenient contactless payment systems.

In addition, the two companies are preparing the launch of jointly developed products targeting frequent travelers between the two countries and people doing business in both markets. Looking ahead, the Korean market marks a JCB effort to expand Fin-tech services worldwide.



(From left) Koremitsu Sannomiya, President & COO of JCBI, Joon Hee Suh, President and CEO, BC Card Co., Ltd.

## JCB and KEB Hana Card Sign Mobile-Based Payment Service and Joint Marketing MoU in Korean Market

In December 2015, leading Korean commercial bank KEB Hana Card and JCB signed an MoU agreeing to collaborate on expanding the mobile-based payment infrastructure of the Korean market. The two companies will energetically work on a variety of promotions aimed at promoting and expanding the acceptance of J/Speedy in the Korean market. In addition, beginning in 2016, JCBI and KEB Hana Card plan to introduce HCE.



(From left) Kimihisa Imada, Deputy President of JCBI, Hong Pil Tae, Executive Vice President Future Business Division



## JCB to Begin Trial Experiment Aimed at Promoting Shopping among International Visitors

JCB announced that it will start a trial experiment on February 1 in Tokyo and Hokkaido in cooperation with JTB Corporation (JTB), Nippon Telegraph and Telephone Corporation (NTT), and Japan Shopping Tourism Organization (JSTO). JCB will analyze traffic patterns and payment data of international visitors to Japan based on shopping, drinking, eating, and special offer services provided to visitors and by giving visitors JCB PREMO, a card-type coupon with a value of 1,000 yen designed to stimulate purchases.

It is important that Japanese businesses and government understand what international visitors need for a more enjoyable visit and to provide them with the most useful information possible. The trial experiment delivers a variety of information, including shopping, merchant special offers, and sightseeing tips, to a smartphone app targeting users by language and location.

## JCB International Opens Silicon Valley Office

On November 1, 2015, JCB set up the Silicon Valley office under its US subsidiary, JCB International Credit Card Co., Ltd. (JCB USA). Opening an office where many of the world's latest infrastructure technologies are developed will help JCB to keep up with the latest developments and formulate business strategies in cooperation with some of the world's leading IT firms.

With the rapid spread of information technology and mobile devices, payment markets around the world are undergoing major changes in terms of consumer lifestyle and payment scenarios. The ever increasing number of revolutionary new technologies and services developed by cutting-edge IT companies and venture businesses are producing profound changes on a global scale in the payment card business environment, such as the spread of cashless payment and the commercialization of new technologies.

About the new office, Jun-ichi Minowa, JCB Executive Vice President of Business Design & Development Department commented, "JCB is always studying current technologies in order to build infrastructure that provides convenient and secure payment services to our customers. Our new Silicon Valley office enables us

JCB PREMO is provided as a gift to customers who use the app. JCB then analyzes attribute data entered by users, app log data, location information, and JCB PREMO payment history.

Kenji Yamauchi, Executive Vice President, Domestic Acquiring Business of JCB said, "We intend to provide better information to international visitors by evaluating how effective it is for marketing and by enhancing the smartphone app and the accompanying analysis technology. We will continue to do trial experiments in different areas and work on helping revitalize local economies by bringing more visitors to destinations outside the Tokyo metro area."

**Japan Travel Guide Present Campaign**

Download the "Japan Travel Guide" application now to get amazing presents!

JCB PREMO Card (For Tourist) Comes with 1,000yen credit free of charge!

Download the Japan Travel Guide app during the campaign and get JCB PREMO Card (For Tourist) with 1,000 yen already on it!

期間内如数下載「Japan Travel Guide」APP，即送出已充值1,000日元面值的JCB PREMO Card (For Tourist)!

**Tokyo Museum Grutto Pass 2015 PRESENT!**

Furthermore, after downloading the app, registering your JCB PREMO Card (For Tourist) and completing questionnaire, you will get Tokyo Museum Grutto Pass 2015!

For example, after downloading the app, registering your JCB PREMO Card (For Tourist) and completing questionnaire, you will get Tokyo Museum Grutto Pass 2015!

詳しくは、JCB PREMO Card (For Tourist) のアプリをダウンロードし、アンケートを完了すると、東京博物館グットパス2015が当たるチャンスです。

<http://www.japan-travelguide.jp/skip/>

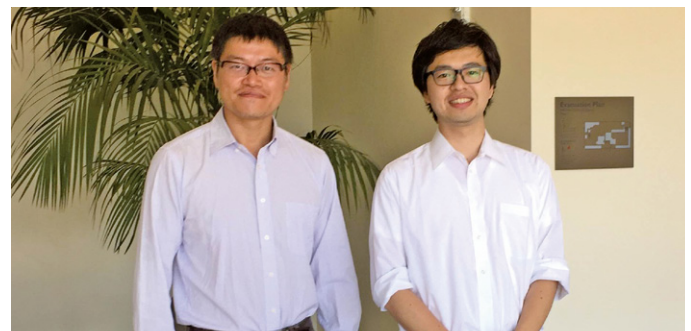
Download the app now!

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JTB GROUP

to incorporate the latest technology, and to develop new services in cooperation with US firms that further strengthens our existing business."



(From left) Masahiko Nakanishi, Vice President, Kazuaki Arai, Assistant Vice President, Silicon Valley Office, JCB USA

## JCB International Opens New Office in Malaysia

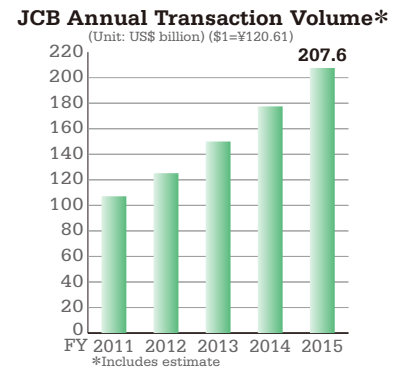
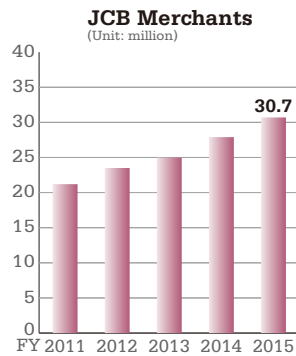
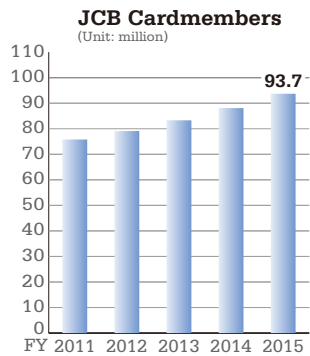
JCB has opened an office in Kuala Lumpur, Malaysia under its Singapore subsidiary, JCB International Asia Pacific Pte Ltd.

The deepening bilateral relationship between Japan and Malaysia has strengthened the ties between the two countries, leading to increased tourism.

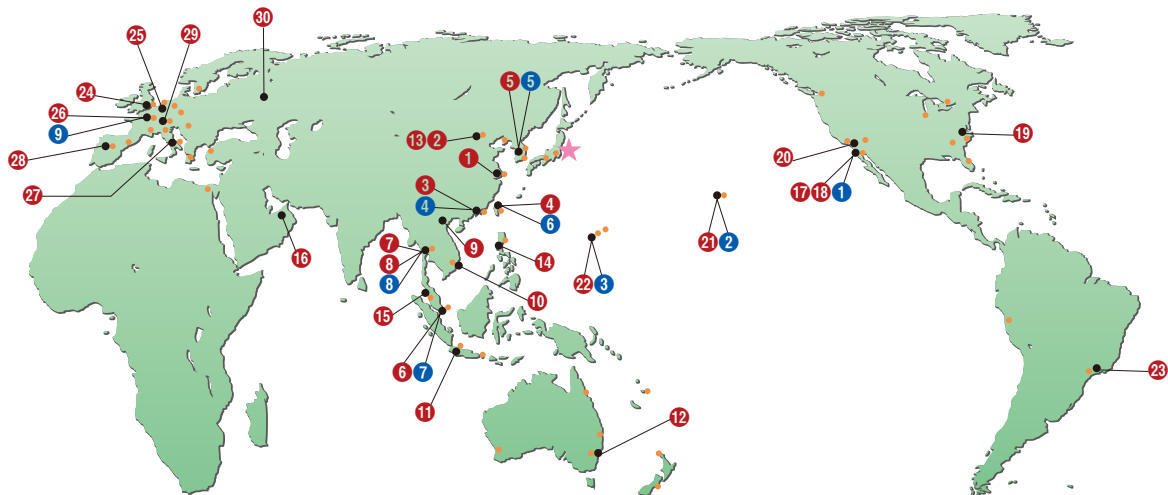
As the implementation of Bank Negara's Financial Sector Blueprint (2011 to 2020) gathers momentum and achieves the phased migration of payments to electronic systems, JCB aims to be a valuable partner for its customers through innovative products and a flexible approach.

Vincent Ling, Managing Director of JCB International Asia Pacific Pte Ltd commented, "Our commitment in Malaysia is in line with JCB's global strategy to grow our business in Asia. We will both continue to support the efforts of our customers to expand their business in this market and launch new and unique payment products designed for our target customers."

# Key Statistics



Note: \*JCB's official transaction volume is based on Japanese Yen, and has been converted to USD with the exchange rate of Dec 30, 2015, which is USD1 = JPY120.61.



## 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 The Representative Office of JCB International (Thailand) Co., Ltd in Ho Chi Minh
- 11 PT. JCB International Indonesia
- 12 JCB International (Oceania) Pty Ltd.
- 13 JCB International Co., Ltd. Beijing Representative Office
- 14 JCB International Asia Pacific Pte., Ltd. Manila Branch
- 15 JCB International Asia Pacific Pte., Ltd. Malaysia Branch

### Middle East/Africa

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

### Americas

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

### Europe

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

### Russia/CIS

- 30 JCB International (Eurasia) LLC

(As of the end of May 2016)

## 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 May 2016)



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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