



December 2, 2008

Launching of Personal Loan Guarantee Business in Tie-up with Jibun Bank Corporation

We are pleased to inform you that ACOM CO., LTD. (President & CEO: Shigeyoshi Kinoshita, hereinafter, "ACOM") will commence the guarantee business for unsecured consumer loans made by Jibun Bank Corporation (President: Masato Nakai) from December 3, 2008.

The purpose of tie-up is to respond the customers' diverse funding needs applying for the new card loan, Jibun Loan, introduced by Jibun Bank Corporation by combining ACOM's expertise on credit screening in extending personal loan and Bank's financial expertise.

ACOM intends to further expand its tie-ups in guarantee business mainly with tier regional banks in order to expand revenue basis and diversify business segments.

Product Outline

Product	Jibun Loan
Commencement Date	December 3, 2008
Loan Amount	100,000 yen to 3,000,000 yen
Interest Rate	6.5%-17.5% p.a. (effective interest rate)
Application Method	By mobile phone

*For further information on the product and service, please contact Jibun Bank Corporation (tel: 03-6234-4350)

ACOM CO., LTD.

Meiji Yasuda Seimei Bldg., 1-1, Marunouchi 2-chome, Chiyoda-ku, Tokyo, Japan

○ List of Tie-up Partners in Guarantee Business

(As of December 3, 2008 (Planned), Number of Tie-up Partners: 16 banks and 1 Corporate)

Partners	Commencement Date	Product
The Hokkaido Bank, Ltd.	May 21, 2001	rapiDo card
The Hiroshima Bank, Ltd.	August 20, 2001	HELLO LOAN WIDE
Suruga Bank, Ltd.	September 10, 2001	DIRECT A
	July 14, 2008	e-BUSINESS DIRECT CARD (overdraft) e-BUSINESS DIRECT LOAN (loan on deed)
The Juroku Bank, Ltd.	October 22, 2001	Q-LOAN
DC Cash One Ltd.	March 4, 2002	CARD LOAN
The Aomori Bank, Ltd.	April 30, 2002	A Cashing
THE HACHIJUNI BANK, LTD.	June 6, 2002	HACHININO KANTAKUN CARD
THE NISHI-NIPPON CITY BANK, LTD.	August 19, 2002	NCB Cash A
NAGASAKI BANK, LTD.	November 1, 2002	NAGASAKI Cash A
The Nanto Bank, Ltd.	March 24, 2003	CASH QUICK
THE HOKURIKU BANK, LTD.	October 14, 2003	Quick Man
The Joyo Bank, Ltd.	October 3, 2005	JOYO CASHPIT
The Gunma Bank, Ltd.	October 3, 2005	NICE SUPPORT CARD
The Bank of Iwate, Ltd.	November 15, 2005	ERUPASU
The Bank of Tokyo-Mitsubishi UFJ, Ltd.	November 5, 2007	BANQUIC
The Yamagata Bank, Ltd.	September 12, 2008	The Yamagata Bank Card Loan
Jibun Bank Corporation	December 3, 2008 (Planned)	Jibun Loan