



June 30, 2010

## Launching of Personal Loan Guarantee Business in Tie-up with The Iyo Bank, Ltd.

ACOM CO., LTD. (President & CEO: Shigeyoshi Kinoshita, "ACOM") will commence the guarantee business for the unsecured consumer loans provided by The Iyo Bank, Ltd. (President: Koji Morita, "Iyo Bank") from July 1, 2010.

The purpose of tie-up is to respond the customers' diverse funding needs applying for the loan service, "New Speed Card Loan" and "Speed Free Loan," introduced by Iyo Bank 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

Name of Products	New Speed Card Loan	Speed Free Loan
Type of Loans	Overdraft	Loan on deeds
Loan Amount and Interest Rate	100,000, 300,000, and 500,000 yen 14.50% p.a. (effective interest rate) 1,000,000 yen and 2,000,000 yen 9.50% p.a. (effective interest rate)	From 100,000 yen to 3,000,000 yen 14.50% p.a. (effective interest rate)
Commencement Date (planned)	July 1, 2010	
Application Method	By mail, telephone, internet, and FAX	

\*For further information on the products and service, please contact:

The Iyo Bank, Ltd.

Consumer Loan Office

Tel: 089-941-1141

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**ACOM CO., LTD.**

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

(Reference)

○ List of Tie-up Partners in Guarantee Business

(As of July 1, 2010 (Planned), Number of Tie-up Partners: 18 banks)

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 deeds)
The Juroku Bank, Ltd.	October 22, 2001	Q-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	Jibun Loan
Seven Bank, Ltd.	January 25, 2010	Loan service
The Iyo Bank, Ltd.	July 1, 2010 (planned)	New Speed Card Loan (overdraft) Speed Free Loan (loan on deeds)

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