

We are committed to carrying out our corporate responsibilities and promoting sustainability.

At ACOM, CSR is personal. Carrying out those responsibilities means each executive and employee acts in accordance with the Group's corporate philosophy to help maintain our robust systems for corporate governance and compliance, and goes about their day-to-day work, community outreach, and other activities with a focus on the Group's Customer Satisfaction Promise. Moreover, a major factor in our CSR is a commitment to sustainability.

In addition, we are keenly aware that maintaining a management environment and implementing initiatives aimed at addressing the challenges highlighted by the UN's Sustainable Development Goals and the Japanese government's policies for tackling those SDGs are vitally important. That is why we have identified six of those challenges for priority attention, and are working hard to help resolve them.



Customer Satisfaction Promise

We promise our customers the comfort of good services professionally delivered.

Commitment to the Community

At ACOM, our business is reinforced with adherence to a basic company spirit, which we call the Circle of Trust, and underpinned by a determination to improve lifestyles. Our community outreach activities also follow this spirit and philosophy; by making a genuine contribution to society through a broad variety of programs, we seek not only to build better ties, but also to cement our position as a good corporate citizen, always there when needed and closely aligned with the needs of the community.

Six Key Social Challenges Identified for Priority Attention

Areas for action	Major initiatives	Corresponding SDGs
Consumer awareness and money management programs	<ul style="list-style-type: none">Financial education★Greater leeway for discretion when considering requests for delayed repaymentProtection of card users against unauthorized use of cardsEncouraging vigilance against loan fraud★Exchanging information with Consumer Affairs Centers, etc.	
Diversity	<ul style="list-style-type: none">"Kurumin" certification for childcare support programs for employees★Career building support★Continued employment of those who reach mandatory retirement ageCollecting used stamps, etc. to assist fundraising efforts of organizations supporting people with disabilitiesInclusivity in entertainment through the ACOM Miru Concert Monogatari series of music-and-silhouette-theater shows, which are accessible to all, including people with disabilities	
Better employment practices	<ul style="list-style-type: none">Supporting employees balance work and family care commitmentsEncouraging annual health check-upsMental health careSafeguards against overworkFlexible working styles★	
Innovation	<ul style="list-style-type: none">Improved usability of digital channels★Harnessing the potential of AI and big data to analyze data★Robotic process automation	
Invigoration of Local Communities	<ul style="list-style-type: none">ACOM Miru Concert Monogatari music-and-silhouette-theater shows★ACOM Bluebird Fund (donations to welfare organizations and disaster-struck communities)★Blood donation drivesStronger partnerships in Guarantee Business between the ACOM and financial institutions	
Environmental conservation	<ul style="list-style-type: none">More energy-efficient ATMs and electric signage, etc.Paperless operations★Community clean-upsGreen purchasingForest conservation	

★See following pages for details.

How ACOM Is Addressing the Six Key Social Challenges

Consumer Awareness and Money Management Programs



Financial education

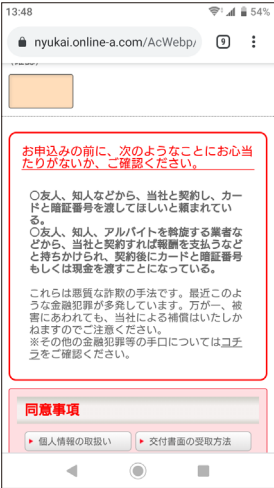
We hold financial literacy classes for students aimed at helping them avoid falling into financial trouble and arming them with awareness of the importance of money before they head out into the world. The course gives a rundown of consumer finance, goes over the basics of loans and credit, and provides real-life case studies of the pitfalls that await the unwary, thus encouraging greater awareness. More than 7,500 students have attended the 50 classes held since the program's launch in 2013, and online classes were held in 2020. Moreover, given that Japan will reduce the age of majority, we are looking to expand these classes.



An ACOM financial literacy class at a university.

Encouraging vigilance against loan fraud

We make a point of encouraging vigilance against loan fraud whenever someone applies for a loan and credit card. We also offer detailed case studies on our website, such as people who got into serious financial trouble when they went along with some scheme at the invitation of someone they met on social networking services or dating apps. Elsewhere, we endeavor to prevent fraud by ensuring our staff are alert to any words or actions from someone applying for a loan and credit card that may seem out of place, and check thoroughly with them to see if anything is wrong.



This screen, encouraging vigilance against loan fraud, appears when someone submits a loan and credit card application on a smartphone.

Diversity

● “Kurumin” certification for childcare support programs for employees

ACOM has been approved by the Tokyo Labor Bureau, under the authority of the Ministry of Health, Labour and Welfare, to display the “Kurumin” mark that denotes our status as a “general employer that complies with standards” stipulated by the Act on Advancement of Measures to Support Raising Next-Generation Children.

ACOM is committed to providing a safe and nurturing workplace environment which is sensitive to the needs of employees with children and which allows all employees to work to the best of their ability. To this end, the Company



pursues policies designed to promote an appropriate balance between work and family life.

● Career building support

We love to help our employees build their careers. Examples include providing pathways for those on fixed-term contracts to become permanent employees, or for those currently restricted to certain positions or locations to get on the career track, which offers broader opportunities.

Moreover, we are passionate about empowering female employees to apply their skills to the fullest extent, establishing working environments through training aimed at enabling them to build their careers and pursue leadership opportunities over the long term.



Better Employment Practices

● Flexible working styles

To enable our employees to seek an ideal work-life balance, our working arrangements offer employees considerable flexibility, including paid leave in one-hour increments, and seasonal leave available year-round.

Moreover, we endeavor to make our workplaces as worker-friendly as possible by renovating meetings rooms and break rooms, and implementing a “casual business” dress code.

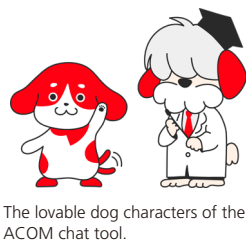


Innovation

● Improved usability of digital channels

We are constantly working hard to provide our customers a better user experience by enhancing the interface of our website and other digital channels. Our official smartphone app was revamped in September 2020 and a chat function launched the following month.

The updated ACOM smartphone app, myac (pronounced “my A.C.”) features an easy biometric login and a better layout so customers can check their balance at a single glance. Other improvements include contract procedures that allow customers to take out loans and credit cards entirely by smartphone. In this way, the app experience has been improved for new and existing customers alike.



The lovable dog characters of the ACOM chat tool.

The new chat tool features two lovable doggy characters. The chat has an auto-response function as well as normal responses from staff members, and we are working to further boost this tool's capabilities.

● Harnessing the potential of AI and big data to analyze data

We use machine learning and other artificial intelligence technologies to analyze customer data. This allows us to further improve our credit screening model—one of the ACOM Group's foremost strengths—and our marketing capabilities through greater efficiency in customer contact.

Moreover, we are striving to further advance our analysis capabilities through ongoing studies into analytical techniques for ATM transaction data and overhauling data systems so that we can use big data analysis.



Invigoration of Local Communities

● ACOM Miru Concert Monogatari music-and-silhouette-theater shows

ACOM Miru Concert Monogatari is a unique artistic experience combining silhouette theater, live music, and storytelling. The concerts are designed to be barrier-free and accessible to people of all ages and abilities, and to that end there are sign language interpreters and wheelchair access to ensure they are open to the widest possible audience.

This initiative began in 1994, the result of a determination among the ACOM workforce to do something positive, to spread joy, and to further solidify our ties with the community. To date, we have put on 243 shows for a cumulative audience of more than 230,000 people. The COVID-19 pandemic meant that there were no shows in the year ended March 2021, but we look forward to resuming the concerts in the future.



An ACOM Miru Concert Monogatari show in action.

● ACOM Bluebird Fund

The ACOM Bluebird Fund was launched in 1984, suggested by an employee. Funds are raised via donations made in a variety of ways, including a small charge added to purchases made from vending machines on company premises and donation boxes installed in all ACOM workplaces. Some employees even choose to have a small donation made directly from their salaries. The funds are then donated to a range of causes, including disaster relief programs. As of April 2021, the Bluebird Fund had made a total of 93 donations to worthy causes totaling approximately 11 million yen.



A sign indicating that a vending machine is part of the ACOM Bluebird Fund program.



Environmental Conservation

● Paperless operations

By issuing some documents to customers electronically rather than printed on paper, we endeavor not only to provide a more convenient experience, but also to reduce our use of resources. Customers who agree in advance to receive documents electronically receive many of the documents relating to loan contracts and transactions (e.g., pre-contract explanation, notice

of contents of contract, statement of loan, statement of deposit, and card usage statements) as e-documents downloadable from the ACOM website.

Moreover, a whole host of internal documents are now paperless, too, including application forms, pay slips, in-house newsletters, and contracts with business partners. In this way, we are greatly reducing the volume of paper resources used.



CSR at EASY BUY

EASY BUY, ACOM Group's loan company in Thailand, has made it its mission to use the company's business as a vehicle for the good of society, actively undertaking a variety of initiatives to help Thailand overcome the challenges facing its society.

Umay+* “Happiness...for Local Community”

Umay+ Money Fitness is a program to give youngsters a solid base of knowledge about money and how it works. For instance, university students submit stories based on the theme of how to use money wisely, and winning entries are made into short films and shown on social media.

* Umay+ is EASY BUY's unsecured loan brand in Thailand.



Umay+ “for Thai Environment”

At EASY BUY, executives and employees alike work as a team to help protect the environment through a variety of activities. For instance, in 2020, they replanted more than 1,500 m² of mangroves in Thung Prong Bay.

