

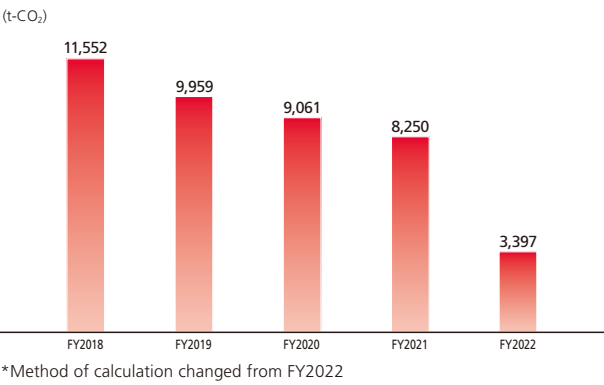
Promoting Corporate Activities Based on Care for the Environment

Environmental issues such as climate change have been worsening in recent years, and the situation demands that companies take action for the environment, including cutting CO₂ and other greenhouse gases. As a member of society, we will go beyond making effective use of limited resources and reducing environmental loads through our corporate activities, to actively tackle environmental conservation as part of our social contribution activities.

● Efforts to Achieve Net-zero GHG Emissions

Since our operations do not use fuel and have no Scope 1 emissions, we focus on reducing Scope 2 emissions. By the end of June 2022, all electricity used by our outlets and locations (approximately 630 outlets and 3 corporate locations) that have direct contracts with electric power companies have switched to renewable energy. For those outlets and locations where the management company conducts electric power contracting, we are now gradually switching these to renewable energy as well. In addition, we are making preparations for calculating Scope 3 emissions amounts for disclosure.

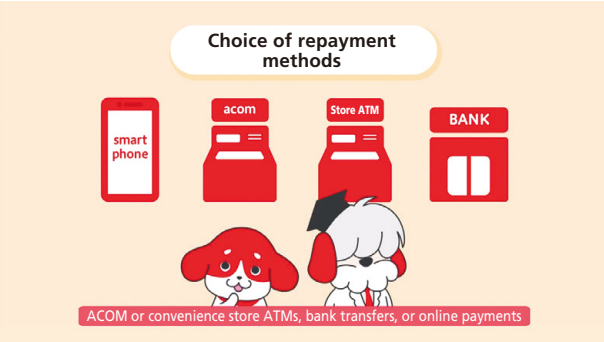
CO₂ Emissions (Scope 1 and 2)



● Expanding Cardless Transaction Functions

One way we reduce environmental impact through our products and services is our cardless transaction functions for card loans and credit cards. For card loans, customers can scan QR codes at Seven Bank ATMs, using them to withdraw and repay money without needing a card. For credit cards, customers can issue virtual cards on our app and use them to enjoy e-commerce and other shopping. We also support Apple Pay® and Google Pay™, allowing customers to shop without a card through non-virtual channels as well. Beyond this, we offer other methods for cardless use and repayment, such as money transfers to a financial institution account in the customer’s name, repayment via the Internet, and direct debit (automatic withdrawal). Customers can enjoy both card loans and credit cards without card issuance, helping to reduce plastic usage.

We will go on working to suppress the use of limited resources at the same time as we raise convenience for the customer.



● Promoting Paperless Operation

By putting some of the documents we send to our customers into paperless (electronic) form, we suppress the use of limited resources at the same time as we increase convenience for the customer. Customers who want to receive issued documents in electronic form can download contract-related documents and transaction-related statements from the members’ site. Within the Company, we are working on switching to electronic forms for various application procedures, salary statements, in-house magazines, contracts agreed with business partners, and the like, reducing our use of resources. We are also promoting paperless operation of our various meeting bodies, for the sake of efficient meeting operation and environmental protection.

● The “ACOM Forest” Forest Conservation Program

We began our “ACOM Forest” forest conservation program for purposes such as cutting greenhouse gas emissions and preserving biodiversity. We have signed agreements in Kanagawa and Osaka prefectures, the sites of our Contact Centers, using the Company forestry support system. This activity contributes to the development and conservation of sound forests through work by employee volunteers. In Kanagawa, activities mainly include pruning branches*¹ and thinning trees,*² and in Osaka, we are clearing underbrush*³ and planting trees. Through this activity, we are developing and conserving the environment in Kanagawa and Osaka, as well as fostering environmental awareness among our employees.

*1 Cutting off excess branches
*2 Cutting down some trees in areas of excess density to create adequate spacing
*3 Trimming weeds and bushes around planted saplings until they have grown



Interview

Switching In-house Electricity Contracts to Renewable Energy

Yuji Akiba
Officer of Business Management Team
Business Promotion Department



Q. What is the background to this action?

Amid calls for corporations to take environmentally conscious initiatives, such as reducing CO₂ and other greenhouse gases, a suggestion by one of our field sales employees prompted us to explore energy conservation at our sales locations. At the start, there were a number of ideas, including installing solar panels and switching to LED lighting, but due to costs and other practical concerns, we began considering switching to renewable energy for power used in our automatic contract machines. Since switching to renewable energy sources would increase the cost of electricity, I worked hard to select the contracting power companies and negotiate prices, helping our effort to switch to renewable energy sources for the approximately 630 automatic contract machines under direct electricity contract with ACOM.

Q. Are there any areas you would like to tackle next?

As an initiative for environmental friendliness, I would like to help move toward paperless operation. In my responsibility for operational efficiency, an effort ongoing throughout the Company, I have been working on the elimination and digitization of paper forms and other documents used in the Credit Business Promotion Division. In the fiscal year ended March 2023, we converted about 50 of these to paperless, and I would like to proactively continue my work here since there are still many paper forms remaining. In addition, we worked to adopt robots in routine operations while conducting interviews with our field sales employees, and working to reduce workloads and prevent inadequacies. Going forward, we will continue to create an environment in which all of our field sales teams can support our customers with peace of mind.