

July 7, 2022

Summary of Questions and Answers at the 45th Ordinary General Meeting of Shareholders and Answers to Preliminary Questions

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(Question)

ACOM's response to the entry of companies from other industries into the consumer finance business

(Answer)

Customer behavior patterns are changing dramatically from the COVID-19 infections, and the need to utilize smartphones is increasing.

In response to this need, we are working to enhance the functionality of our smartphone applications, such as improving visibility and operability.

We will continue to focus on digitization of customer contact points, UI/UX improvements, and cashless needs in order to meet diversifying customer needs.

Answers to Preliminary Questions

(Question)

About Shareholder Benefits

(Answer)

We do not plan to introduce a shareholder special benefit plan at this time, but would appreciate your valuable feedback.

Through sustained improvement in corporate value, we intend to continue to pay stable dividends.