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<u>Announcement Regarding New Loan Card Contract System</u> ORIX Credit to Introduce Web-based "*Sokkei*" Instant Contract Everything from Application to Contract Agreement Available Online

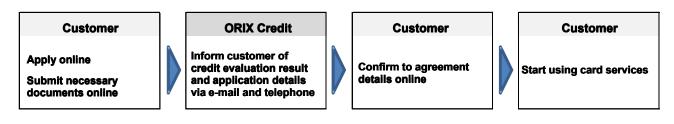
TOKYO, Japan — February 17, 2012 — ORIX Credit Corporation (hereinafter, "ORIX Credit") announced today that on February 20, 2012, it will introduce the Web-based "*Sokkel*" Instant Contract system, which enables customers to complete a full range of procedures online, from application to contract agreement.

Thanks to the support of its customers, ORIX Credit will celebrate the 25th anniversary of the launch of its "ORIX VIP Loan Card" in 2012. ORIX Credit will take this opportunity to provide its extensive expertise and reliability developed over the years in the form of newly upgraded Web-based services.

Previously, customers had to send the necessary card application documents (including application forms, proof of identity and proof of income) by post. However, the "*Sokkel*" Instant Contract system allows customers to submit the necessary documents by uploading image files to a dedicated website. By adopting a higher level of security than available when sending information via e-mail, ORIX Credit has developed a platform in which customers can submit online applications with peace of mind.

This system will enable card contract agreements to be approved as early as the day of application, enabling customers to take out loans on the same day.

* Eligible products are "ORIX VIP Loan Card," "Cardless VIP," "VIP Y's Card" and "VIP Lyra Card."



- **Point 1:** Customers can submit necessary documents by uploading image files.
 - This is a more secure environment than submitting application documents via e-mail or fax.
- **Point 2:** Customers may take out loans the same day when a contract agreement has been completed by 14:30 on weekdays.

Going forward, ORIX Credit will remain focused on increasing convenience for customers and meeting their needs as it strives to promote products and services that are even more trusted and appreciated.

About ORIX

ORIX Corporation (TSE: 8591; NYSE: IX) is an integrated financial services group based in Tokyo, Japan, providing innovative value-added products and services to both corporate and retail customers. With operations in 27 countries and regions worldwide, ORIX's activities include corporate financial services, such as leases and loans, as well as automobile operations, rental operations, real estate, life insurance, banking and loan servicing. For more details, please visit our website at: http://www.orix.co.jp/grp/en/

These documents may contain forward-looking statements about expected future events and financial results that involve risks and uncertainties. Such statements are based on our current expectations and are subject to uncertainties and risks that could cause actual results to differ materially from those described in the forward-looking statements. Factors that could cause such a difference include, but are not limited to, those described under "Risk Factors" in the Company's annual report on Form 20-F filed with the United States Securities and Exchange Commission and under "4. Risk Factors" of the "Summary of Consolidated Financial Results" of the "Consolidated Financial Results April 1, 2010 – March 31, 2011."

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