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ORIX Credit Launches “ORIX Loan Card Ponta Course,” With Potential to Collect Up to 12,000 Ponta Points Annually
–Collect Up to 16,000 Ponta Points in Combination with Launch Campaign–

TOKYO, Japan — August 27, 2013 — ORIX Credit Corporation (hereinafter, “ORIX Credit”) recently announced the launch of “ORIX Loan Card Ponta Course,” a loan card with which cardholders can accumulate up to 12,000 Ponta points a year.

The “ORIX Loan Card Ponta Course” is a dedicated loan card for Ponta members with free joining and annual membership fees. It allows cardholders to accumulate Ponta points every month according to their loan balance that can be used with the Ponta multi-partner loyalty program run by Loyalty Marketing, Inc. (hereinafter “LM”).

*This card cannot be used as a Ponta Card



Up until now, ORIX Credit has offered a Ponta point accumulation service (up to 1,200 points a year) to people who sign up for “ORIX VIP Loan Card” via a dedicated site for Ponta members or by filling in a dedicated application form. The new product launched today is designed so that a wide range of customers can easily use it. In addition to loan limits and repayment amounts specifically for Ponta members, the card allows cardholders to collect more points than in the past.

The “ORIX Loan Card Ponta Course” offers loan limits ranging from 0.2 million yen to 5 million yen (“ORIX VIP Loan Card” has a minimum loan limit of 0.5 million yen), with interest rates varying from 4.8% to 17.8% depending on the loan limit. Cardholders with a loan balance of no more than 0.2 million yen can repay loans at a “casual” pace of 7,000 yen a month.

Up to 12,000 Ponta points per Year (*2)

“ORIX Loan Card Ponta Course” Features

- **Ponta points equivalent to 0.25% of the loan balance (*1) can be collected every month.**
- **Minimum loan limit of 0.2 million yen with monthly repayments of 7,000 yen.**
- **Applications for loan limits of no more than 0.5 million yen do not need, in principle, to supply proof of income). (*3)**

*1 Monthly loan balances are calculated based on the average balance during the Month. The average balance during the month is calculated by dividing the sum of the loan balance every day in a particular month by the number of days in the month.

*2 (Example) Loan date: January 1, Interest rate: 6.9%, Loan amount: 5 million yen, Repayment date: End of every month (Repayment amount: 55,000 yen), Repayment method: New balance sliding method → One-year point accumulation: 12,118 Ponta points (As this example shows, Ponta points may exceed 12,000 due to the calculation method.)

*3 A customer may be requested to provide proof of income depending on their Circumstances (e.g. the loan limit applied for and loan balance with other companies exceeds 1 million yen)



(Note) This card cannot be used as a Ponta card.

ORIX Loan Card Ponta Course Loan Limits and Interest Rates

Loan limit	5 million yen 4 million yen	3 million yen	2 million yen	1.5 million yen 1 million yen	0.5 million yen 0.3 million yen 0.2 million yen
Interest rate	4.8%~6.9%	4.8%~11.8%	5.9%~12.0%	8.0%~14.8%	8.0%~17.8%

Limited Campaign until November 30, 2013

ORIX Credit will run a campaign for a limited time to mark the launch of this new product.

➤ **Bonus 1**

New applications receive **2,000** Ponta points (normally 1,000 points)

➤ **Bonus 2**

Cardholders who use at least 50,000 yen of their loan limit when joining receive an additional **2,000** Ponta points

Cardholders can potentially collect up to **16,000** Ponta points through a combination of **Bonus 1 and Bonus 2**, and annual use.

About Points

A multi-partner loyalty program run by LM, Ponta is a convenient and beneficial service. Ponta cardholders can collect and use common points by using the products and services of various partner companies. As of July 31, 2013, there were 56.24 million Ponta members and as of August 1, 2013, the Ponta card could be used at approximately 21,900 stores nationwide of 69 partner companies.

About Loan Card Applications

Loan card details and applications are available at the following URL.

<http://credit.orix.co.jp/ponta/>

(Japanese only)

Going forward, ORIX Credit will strive to increase convenience in response to customer needs, and at the same time provide 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 34 countries and regions outside of Japan, 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: <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, 2012 – March 31, 2013."

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