



ORIX Bank Corporation Begins Offering “Bright” Plan Card Loan With Cancer Rider
No premiums required and loan balance reduced to zero in the event of death, serious disability or cancer diagnosis

TOKYO, Japan - August 8, 2019 - ORIX Bank Corporation (“ORIX Bank”) announced that it will begin offering the “Bright” plan ORIX Bank Card Loan with a cancer rider on August 29, 2019.

Bright is a card loan plan that enables customers who obtain an ORIX Bank Card Loan*¹ to enroll in consumer credit group life insurance with a cancer rider. If a customer is diagnosed with cancer or in the event of death or serious disability after subscribing to the Bright plan, repayment of the card loan balance will be covered by insurance benefits. Insurance premiums for the insurance policy will be paid by ORIX Bank.



Cancer has been the leading cause of death in Japan since 1981 and is considered a common disease among Japanese people*². The launch of the Bright plan will allow ORIX Bank to provide insurance to card loan customers to provide for unforeseen circumstances, offering security to such customers and their loved ones.

The Bright plan embodies the wishes of ORIX Bank to support customers and stay with them as they shape their lives for a bright future. ORIX Bank will strive to provide even more attractive financial products and services in the future.

*1 Customers who applied for or obtained an ORIX Bank Card Loan on or before August 28, 2019 are not eligible for the Bright plan. In order to subscribe to the Bright plan, such customers need to cancel their existing card loans and apply for new card loans. A credit screening will be conducted on applications, and screening results may differ from the results prior to cancellation.

*2 Source: Ministry of Health, Labor and Welfare, “Special Report of Vital Statistics in FY2017: Age-adjusted mortality rates by prefecture in 2015”

■ Outline of insurance

Official product name (master policy)	Consumer group credit life insurance
Rider to be attached	Consumer credit group life insurance specific disease type II security rider
Particulars of insurance	<p>Master policy</p> <p>Amount equivalent to the loan balance at the time of death or designated serious disability of the insured</p> <p>* Subject to coverage disclaimers</p> <p>Rider</p> <p>Amount equivalent to the loan balance of the insured at the time the person incurred and was definitively diagnosed with cancer for the first time in their life after the start of coverage</p> <p>* Malignant neoplasm of the skin (skin cancer) other than malignant skin melanoma and cancer in situ are not covered by the insurance.</p>

Start date of coverage	Master policy Date of card loan agreement Rider The day after the day 90 days from the date of card loan agreement
Termination of coverage	<ul style="list-style-type: none"> ▪ Upon the payment of insurance benefits due to death, serious disability or cancer diagnosis of the insured ▪ Upon cancellation of the card loan agreement ▪ Upon the insured reaching 85 years of age <p>*In the case where the loan balance of the insured is zero at the time the grounds for payment of cancer insurance benefits occur, the cancer rider will extinguish. However, the consumer credit group life insurance master policy will continue to cover death and serious disability.</p>
Insured person	Customers who subscribe to the Bright plan
Underwriting insurance company	Cardif Assurance Vie Japan
Policyholder	ORIX Bank Corporation
Insurance premiums	To be paid by ORIX Bank

* Payment of insurance benefits is subject to certain conditions. For details of coverage, please see the "Important matters (outline of insurance policy and reminder information) relating to consumer credit group life insurance," which will be made available on ORIX Bank's website on or after August 29, 2019.

* The use of the Bright plan will be subject to certain conditions including a loan limit of over one million yen. For details, please see the information made available on ORIX Bank's website on or after August 29, 2019.

■ ORIX Bank Card Loan Product Overview

Eligibility	Persons meeting all of the following conditions: <ul style="list-style-type: none"> ▪ Persons aged 20 to 68 at the time of application ▪ In principle, persons with stable monthly income ▪ Persons living in Japan (in the case of foreign nationals, permanent residents or special permanent residents) ▪ Persons qualifying for guarantees from the guarantee company (ORIX Credit Corporation or Shinsei Financial Co., Ltd.).
Loan limit	Up to 8 million yen (in units of 100,000 yen)
Interest rate	1.7% to 17.8% APR
Use of funds	Unrestricted * However, funds may not be used for business purposes.
Application method	Application are accepted on the ORIX Bank website 24 hours a day.

* The ORIX Bank Card Loan product overview is the same as that for the product already made available. For details, please see the ORIX Bank website.

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About ORIX:

ORIX Corporation (TSE: 8591; NYSE: IX) is a financial services group which provides innovative products and services to its customers by constantly pursuing new businesses.

Established in 1964, from its start in the leasing business, ORIX has advanced into neighboring fields and at present has expanded into lending, investment, life insurance, banking, asset management, automobile related, real estate and environment and energy related businesses. Since entering Hong Kong in 1971, ORIX has spread its businesses globally by establishing locations in 37 countries and regions across the world.

Going forward, ORIX intends to utilize its strengths and expertise, which generate new value, to establish an independent ORIX business model that continues to evolve perpetually. In this way, ORIX will engage in business activities that instill vitality in its companies and workforce, and thereby contribute to society. For more details, please visit our website: <https://www.orix.co.jp/grp/en/>
(As of March 31, 2019)

Caution Concerning Forward Looking Statements:

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 that 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 “1. Summary of Consolidated Financial Results” of the “Consolidated Financial Results April 1, 2018 – March 31, 2019.”