



ORIX Credit Launches Low-Limit Card Loan for Small Purchases

TOKYO, Japan—March 27, 2020 - ORIX Credit Corporation (“ORIX Credit”) announced today that it has developed and will launch the “ORIX Loan Card: Ponta Course for Lawson Bank” in collaboration with Lawson Bank, Inc. (“Lawson Bank”). The loan has a low limit of 50,000 yen and small monthly repayments of 2,000 yen.

“ORIX Loan Card: Ponta Course for Lawson Bank” is a card loan for private customers jointly developed by ORIX Credit and Lawson Bank. Lawson Bank will promote the product to holders of its bank accounts, users of its ATMs, and to Ponta members; ORIX Credit will handle and evaluate applications, issue dedicated “ORIX Loan Card: Ponta Course for Lawson Bank” cards to customers who pass the evaluation, and provide them with financing.

This is the first ORIX Credit product to offer the low loan limit of 50,000 yen; it is intended to provide opportunities for customers to borrow small amounts, thereby eliminating the fear of spending too much. Customers are free to use the funds as they wish, on hobbies, for example, leisure, or presents. Receipt and repayment of the loans can be carried out at Lawson Bank ATMs nationwide, as well as the approximately 173,000 ATMs and cash dispensers located in convenience stores and financial institutions across Japan.

ORIX Credit draws on the expertise it has cultivated through its ORIX VIP Loan Card and other products, and collaborates with corporations from various industries with large memberships, to provide financial services for private customers. Going forward, ORIX Credit will continue to develop new services that cater to the needs of its customers.

Product overview: “ORIX Loan Card: Ponta Course for Lawson Bank”

Loan limit	50,000 yen
Interest rate	Real annual rate of 17.8%
Repayment method	Revolving repayments (repayments of 2,000 yen per month)
Repayment period and number of repayments	A maximum repayment period of 2 years 8 months from the final borrowing date From 1 to 32 repayments
Contract duration	Automatic annual renewal
Late payment charges	Real annual rate of 19.9%
Security or Guarantor	Unnecessary
Age	20–69 (students are ineligible to use this product)
Joining fee and annual membership fee	Free

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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."