



ORIX Credit Begins Offering QIRA Loan “BRIGHT LIFE”

TOKYO, Japan - February 15, 2021 - ORIX Credit Corporation (“ORIX Credit”) announced today that it has signed a business tie-up agreement with JFR Card Co., Ltd. (“JFR Card”) and will commence offering of the QIRA Loan “BRIGHT LIFE” card loan on February 15. JFR Card undertakes credit and finance business within the J. Front Retailing Group (“JFR Group”).

This offering is a card loan that will be promoted by JFR Card to customers, such as holders of the Daimaru Matsuzakaya Card. ORIX Credit will handle and evaluate applications and provide financing. Same-day loans are possible, and it can be used regardless of time and place, such as through the immediate transfer and repayment service that allows loans and repayment to be made easily through computers and smartphones 24 hours a day, 365 days a year, and through the approximately 173,000 cash dispensers and ATMs across Japan that have tie-ups with ORIX Credit.

The financing limit is from 300,000 yen to 8 million yen with interest rates from 1.7% to 17.8%. This wide range was set to readily meet the various financing needs of customers. In addition, besides receiving a gift of 3,000 QIRA points as a privilege, customers who take up loans*¹ will receive a cash back reward of up to three months’ interest*².

The JFR Group positions the credit and finance business as a core business with significant potential for growth and is working to expand this business. JFR Card aims to be the best partner for payment and financial services supporting “New Happiness” in lifestyles. ORIX Credit draws on the wealth of evaluation expertise it has cultivated in the past to roll out businesses with a diverse offering lineup meeting the needs of customers, both individuals and business owners.

Going forward, ORIX Credit and JFR Card will continue to develop financial instruments and services meeting the needs of customers.

*1 Customers are applicable for privileges even if they do not have any loan balance.

*2 Privileges may change or end without prior notice.

■ Offering overview

1. Name: QIRA Loan “BRIGHT LIFE”
2. Target users: Persons living in Japan aged 20 to 69 with stable monthly income
3. Use of funds: Unrestricted
4. Financing amount: 300,000 yen to 8 million yen
5. Interest rate: Annual rate of 1.7% to 17.8%
6. Contract duration: Automatic annual renewal
7. Repayment method: Revolving repayments
8. Privileges: Besides receiving a gift of 3,000 QIRA points, customers who take up loans will receive a cash back reward of up to three months’ interest
* Privileges may change or end without prior notice.
* Please see the official website for details about privileges.
9. Card issuer: ORIX Credit Corporation
10. Official website: <https://credit.orix.co.jp/qiraload/?id=7JFR1> (in Japanese)

Overview of companies

Name: JFR Card Co., Ltd.
Representative: Mamoru Ninobe, President and Representative Director
Address: 2-1 Konya-machi, Takatsuki, Osaka
Description of business: Credit card business, loan business, non-life insurance agency services, and operations regarding solicitation of life insurance
Capital: 100 million yen (100% funded by J. Front Retailing Co., Ltd.)
URL: <https://www.jfr-card.co.jp/corporate/> (in Japanese)

Name: ORIX Credit Corporation
Representative: Yasushi Okada, President
Address: Tachikawa Center Building, 2-22-20 Akebono-cho, Tachikawa, Tokyo
Description of business: Financial services for individuals
URL: <https://credit.orix.co.jp/> (in Japanese)

Contact Information:

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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 34 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 September 30, 2020)

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, 2019 – March 31, 2020."