



ORIX Credit launches ORIX MONEY smartphone loans

TOKYO, Japan - February 14, 2022 - ORIX Credit Corporation (“ORIX Credit”) announced today that it has begun offering ORIX MONEY, a new personal loan product, and from today, is running a campaign effectively offering 0% interest for up to three months.

In conjunction, a new commercial featuring the comedy duo Peace will begin airing nationwide today.

ORIX MONEY is a new money service for personal loans that allows customers to complete all procedures on their smartphones, from application, contract and borrowing to repayment^{*1}. Using their smartphones, customers can also upload necessary documents for application and complete identity verification procedures via eKYC^{*2}. When borrowing, customers can immediately transfer funds to an account at their financial institutions 24 hours a day, 365 days a year^{*3}, and can make repayments at any time by setting up a repayment account.

To celebrate the launch of this new product, a campaign will be run from today until April 28 offering to refund new customers any interest paid in full for up to a maximum of three months.

In addition, a new commercial featuring Naoki Matayoshi of the comedy duo Peace will begin airing nationwide today, with his partner Yuji Ayabe to join in another commercial airing from March 7^{*4}. “A fresh tailwind blowing for that decisive moment” is the concept behind this product, encouraging customers to make positive decisions. The Peace double act personifies new decisions, and the commercials for this new product are overlaid with their image. Please check them out.

ORIX Credit will continue to enhance its services leading to greater customer convenience, and will strive to develop financial products that meet customer needs.

*1 Product website: <https://www.orixcredit.co.jp/orixmoney/>

*2 electronic Know Your Customer(eKYC): Online procedure for verifying identity

*3 [“Immediate Loan Transfer Service Is Expanded and Available 24 Hours a Day, 365 Days a Year” \(December 2, 2021\)](#) (in Japanese)

*4 [Commercial 1: “ORIX MONEY, for people who have made up their minds” \(ORIX Credit Official YouTube Channel\)](#) (in Japanese)

■ Overview of ORIX MONEY

Eligible applicants	Persons aged 20 to 69 with a regular monthly income
Loan limit (course)	100,000 yen to 8 million yen
Interest rate (real annual rate)	2.9% to 17.8%
Repayment method	New balance sliding, revolving repayments
Contract period	Automatic annual renewal
Repayment period, number of repayments	A maximum of 17 years 8 months from the final borrowing date 1 to 212 repayments
Late payment charge	Real annual rate of 19.9%
Security or guarantor	Unnecessary

* Applications are subject to a prescribed screening process, and depending on the results of that screening, your request may be declined.

* At the time of application, applicants are required to choose their preferred loan limit (course) from the loan limits set by ORIX Credit, between 500,000 yen and 8 million yen. However, depending on the results of the screening, the loan limit may be less than 500,000 yen.

* For sole proprietors, the loan limit for all new memberships is 500,000 yen.

Contact Information:

Investor Relations and Sustainability Department

ORIX Corporation

Tel: +81-3-3435-3121

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 28 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, 2021)

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, 2020 – March 31, 2021.”