

CFJ to Strengthen Its Marketing Strategy

Launching New Products and New Ads, Aiming to become Japan's #1 personal loan company

CFJ K.K. (Headquarters: Minato-ku, Tokyo; CEO: Stephen Bird), aiming to become Japan's top personal loan company, will launch a new marketing strategy from April that matches the needs of customers of the company's 3 brands AIC, DIC and Unimat Ladies. The company will also begin offering 3 types of new loans on April 9, and will kick off a new series of commercials for TVs and print media, and will gradually upgrade branches and collaterals to match the new marketing images.

Since the integration of AIC, DIC and Unimat Ladies under the CFJ umbrella in January 2003 the company has focused on leveraging its global experiences to strengthen processes that enhance customer service, including building centers of excellence in Tokyo and Osaka. During the consolidation and upgrade of the business' infrastructure CFJ has conducted focused market research on all three brands and that research is the basis of the new products and marketing strategy.

About new products

CFJ launches 3 types of new products on April 9, that offer more freedom and choices for customers in loan purpose, types of loans (secured or not), and repayment methods. Flexible repayment methods and terms, and interest rates as low as 12.88% will create more opportunities for individual customers to avail themselves of CFJ services to meet their diverse financial needs. By introducing 3 new products, in addition to the 2 major products already offered by CFJ, 'Non real estate Loan 50' (10-free cashing, interest is free for the first 10 days for new borrowers) and 'Real estate-backed loan 2400,' the company will more than double its product line-up.

1. 'Purpose Loan 50,' can support customers who have specific purposes
This is a special purpose loan that can match customers' life cycles.
 - E.g.: marriage, childbirth, education, pets, home renovation, etc.
 - Lending rate: Between 12.88% and 24.88%, Limit: 500,000 yen.
2. 'Super 300,' Large amount loan for sophisticated customers
This is a large amount personal loan with an attractive and preferential rate for good customers who prefer to carry a larger loan balance.
 - Loan purposes are varied. Customers can use and control their loans flexibly.
 - Large amount loan without requiring collateral or guarantor.
 - Lending rate: Between 12.88% and 20.88%, Limit: 3,000,000 yen.
3. 'Home Value 400,' lets customers use their assets wisely
This is a real estate-backed loan with preferential rate, low amount commission fee and fast underwriting turnaround utilizing customers' assets.
 - No requirements of first time appraisal fee for real estate and contract charge.
 - Underwriting turnaround: Requirement of as short as 5 days.
 - Lending rate: Between 12.88% and 20.88%, Limit: 4,000,000 yen.

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New product comparison

	Purpose Loan 50	Super 300	Home Value 400
Loan Amount	0.3 to 0.5 mil. yen	0.5 to 3 mil. Yen (up to 2 mil. For first time borrowers)	2 to 4 mil. Yen
Lending Rate	12.88% to 24.88%	12.88% to 20.88%	12.88% to 20.88%
Repayment Methods and Repayment Period	<ul style="list-style-type: none">Principal and interest equal repaymentMax. 4 years (48 payments)	<ul style="list-style-type: none">Balance slide revolving methodPrincipal and interest equal repaymentMax. 7 years (84 times)	<ul style="list-style-type: none">Principal and interest equal repaymentMax. 7 years (84 times)
Collateral/ Co-signor	Unsecured and un-guaranteed	Unsecured and un-guaranteed	Secured
Applicable Brands	AIC, DIC, And Unimat Ladies	AIC, DIC, and Unimat Ladies	AIC, DIC, and Unimat Ladies
Loan Purposes	Marriage, childbirth, education, pet, travel, home renovation, etc	Free	Free

New advertising strategy



- TV commercials for Unimat Ladies were launched on April 1. Commercials emphasizing the unique feature of loans for women, by women, a service exclusive to Unimat Ladies, delivers the clear message that ‘Only women understand women.’



- The new DIC TV commercials will begin on April 10, and focus on customers in their 20s and 30s. The commercial position the DIC brand as a reliable partner to help guide younger borrowers through the complex world of personal lending.



- New commercial for AIC will start on April 21. With more sophisticated target customers, the commercial appeals to independent individuals, who manage their money in a smart way, to whom AIC can offer trustworthy and professional services.

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