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December 10, 2021

Japan Best Rescue System Co., Ltd.

## **Announcement on business alliance with APLUS, Shinsei Bank group**

**We provide dependable service to customer in need**

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We hereby announce that Japan Best Rescue System Co., Ltd. engaged in providing service for solving comprehensive daily life troubles (Head office: Naka-ku, Nagoya City, Representative Director: Mr. Nobuhiro Sakakibara, Listed on 1st Section of Tokyo Stock Exchange, Security code: 2453, hereinafter called "JBR") shall form alliance partnership with APLUS Co., Ltd. (Head office : Chiyoda-ku, Tokyo, Representative director : Mr. Tetsuro Shimizu, hereinafter called "APLUS"), a group company of Shinsei Bank Ltd.

### **Background**

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We have been engaged in business to solve daily life troubles of customers for more than 20 years since its establishment under the corporate philosophy of "we help people in need". As of September 30, 2021, we have business alliance partnership with more than 3,000 shops across Japan as operation partner which can handle the troubles of customers.

We have explored opportunities for business alliance partnership with financial institutions in order to expand operation partner network and improve new services, since they are indispensable for our operation partners for solving business operation and financial issues.

Shinsei Bank group has strength in its retail business, which utilizes information technology, scientific and statistical methods. They provide high value-added financial services that are tailor-made using financial technology. As part of this effort, Shinsei Bank Group provides financial services such as settlement, foreign exchange and credit functions to its corporate clients through its neo-banking platform "BANKIT®".

\*BANKIT is a registered trademark of APLUS. Shinsei Bank Ltd. has also applied for a patent.

### **Content of Business Alliance Partnership**

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BANKIT® has newly added "mini-application function" to enable the provision of content other than financial services. As the first content to be added and will be providing from today, BANKIT® has selected our QR service, a troubleshooting for daily life.

Companies adopting BANKIT® can introduce customized services to meet their needs, such as providing payment apps and coupons to their own customers. With the addition of this new function, the companies can expand the services and increase the value of their apps.

BANKIT® is planning to add various contents in the future. We are very honored that our service has been selected as the first content to commemorate this occasion, and we will continue to strive to expand our business to help people in need.

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## Details on Service

The customer of BANKIT® adopted company shall be able to use our service through toll-free phone number. Our professional staffs with high level of skills which have been repeatedly introduced on TV mass media rush over to the site for solving troubles of keys, plumbing and window pane. They shall deal with such troubles kindly and politely at full power with a free quote\*.

\*The quote which requires works such as disassembly and desorption may cause some expense.



## Effect on BANKIT® Adopted Companies Customer

The media for collecting customers such as Web advertisement and yellow page is used by an infinite number of companies including us. Among them, some of business operators provide unclear quotation. As such it is difficult for general customers to identify good business operators such as our operation partner, who have concluded contract with JBR after our rigorous screening.

Companies adopted BANKIT®, who has built relationships based on trust with customers over the years, their customers shall be able to use only the best services with confidence.

<General Customers>

Customers themselves shall select service providers  
among an infinite number of companies placing advertisement on website.

<Customer of Adopted Companies>



<Operation Partner>

JBR

<Our company>



<Adopted company>



<Customer>

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## Expected Impact on Our Business

We have also been in talks with plural financial institutions for adding our service to financial instruments such as mortgage loan in our membership business segment. With this business alliance partnership, we consider that those talks with financial institutions will be accelerated, which will potentially become large turning point for JBR continuing to grow with the focus on real estate industry.

The membership business is one of our core business accounting for approximately 50 % of our total sales and its operating profit has continued to be on high level of more than 20% on 4 years consecutive basis since the fiscal year ending September 2018. We have 3.44 million members (as of September 30, 2021) in this business segment and has advanced further expansion to target 58 million households across Japan.

## Future Outlook

We have been in discussion on potential business alliance partnership with regional financial institutions as an only one listed company in Japan who provides services closely linked to living life such as handling daily life troubles, repair, and warranty extension for housing facilities as one-stop solution provider. With such background, having very brisk inquiry such as we even have some counter proposal for arranging service from the side of financial institutions and we assume that the number of such negotiation partners will increase in the future.

Example of service (combination)	Detail
Education Loan + Solving daily life troubles	The university entrance ratio has been increasing year by year, while the birth ratio has been declining*. Service for students of university and professional school: Adding “Quick Response service for university students”
Mortgage Loan + Repair	The number of people who move to new house as well as vacation house has increased in line with the penetration of teleworking. Adding “repair service” with which the damaged part of purchased property shall be repaired.
Mortgage Loan + Warranty Extension for Home Appliances	Adding comprehensive warranty to new house including custom-built house and renovated house. Maintaining the condition of housing facilities, which shall contribute to keeping the asset value of total property.

\*“Fact-Finding Result for Burden from Education Cost” by Japan Finance Corporation (announced on October 30, 2020)

## Contributions to SDGs



Our service shall be provided to customers through our operation partners across Japan. We believe that connecting customers across Japan and operation partners shall contribute to “11. Sustainable Cities and Communities”.

We will continue to provide solutions to various social issues in order to enhance our corporate value and realize a sustainable society.

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## Corporate Profile

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### ■JBR

Company Name: Japan Best Rescue System Co., Ltd.  
Representative Director: Mr. Nobuhiro Sakakibara  
Location: Urbanet Fushimi Building 5F, 1-10-20 Nishiki, Naka-ku, Nagoya City  
Establishment: February 1997  
URL: <https://www.jbr.co.jp/en>

### ■APLUS

Company Name: APLUS Co., Ltd.  
Representative Director: Mr. Tetsuro Shimizu  
Location: Sumitomo Fudosan Akihabara Building, 3-12-8, Sotokanda, Chiyoda-ku, Tokyo  
Establishment: April 2009 (Founded in October 1956)  
URL: <https://www.aplus.co.jp/>

### 【Inquiry on this news release】

Japan Best Rescue System Co., Ltd.

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