

**Efma, an association of 3,300 brands in 130 countries announces
 “Distribution & Marketing Innovation Award 2018”
 SBJ Bank and Global Mobility Service collaboration loan won the highest prize**

SBJ Bank, Ltd. (Headquarters: Minato-ku, Tokyo, President: Seiichiro Tomiya) has been named winner of the “Social, Sustainable & Responsible Banking” sector in the Distribution & Marketing Innovation Award 2018 (hereafter referred to as “DMI Award 2018”) presented by the European Financial Management & Marketing Institution (hereafter referred to as “Efma”). SBJ Bank was highly evaluated for its efforts with Global Mobility Service, inc. (Headquarters: Minato-ku, Tokyo, President-director corporate executive officer/CEO: Tokushi Nakashima, hereinafter referred to as “GMS”), in providing auto loans utilizing FinTech services.

“Efma” is a non-profit organization formed in 1971 with the objective to promote financial innovation. Today, with its headquarters in Paris, the association consists of more than 3,300 member brands in 130 countries.

DMI 2018, which aims to accelerate financial innovation by recognizing innovative projects by financial institutions all over the world, received 421 applications from 180 financial institutions in 59 countries.

This initiative enables the expansion of opportunities for those who were unable to gain approval of credit assessments, so that they may access loans in order to meet their necessities of vehicles to make a living. The receiving of the award was due to the social impact of this project, which leads directly to increase in employment and income.



【SBJ Bank and GMS’s award-winning loan project】

GMS has been providing innovative FinTech services throughout Japan and Southeast Asian countries including the Philippines and Cambodia, using “MCCS”※1, our originally developed IoT device which allows the remote operation of mobility, and MSPF (Mobility Service Platform)※2, to expand access to loans a wider range of people.

SBJ Bank provides innovative auto loans throughout Japan through the use of GMS’s MCCS and MSPF.

※1“MCCS” refers to Mobility-Cloud Connecting System, which is a system that specifies the location of the car and

enables safe remote operation, as well as sensing
※2“MSPF” refers to Mobility Service Platform, which is a platform system that performs management, control, data analysis, etc. for mobility, and enables linkage with external systems via Open API on cloud.

GMS, together with SBJ Bank and other financial partners, will develop our FinTech auto loan services in order to create a society in which motivated people can enrich their lives through the use of finance.

Please look forward to the future efforts of GMS.

[Inquiry Recipient]
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About Global Mobility Service Inc.

Establishment: November 25, 2013

Head Office: 4F Sumitomo Shiba Daimon Bldg. II , 1-12-16 Shibadaimon,Minato-ku,Tokyo, 105-0012, Japan

Representative: Tokushi Nakashima (President/CEO)

Business: -Providing Mobility Service Platform

-Utilization service of accumulated big data on the cloud server

URL: <https://www.global-mobility-service.com/>