

GMS forges partnership with Shinhan Bank Cambodia, subsidiary of South Korea's leading bank Shinhan Bank Group

Global Mobility Service (Cambodia) Co.,Ltd. (Headquarters: Phnom Penh City, Kingdom of Cambodia, President Director: Tokushi Nakashima, hereinafter referred to as "GMS Cambodia") subsidiary of Global Mobility Service Inc. (Headquarters: Minato-ku, Tokyo, President Director corporate executive officer/CEO: Tokushi Nakashima, hereinafter referred to as "GMS") and Shinhan Bank Cambodia (Headquarters: Phnom Penh City, Kingdom of Cambodia, President & CEO: Byung Hyun Seo, hereinafter referred to as "Shinhan Cambodia") would like to announce the conclusion of our business alliance, aimed at providing innovative FinTech auto loans *1 in Cambodia to those who were unable to pass the loan assessments, to expand the number of successful loan applicants.

*1 Auto Loan refers to a loan used for the purpose of purchasing a car.

Shinhan Cambodia is a subsidiary of Shinhan Bank, one of the largest financial institutions in South Korea with a network of 150 stores in 20 countries. Shinhan Cambodia has provided financial services in Cambodia not only for Cambodians but also to a wide range of customers.



【Shinhan Cambodia President & CEO Byung Hyun Seo (left) and GMS Cambodia President Director Tokushi Nakashima (right)】

GMS, with our proprietary IoT device "MCCS *1" and Mobility Service Platform "MSPF *2", which enables remote operation of mobility including automobiles, provides a FinTech service offering loans and leases to people who have not been able to utilize financial services in Southeast Asian countries including the Philippines, Indonesia, and also in Japan. We provide our services in each country as a means to create employment, improve income level/ living standards, and to solve air pollution by

promoting the replacement of vehicles to new cars with less exhaust emissions.

GMS and Shinhan Cambodia will create a FinTech service model utilizing MCCS and MSPF, to realize the expansion of financial opportunities to customers who lack access to loans in Cambodia.

*1 "MCCS" is an abbreviation for Mobility-Cloud Connecting System, a device which identifies the location of the vehicle. This system enables safe control and remote operation of the engine.

*2 "MSPF" is an abbreviation for Mobility Service Platform, which allows management, control, data analysis etc. of the vehicles.

【Background of the Partnership】

Today, 2 billion people in the world lack access to loans due to insufficient credit. Cambodia, with its growing GDP rate of 6.8% and its total population expected to increase until 2018, is one of the most flourishing countries among the ASEAN region. Within this economic environment, many yearn for better living standards by engaging in jobs as taxi and logistics drivers with their own cars. However, more than 80% of those people are unable to gain approval in loan assessments, leaving them with no choice but to give up their purchasing of cars. In this manner, there is a strong demand in this country to provide a better environment for job opportunities, to those who are willing to work hard as long as they had access to cars.

GMS, along with Shinhan Cambodia and other finance partners, will continue our efforts to extend the reach of our FinTech auto loans to those willing to work as commercial drivers. We are committed to realizing a better society in which hard-working individuals will be correctly evaluated, and can enjoy the life they deserve.

Please look forward to the future efforts of GMS Cambodia and Shinhan Cambodia.

[Inquiry Recipient]

Global Mobility Service Inc. Takahashi & Nozaki

TEL : +81-3-6264-3113 FAX : +81-3-6264-3322

E-mail: press@global-mobility-service.com

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

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/>