

Sep 26, 2019

**Hiroshima Bank and Global Mobility Service form business alliance
and begin providing auto loans using FinTech**

We are pleased to announce that Global Mobility Service Inc. (President Director / CEO: Tokushi Nakajima; hereinafter referred to as “GMS”) has formed a business alliance with The Hiroshima Bank, Ltd. (President: Toshio Heya) and begun to offer an auto loan*1 utilizing FinTech.

*1 Auto loan is a general term for car loans.

1. Overview of Business Alliance

Under the slogan "Aiming to be a comprehensive financial services group that continues to grow with local customers -To become a true First Call Bank group", The Hiroshima Bank provides high value-added financial services based on diverse needs from their customers.

GMS has built a FinTech service model that utilizes the IoT device “MCCS*2” enabling remote start control of proprietary vehicles, and Mobility Service Platform “MSPF*2” and provides them to Japanese and ASEAN markets.

Through this partnership, the Hiroshima Bank and GMS will respond to the needs of those who have a stable income and have the ability to repay but are unable to arrange the necessary vehicles due to past loan repayment situations, etc., and will provide this auto loan to them.

*2 "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.

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

2. Background of Business Alliance and Future Vision

In Japan, there are approximately 2 million people who cannot buy a car even though they want because they do not pass the screening when applying for auto finance. Despite the need for a car and the sufficient solvency, the employment of human resources who would contribute to regional development and the improvement of living standards were hindered because conventional auto loans were not able to provide credit.

This partnership will provide people in need of a car with the means to buy a car and to create opportunities to enrich their lives and will answer the purpose of the SDGs (UN Sustainable Development Goals) that the two companies work together and the "The sustainable growth and development of regional economies".

3. Product Overview

Product name	Loans to support people who work hard" My Car Loan Wide"
Target	Individuals between the age of 20 and 65 at the time of application (for foreign nationals, those who have permanent residence permit)
Use of funds	Costs for purchasing vehicles equipped with MCCS* installed vehicles (New/almost new vehicles only)

Loan amount	100,000 yen or more and less than 2 million yen (in units of 10,000 yen)
Loan period	6 months to 7 years
Loan interest rate	Fixed interest rate 12.0% per year
Handling charge	10,000 yen (excluding consumption tax)
Judging method	We conduct flexible screening focusing on the customer's current situation, not on the past.
Security	We obtain customer's consent to reserve the ownership of the target vehicle with the guarantee company and to stop the engine starting safely by the remote control of the MCCS and collect the vehicle if the payment is delayed.
Guarantee company	Hirogin Card Service Co., Ltd.

As a global startup specializing in financially inclusive FinTech from Japan, GMS works towards realizing a system in which every individual is correctly evaluated for their work. Through our vision, "Through the provision of mobility service, we make people happy", we create economic rationality while solving social issues including poverty, which is recognized as the most important issue among the SDGs. We will promote a truly "sustainable" business model and contribute to local societies through our activities in Japan and ASEAN countries.

Please look forward to the future of GMS initiatives.

*Content of this press release, matters related to capital, services, contact information, and other information is based on information at the time of the press release. Changes may be made without notice.

<p>< Inquiry Recipient > Global Mobility Service Inc. Okubo & Fukada TEL : +81-3-6264-3113 FAX : +81-3-6264-3322 E-mail: press@global-mobility-service.com URL: http://www.global-mobility-service.com/</p>

Overview of the Hiroshima Bank, Ltd.

Company name	The Hiroshima Bank, Ltd.
Representative	Toshio Heya
Head office	1-7, Nishikaniya 1-chome, Minami-ku, Hiroshima 732-0804, Japan
Business	Finance

Overview of Global Mobility Service Inc.

Company Name	Global Mobility Service Inc.
Representative	Tokushi Nakashima (President / CEO)

Head Office	4F Sumitomo Shiba Daimon Bldg. II , 1-12-16 Shibadaimon, Minato-ku, Tokyo, 105-0012, Japan
Business	Provision of Mobility Service Platform Utilization service of big data accumulated on the cloud server