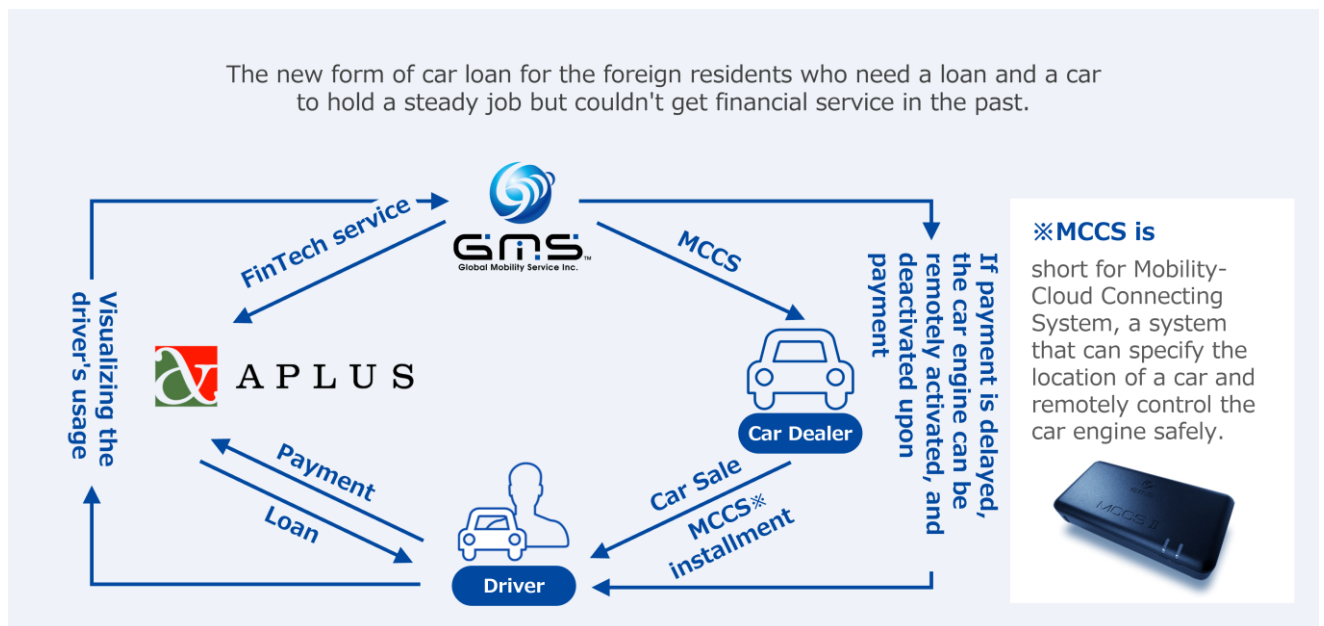


July 16, 2021

**Global Mobility Service and APLUS
expand new car loan throughout Japan
-Utilizing FinTech to realize financial inclusion for foreigners who work diligently-**
<https://www.global-mobility-service.com/en/>

Helping to provide financial access towards the 1.7 billion poor and low-income population who cannot afford cars, Global Mobility Service Inc. (Headquarters: Minato-ku, Tokyo; President/Founder: Tokushi Nakashima; hereinafter referred to as “GMS”), a financial inclusion type FinTech startup that provides credit creation services by utilizing IoT technology and APLUS Co., Ltd. (Tokyo Office: Chiyoda-ku, Tokyo, Representative Director & President: Tetsuro Shimizu; hereinafter referred to as “APLUS”) are proud to announce their full-scale expansion of a new car loan program throughout Japan utilizing GMS’s FinTech services, to support foreigners who work diligently.



When foreign residents in Japan apply for a car loan, they are required to meet certain conditions including having a guarantor who can speak Japanese and possesses permanent residency. As a result, many foreign residents in Japan are unable to obtain car loans.

To deal with such social issue, GMS and APLUS have worked on the provision of accessible financial services with their aim to improve the convenience of living for foreign residents in Japan. For example,

< Inquiry Recipient >

Global Mobility Service Inc. Okubo & Ohara

TEL : +81-6264-3113 / FAX : 03-6264-3322 / E-mail : press@global-mobility-service.com

APLUS Co., Ltd. General Management Division (Corporate strategy) Tani TEL 03-6630-3933

< Inquiries About Merchants and Distributors >

GMS Business division Abe & Kubota TEL 03-6264-3344 / E-mail : cs@global-mobility-service.com

they have developed a new car loan for vehicles equipped with 'MCCS,' an IoT device that remotely controls vehicle engines safely, and have so far conducted verification of the new loan scheme mainly in Aichi, Japan.

In the future, GMS and APLUS will further promote financial inclusion for foreign residents in Japan by expanding tie-ups with auto dealers throughout Japan to enable more foreign residents to utilize the new car loan and purchase vehicles at local stores.

Please look forward to the future efforts of GMS and APLUS.

*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.

■About APLUS Co., Ltd.

APLUS is the main subsidiary for financial service for consumers by Shinsei Bank and expanding credit card service, shopping credit service, payment service, etc. APLUS follows its mid-to-long term vision: "to provide innovative financial services through the integration of the group and achieve lean operations and outstanding productivity and efficiency." APLUS aims to further growth through its basic policy of mid-to-long term business strategy: "pursue the growth through value-cocreation and maximize the value through optimal utilization of management resources."

Company Name	APLUS Co., Ltd.
Representative	Tetsuro Shimizu (Representative Director & President)
Head Office	(Tokyo Office) Sumitomo Fudosan Akihabara Building, 3-12-8, Sotokanda, Chiyoda-ku, Tokyo, Japan 105-0012, Japan
Business	Shopping business, Card business, Payment business
Date of Establishment	24 April 2009

■About Global Mobility Service Inc.

With our vision "Build a fairer world that values workers equally", GMS is a FinTech startup working for financial inclusion by creating credit for the 1.7 billion poor and low-income people in the world. By analyzing vehicle data (driving status, speed, etc.) collected by the MCCS, an IoT device equipped with technology to remotely control vehicles, and financial data (payment status, etc.) obtained in conjunction with financial institutions, we visualize the creditworthiness of drivers and create opportunities to utilize financial services such as loans and leases for those who are unable to qualify for conventional credit screening.

As of October 2020, we have raised a cumulative total of 5.6 billion yen in recognition of our business model of addressing social issues by creating job opportunities for poor and low-income people in Japan and in ASEAN countries (Philippines, Cambodia, and Indonesia). We will continue to contribute to the international community towards the realization of a prosperous society through a business model that creates economic rationality in solving problems such as poverty. To find out more about GMS' initiatives, please see this video (<https://youtu.be/OD7SvnoRYAo>).

Company Name	Global Mobility Service Inc.
Representative	Tokushi Nakashima (President)
Head Office	4F Sumitomo Shiba Daimon Bldg. II, 1-12-16 Shibadaimon, Minato-ku, Tokyo, 105-0012, Japan

< Inquiry Recipient >

Global Mobility Service Inc. Okubo & Ohara

TEL : +81-6264-3113 / FAX : 03-6264-3322 / E-mail : press@global-mobility-service.com

APLUS Co., Ltd. General Management Division (Corporate strategy) Tani TEL 03-6630-3933

< Inquiries About Merchants and Distributors >

GMS Business division Abe & Kubota TEL 03-6264-3344 / E-mail : cs@global-mobility-service.com

Business	Provision of Mobility Service Platform Utilization service of big data accumulated on the cloud server
Date of Establishment	Nov 25, 2013

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< Inquiry Recipient >

Global Mobility Service Inc. Okubo & Ohara

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