

9, February 2024

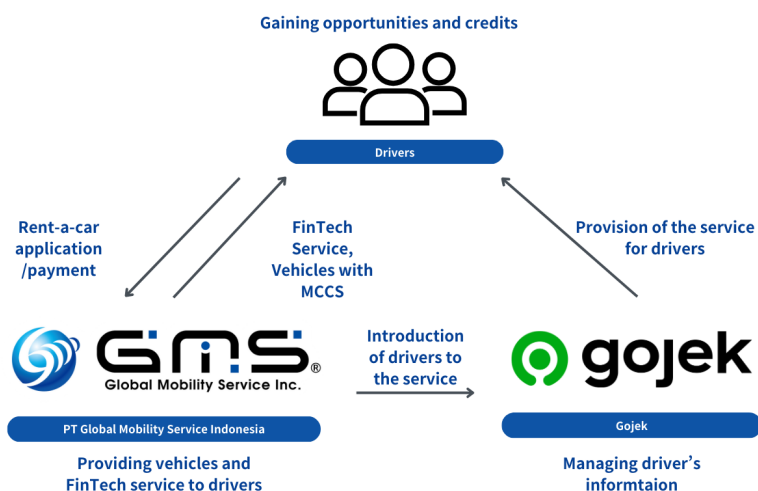
Global Mobility Service Inc., Startup of Financial Inclusion Business

Business Partners with Gojek, The leading on-demand services platform and a pioneer of the multi-service ecosystem model in Indonesia

- **Global Mobility Service Inc. and Gojek Collaborate to Provide Financial Access and Employment Opportunities for The Excellent Drivers in Indonesia**

Global Mobility Service Indonesia (hereinafter "GMSI"), the Indonesian subsidiary of Global Mobility Service Inc. (Head Office: Chiyoda-ku, Tokyo; President & CEO: Tokushi Nakajima; hereinafter "GMS"), a Japanese startup that provides financial inclusion FinTech services to low-credited consumers around the world, has entered into a business partnership with Gojek, the leading on-demand services platform and a pioneer of the multi-service ecosystem model in Indonesia.

**Through the utilization of financial inclusion FinTech services,
Creating driver opportunities and credit reinforcement to help drivers
become financially independent while solving issues with transportation in
Indonesia.**



Background of the business partnership

Indonesia's total population is expected to exceed 300 million by 2030, ranking first among ASEAN member countries and fourth in the world, with approximately 270 million people as of 2020. In addition to the growth of Indonesia's domestic population, the country's economic

growth has brought an increasing influx of people from abroad, increasing demand for transportation outside of the major cities.

Addressing this surge demand for transportation in the country, GMS aims to bridge the needs of having vehicles and create potential work opportunities for drivers. Additionally, since 2018, GMS has been contributing to Indonesia's financial inclusion through innovative FinTech services through our proprietary IoT devices and credit creation platform.

Collaborating with Gojek, a cornerstone in everyday services, particularly ride-hailing, we're dedicated to fostering new job avenues and enhancing transportation infrastructure throughout Indonesia.

About Gojek <https://www.gojek.com/en-id>

Impact of this partnership

Through this collaboration, we aim to support expanding the transportation infrastructure in Indonesia, and support economic activity by making a more easier transportation environment for sightseeing and business clients.

Outline of Alliance

GMS and Gojek jointly provide financial access and work opportunities for those interested to be Gojek drivers. GMS will provide vehicles equipped with MCCS¹, which has a remote start control function for the vehicles, and will assist the drivers in procuring the vehicles necessary for their partnership with Gojek. In addition, vehicle operation data acquired through MCCS will be visualized and valued, leading to the development of good drivers. For further action, Gojek will manage the drivers as its own registered drivers.

GMS will lead to the establishment of a system for training and sending out quality drivers based on the vision of "creating a system where people who work diligently are properly evaluated" and with an eye toward the addition of the automobile transportation industry to the "specified skills" residency status currently under consideration in Japan. We will continue to contribute to the international community through expanding partnerships with local companies and governments toward the realization of a truly affluent and sustainable society.

About Global Mobility Service Inc.

GMS is a global financial inclusion FinTech startup company from Japan that creates credit for approximately 1.4 billion(*1) poor/low-income people in the world with the vision of "creating a system where people who work diligently are properly valued".

By analyzing vehicle data (driving conditions, speed, etc.) collected by MCCS, an IoT device equipped with vehicle remote startup control technology, and financial data (payment status, etc.) acquired in cooperation with financial institutions, the company visualizes the creditworthiness of drivers and creates opportunities for people who could not pass conventional credit screening to use financial services such as loans and leasing. This creates opportunities to utilize financial services such as loans and leases for those who could not pass the conventional credit screening process.

¹ <https://www.global-mobility-service.com/en/mccs.html>

Our business model of solving social issues by creating employment opportunities for low-income people in Japan and ASEAN countries (Philippines, Cambodia, and Indonesia) has been highly evaluated as a rare business ecosystem that directly contributes to the achievement of the SDGs. In Japan, which has the second worst relative poverty rate among the G7 countries (*2), we have developed a service to deliver vehicles to those who could not pass the credit screening of conventional loans and leases through our partnerships with 36 financial institutions and finance companies around the world. By visualizing and analyzing the data of service users who obtain vehicles and work diligently, and by valorizing the information, we provide financing that meets the needs of the users and create a system that enables them to lead the affluent lives they seek.

*1 出典：世界銀行 - The Global Findex Database 2021 *2 出典：一般社団法人グラミン日本

For an overview of our business, please refer to the following Keidanren Society 5.0 video:

<https://youtu.be/S9fXklbwYEY>



Company name: Global Mobility Service Inc.

Representative: Tokushi Nakajima, President and CEO

Location: 4F Grand First, 15 Kandakonyacho, Chiyoda-ku, Tokyo

Date of establishment: November 25, 2013

Capital: 1,878.28 million yen (including capital reserve / as of December 1, 2022)

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

Business Description:

Provision of financial inclusion FinTech services utilizing MCCS®, a vehicle remote startup control IoT device, and MSPF® (Mobility Service Platform), a data analysis platform, as well as secondary use of data

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