



September 30, 2021

To whom it may concern:

Company name: Benefit One Inc.
Representative: Norio Shiraishi, President
(Stock exchange code: 2412 / TSE First Section)
Contact point: Kenji Ozaki, Managing Director
(Tel: 03-6870-3802)

Notice Concerning the Conclusion of a Syndicated Loan Contract

Today, Benefit One Inc. (hereinafter, the “Company”) made a board resolution on the conclusion of a syndicated loan contract arranged by Sumitomo Mitsui Banking Corporation as follows:

1. Reason for the conclusion of the syndicated loan contract

The loan contract is concluded for the share acquisition announced in “Notice Concerning Acquisition of Shares of JTB BENEFIT SERVICE, Inc. (to Make It a Subsidiary)” dated August 30, 2021 and payment for related expenses.

2. Outline of the syndicated loan contract

(1)	Amount	10 billion yen (plan)
(2)	Contract date	Mid-October 2021 (plan)
(3)	Execution date	October 29, 2021 (plan)
(4)	Maturity date	September 30, 2031 (plan)
(5)	Repayment method	Equal principal repayment (fixed interest rate)
(6)	Arranger/Agent	Sumitomo Mitsui Banking Corporation
(7)	Participating financial institutions	Total of five financial institutions including Sumitomo Mitsui Banking Corporation

3. Impact on performance

The impact of this contract on the Company’s consolidated performance forecasts for the fiscal year ending March 2022 is negligible.

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