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July 5, 2022

To whom it may concern:

Company Name: WealthNavi Inc.  
Representative: Kazuhisa Shibayama, Representative  
Director and CEO  
(Code Number: 7342 Tokyo Stock Exchange Growth)  
Inquiries: Gaku Hirose, Director, CFO  
(TEL.03-6632-4911)

**Announcement regarding the launch of “WealthNavi for AEON CARD”**

WealthNavi Inc. is pleased to announce that WealthNavi Inc., AEON Bank, Ltd. and AEON CREDIT SERVICE CO., LTD. jointly started offering “WealthNavi for AEON CARD,” a managed account service for AEON Card customers, on July 5, 2022. This service enables to make automated deposits by AEON Card to a fully automated end-to-end wealth management service while earning “WAON POINT.” This is the first managed account service in Japan (\*1) to make automated deposits by credit cards. Please refer to the attached for details.

\*1 According to our in-house research on website of each company (as of July 5, 2022) based on the Japan Investment Advisers Association, “Contact Asset Status”- section “Wrap Accounts” as of March 2022.

## The launch of “WealthNavi for AEON CARD” for “AEON Card” customers

### Earning “WAON POINT” with automated deposits by AEON Cards

WealthNavi Inc. (hereinafter “WealthNavi”), AEON Bank, Ltd. (hereinafter “AEON Bank”) and AEON CREDIT SERVICE CO., LTD. (hereinafter “AEON Credit Service”) jointly started offering “WealthNavi for AEON CARD,” a managed account service for AEON Card customers, on July 5, 2022. This service enables to make automated deposits by AEON Cards to a fully automated end-to-end wealth management service while earning “WAON POINT.” This is the first managed account service in Japan (\*1) to make automated deposits by credit cards. Please refer to the attached for details.

| 資産クラス    | 評価額      | 損益       |
|----------|----------|----------|
| 米国株(VTI) | ¥511,600 | +¥59,663 |
| 日国株(VEA) | ¥425,307 | +¥55,698 |

※画面はイメージです。

#### 1. Background of the launch of “WealthNavi for AEON CARD”

In the era of “the 100-year life”, there has been emerging needs for long-term investment among working families. AEON Bank, AEON Credit Service and WealthNavi jointly develop a new service “WealthNavi for AEON CARD” to 30 million AEON Card holders. (\*2)

An automated deposit function by credit cards is one of the highly in-demand services. The customers of “AEON Card” are able to make automated deposits by AEON Cards to a fully automated end-to-end wealth management service while earning “WAON POINT.” This is the first managed account service in Japan to make automated deposits by credit cards.

#### 2. Outline of “WealthNavi for AEON CARD”

Service URL: <https://www.aeonbank.co.jp/wealthnavi/lp/aeoncard/>

Main features of “WealthNavi for AEON CARD” are as follows.

- I. Makes automated deposits by AEON Cards  
The customers can sign up for automated deposit plan using AEON Card. (\*3) Once customer sign up for the plan, monthly deposits are to be made automatically.

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- II. Earns “WAON POINT” with automated deposits by AEON Cards  
The customers can earn WAON POINT depending on the amount of automated deposits by AEON Cards. (\*4) They can accumulate WAON POINT every month as long as they continue making automated deposits by AEON Cards.
- III. Applicable for NISA service  
The customers can use NISA account. They can build wealth for retirement while leveraging tax exemption merits of NISA.

Please refer to the following URL (<https://www.aeonbank.co.jp/wealthnavi/lp/aeoncard/>) for service description, disclaimers, and application as well as terms and conditions of “WealthNavi for AEON CARD.”

[Risks and expenses relating to transactions in financial instruments through “WealthNavi for AEON CARD”]

There is risk of incurring a loss because of fluctuations in the interest rate, the value of currencies, quotations on the financial instruments market, and other indicators, as well as the risk of invested principal falling below par in relation to transactions in financial instruments provided by “WealthNavi for AEON CARD.”

When using “WealthNavi for AEON CARD,” please carefully read the pre-contract documents prior to executing the agreement.

Risks and expenses relating to transactions in financial instruments  
(<https://www.wealthnavi.com/policy/rule/01>).

### 3. Outlook for further development

The function of automated deposits by AEON Cards is to be improved in phases responding the demand from the customers. WealthNavi, AEON Bank and AEON Credit Service will continue to enhance services in order to satisfy various needs of our customers.

### 4. Company Overview

#### ■**AEON Bank, Ltd.**

Name: AEON Bank, Ltd.  
Representative: Hiroaki Kobayashi, Representative Director and President  
Established: May 15, 2006  
Capital: 51.25 billion yen as  
URL: <https://www.aeonbank.co.jp/>  
Location: 3-22, Kanda Nishiki-cho, Chiyoda-ku, Tokyo, Japan  
Business activities: Banking business, credit card business  
Financial institution registered with the Kanto Local Finance Bureau  
(registration No. 633)  
Memberships: Japan Securities Dealers Association

#### ■**AEON CREDIT SERVICE CO., LTD.**

Name: AEON CREDIT SERVICE CO., LTD.  
Representative: Kenji Fujita, Representative Director and President

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Established: November 29, 2012  
Capital: 500 million yen  
URL: <https://www.aeoncredit.co.jp>  
Location: TERRACE SQUARE, 3-22, Kanda Nishiki-cho, Chiyoda-ku, Tokyo, Japan  
Business activities: Credit card business, processing and payment acquiring businesses  
Registration: Business operator concluding contracts to handle credit card numbers (registration No. Kanto “Ku” 60)

■ **WealthNavi Inc.**

Name: WealthNavi Inc.  
Representative: Kazuhisa Shibayama, Representative Director and CEO  
Established: April 28, 2015  
Location: 9F Shibuya Higashiguchi Bldg., 2-22-3 Shibuya, Shibuya-ku, Tokyo Japan  
Capital: 3,237,925,081 yen as of December 31, 2021  
URL: <https://corp.wealthnavi.com/en>  
Business activities: Financial Instruments Firm registered with the Kanto Local Finance Bureau (registration No. 2884)  
Memberships: Japan Securities Dealers Association  
Japan Investment Advisers Association  
Japan Payment Service Association

\*1 According to our in-house research on website of each company (as of July 5, 2022) based on the Japan Investment Advisers Association, “Contact Asset Status”- section “Wrap Accounts” as of March 2022.

\*2 The number of AEON Card holders is 30.22 million as of May 2022.

\*3 There are some cards which are not applicable. Please refer to the following URL (<https://www.aeonbank.co.jp/wealthnavi/lp/aeoncard/>) for the detail.

\*4 AEON JMB Card holders can earn miles and JQ SUGOCA Card / JMB JQ SUGOCA Card holders can earn “JR KYUPO” Points instead of WAON POINT.