

Japan Financial Services Association
ACOM CO., LTD.
SMBC Consumer Finance Co., Ltd.
Shinsei Financial Co., Ltd.
AIFUL CORPORATION

**Japan Financial Services Association establishes a Consortium to improve financial literacy
with 4 major money lending companies**

**~The money lending industry unites in activities for consumer protection
such as the prevention of damage from financial troubles~**

ACOM CO., LTD. (Headquarter: Minato-ku, Tokyo; President & CEO: Masataka Kinoshita; hereinafter, "ACOM") announces that ACOM has collaborated with Japan Financial Services Association (Headquarter: Minato-ku, Tokyo; Chairman: Shin Kuranaka; hereinafter, "JFSA") and the 3 other major companies of money lending business (See below), and established a Consortium to promote enhancement of financial literacy.

1. Overview of the Consortium

Name	Consortium for Enhancing Financial Literacy
Date of Establishment	June 14, 2023
Members*1	Japan Financial Services Association, ACOM CO., LTD., SMBC Consumer Finance Co., Ltd., Shinsei Financial Co., Ltd., AIFUL CORPORATION
Purpose	Enhance financial literacy of consumers and prevent damage from financial troubles
Business Outline	Organize educational seminars, produce and distribute educational materials, distribute educational content, etc.
Office Address	Within JFSA

*1 Further participation by association members and others is also expected.

2. Background of the Consortium Establishment

JFSA and the 4 major money lending companies have been conducting financial and economic education seminars in cooperation with related organizations and have been engaged in educational activities by introducing cases of financial troubles. However, the recent financial crimes have become more sophisticated and complicated, and the number of various troubles such as entrepreneurial, side job, and part-time job scams, investment scams, etc., has increased, especially among young people, which is alarming.

Given this situation, the Consortium was established based on the belief that the industry needs to unite in order to promote more strategic and effective consumer protection efforts. By consolidating and

upgrading the know-how and resources accumulated by each organization, we will provide a wide range of high-quality financial literacy education, disseminate information on cases of financial troubles, and further strengthen cooperation with relevant organizations such as the government, police, and consumer affairs centers in order to address consumer protection measures such as the prevention of damage from financial crimes.

【Reference】

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