

# NEWS RELEASE

November 15, 2023

Sumitomo Mitsui Card Company, Limited  
LIFENET INSURANCE COMPANY

## Sumitomo Mitsui Card and Lifenet to Start Offering “Insurance with V-points”

TOKYO, November 15, 2023 – Sumitomo Mitsui Card Company, Limited (President: Yukihiro Onishi, URL: <https://www.smbc-card.com> “SMCC”), and LIFENET INSURANCE COMPANY (President: Ryosuke Mori, URL: <https://ir.lifenet-seimei.co.jp/en/> “Lifenet”), announce that both companies will start to offer insurance product named “Insurance with V-points” from December 1, 2023, as one of the initiatives based on the capital and business alliance agreement which concluded on August 30, 2023. This will be the first life insurance product where V-points can be earned.

V-points is a service provided by SMCC that allows customers to earn points according to the total amount of shopping used on the card each month, and use them for shopping and payment amounts, as well as for gift exchanges and transfer to other companies' points.

### ■ Outline of “Insurance with V-points”

**1. V-points equivalent to 1% of monthly premiums is awarded when customers purchase insurance through official apps, etc.**

If customers apply for insurance through official apps and select a card issued by SMCC that can earn V-points as the premium payment method, they earn V-points equivalent to +1% of monthly premiums. The insurance coverages are the same as that offered by Lifenet.

**2. Customers who have a credit card that links specific ID to earn V-points are eligible.**

When applying for insurance, if customers have a card that links to earn V-points, customers are eligible for V-points reward.

**3. Earn V-points all the time during the insurance period.**

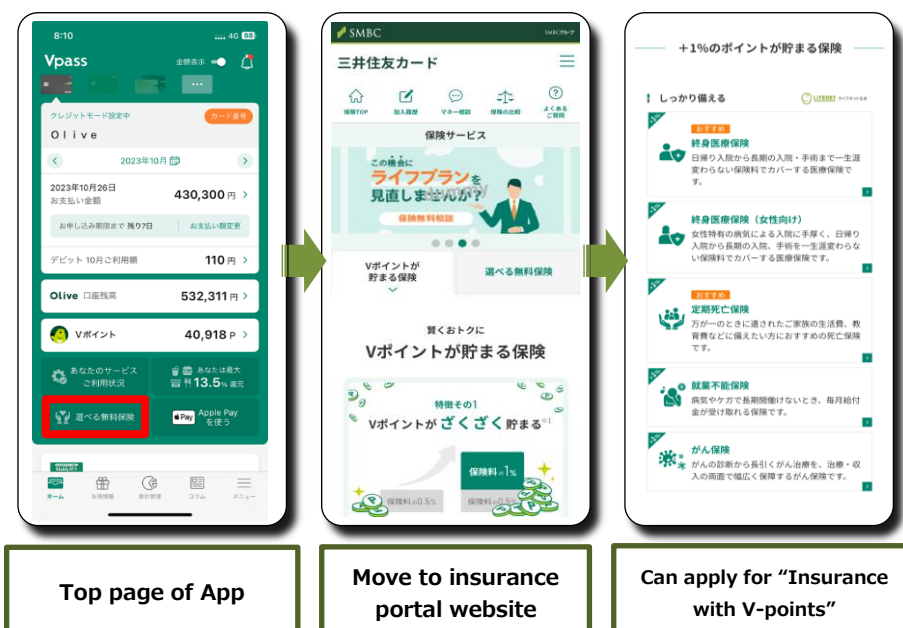
Points will be earned for as long as policyholders continue to pay premiums.

**4. Lifenet’s policyholders using Sumitomo Mitsui Card currently can also earn V-points.**

### ■ How to apply for "Insurance with V-points"

Customers can apply for "Insurance with V-points" through apps seamlessly.

<Illustration>



### ■ Company's Information

<About SMCC>

Firm Name Sumitomo Mitsui Card Company, Limited  
 Founded December 26, 1967  
 Address Headquarters TOKYO: 2-2-31, Toyosu, Koto-ku, Tokyo  
 Headquarters OSAKA: 4-5-15, Imabashi, Chuo-ku, Osaka-shi, Osaka  
 Capital stock 34.03 billion yen (as of March 31, 2023)  
 Representative Yukihiro Onishi, President  
 Business Business about Credit Card, Payment on Debit Card, Pre-paid Card and etc, Finance Loan, Credit Guarantee Business, Gift Card Business and etc.

<About Lifenet>

Firm Name LIFENET INSURANCE COMPANY  
 Founded October 23, 2006  
 Address 2-14-2, Kojimachi, Chiyoda-ku, Tokyo  
 Capital Stock 21.676 billion yen (as of March 31, 2023)  
 Representative Ryosuke Mori, President  
 Business Life Insurance Business

### Media Inquiries

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