

June 14, 2007  
Pocket Card Co., Ltd.  
Nikko Cordial Securities Inc.

## **Notice concerning Alliance in Introducing Brokerage Business between Pocket Card and Nikko Cordial Securities**

This is to announce that Pocket Card Co., Ltd. (Head office: Minato-ku, Tokyo; President & Representative Director: Makoto Tsuduki) and Nikko Cordial Securities Inc. (Head office: Chiyoda-ku, Tokyo; President & CEO: Mikio Kitabayashi) had agreed on business alliance in introducing brokerage business and will launch a new service on June 15, 2007 as follows:

Pocket Card has set up an investment webpage for its members for the launch of a new service and accepts requests for opening securities accounts of Nikko Cordial Securities and for information brochure forwarding. It also provides a variety of investment information online, including a series of investment-related column by a financial planner and diagnostics on investment styles. Roughly seventy percent of the Pocket Card members are women (housewives, etc.), presumably less experienced investors. Therefore, the website is designed in an easy-to-understanding way even for beginner investors.

In addition, Pocket Card will, for a limited period, offer Asset Management Start Campaign, in which points of Pocket Card or gift catalogs are presented to card members who have opened accounts of Nikko Cordial Securities or executed transactions via investment webpage of Pocket Card. Also, Pocket Card plans to offer valuable benefits in the future, such as analysis of investment plan and household budget diagnosis service.

Pocket Card has been providing various convenience-enhancing services for members, centered on its core business of credit card service, and including direct sales, insurance-related services, and travel-related services. The introducing brokerage service at this time is also a part of Pocket Card's services. Through the alliance with Nikko Cordial Securities which has abundant experiences and expertise in securities business, Pocket Card will vigorously assist card members' asset management needs. Pocket Card will continuously support our card members in their prosperous and comfortable daily life by providing a variety of services and products to our card members.

Nikko Cordial Securities offers a wide range of financial products including equity, bonds, and investment trusts, and through this introducing brokerage system, strives to offer convenient services to customers into the future by promoting the development of channels that can provide comprehensive asset management services for a broader spectrum of customers.

The outline of introducing brokerage business by Pocket Card at this time is as follows:

Outline:

1. Securiteis firm: Nikko Cordial Securiteis, Inc.
2. Service launch: Friday, June 15, 2007
3. Service details:
  - 1) Introducing customers to open accounts at Nikko Cordial Securities
  - 2) Advertisement, notifications and provisions of information for sales promotion purposes
4. Offering products: Customers who opened accounts thorough this service can undertake transactions of securities products offered by Nikko Cordial Securities (Certain products and services are excluded from this service.)

Major products are as follows:

Investment trusts, equity, stock mini investment, foreign-denominated MMF, goernment bonds for individuals, Digiwara, and Kinkabu, etc.

5. Benefits: Asset Management Start Campaine (through Sunday, September 30, 2007)
  - 1) Gain 300 points by opening a new account
  - 2) Gain 700 points by transacting applicable financial products worth 100,000 yen or more (applicable products for the campaign: investment trusts (except MRF), Nikko foreign-denominated MMF, and government bonds for individuals)

\*For card members who are not applicable for pocket point program, a gift certificate worth 3,000 yen will be presented with 100,000 yen or more transactions durign the campaine period, upon opening a new acount.
  - 3) “Gift Selection Catalog”, a gift catalog for travel or restaurants, will be awarded to 10 card members by lottery from among the members who purchased 100,000 yen or more of Nikko foregin-denominated MMF.

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This material is an English translation of a Japanese announcement made on June 14, 2007. Although the Company intended to faithfully translate the Japanese document into English, the accuracy and correctness of this translation are not guaranteed.