

(attachment)

benecere Black Plan (in case of new rate of 6.5%)		
Details	Interest rate (annualized rate in real terms)	6. 500%
	Late payment charges (annualized rate in real terms)	20. 000%
	Maximum loan amount	500 million yen
	Use of loan & Contract method	Free use, revolving lines of credit method
	Security / guarantor	Unnecessary
	Period, number and method of repayment	Revolving credit system of fixed amount with interest against outstanding balance after the most recent loan (1 – 36 times and maximum of 3 years for 300,000 yen and below, 1 – 60 times and maximum of 5 years for more than 300,000 yen)
Necessary documents	Health insurance certificate or driver's license; and pay slip	
Examination	Based on TAKEFUJI CORPORATION's regulation *Takefuji will conduct a careful examination. *In some cases, process for a loan could take several days.	

Monthly Repayment for
new Product (6.5%)

No. of repayment Amount of loan	12 times	24 times	36 times	48 times	60 times
1, 000, 000 yen	86,296 yen	44,546 yen	30,649 yen	23,175 yen	19,566 yen
3, 000, 000 yen	258,889 yen	133,639 yen	91,947 yen	71,145 yen	58,698 yen
5, 000, 000 yen	431,482 yen	222,731 yen	153,245 yen	118,575 yen	97,831 yen