



### **AEON Credit secures RM600 million in Sustainability-Linked Loans**

**Kuala Lumpur, 31 January 2023** – AEON Credit Service (M) Berhad (“AEON Credit” or “the Group”) has secured a total of RM600 million in Sustainability-Linked Loans (SLLs) with three-year tenure for the first time with two Japanese banks and a local bank, namely Mizuho Bank (Malaysia) Berhad, MUFG Bank (Malaysia) Berhad and CIMB Bank Berhad.

The SLLs are recognition of the Group’s efforts in Environmental, Social and Governance (ESG) and the proceeds will be used for general working capital and refinancing purposes as well as to enhance its sustainability performance that contributes to the United Nations’ Sustainable Development Goals (SDGs).

Predetermined Sustainability Performance Targets (SPTs) in accordance with the Group’s existing sustainability framework are established for assessment purpose upon securing the said SLLs. AEON Credit will be incorporating the SPTs into the assessment of business and financial performance where interest rate adjustment is subjected to the achievement of the targets.

Mr Daisuke Maeda, Managing Director of AEON Credit, said “Securing the SLLs marks another milestone of the Group to continually strengthen our commitments towards ESG while creating long-term value for our stakeholders at where we operate.

As guided by the corporate philosophy of Pursuing Peace, Respecting Humanity and Contributing to Local Communities, we recognise the importance of embedding the sustainability elements into our business model and daily operations.

We have set our commitments including to be the market leader for electric motorcycle financing, provide financial inclusion for micro enterprises, promote ESG education in school, while continue our efforts to work towards carbon neutral business and uphold good corporate governance practices.”

**END**

# **Press Release**

**For Immediate Release**



**AEON CREDIT SERVICE**

## **About AEON Credit Service (M) Berhad**

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AEON Credit Service (M) Berhad ("AEON Credit") was incorporated on 6 December 1996 and converted into a public limited company on 9 February 2007 and subsequently listed on the Main Market at Bursa Malaysia Securities Berhad on 12 December 2007. AEON Credit commenced operations in 1997 by providing Easy Payment schemes for purchase of consumer durables through appointed retail merchants and chain stores.

At the end of September 2021, AEON Credit completed the acquisition of 100% equity interest in an insurance broking firm, Insurepro Sdn Bhd which allows AEON Credit and its' subsidiary ("the Group") to distribute both conventional and takaful insurance products, including life insurance products by leveraging on the AEON Group Retail network and ecosystem.

Today, the business of the Group has expanded to include issuance of Credit Cards, Prepaid Cards, AEON Wallet App, Easy Payment Schemes, Hire Purchase Financing for Motor Vehicles, Personal Financing schemes, Insurance Broker and other related services. The Group currently has five Regional Offices, 64 branches and service centres located in the major shopping centres and towns, a network of more than 10,000 participating merchant outlets nationwide, as well as one subsidiary company in Kuala Lumpur.

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Issued by Esente Advisory Sdn Bhd on behalf of AEON Credit Service (M) Berhad

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