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November 30, 2021

Japan Best Rescue System Co., Ltd.

Announcement on business alliance with ALPS card
The 3rd business alliance with financial institutions

Providing services for the life plans of the nation's 2.76 million national or local public officers

We hereby announce that Japan Best Rescue System Co., Ltd. engaged in providing service for solving comprehensive daily life troubles (Head office: Naka-ku, Nagoya City, Representative Director: Mr. Nobuhiro Sakakibara, Listed on 1st Section of Tokyo Stock Exchange, Security code: 2453, hereinafter called "JBR") shall form alliance partnership for the providing our services to ALPS card Ltd. (Head office：Chiyoda-ku, Tokyo, Representative director：Mr. Akira Kawate, hereinafter called "ALPS card").

Background

We have been engaged in business to solve daily life troubles of customers for more than 20 years since its establishment under the corporate philosophy of "helping people in need". As of September 30, 2021, we have business alliance partnership with more than 3,000 shops across Japan as partner shop which can handle the troubles of customers.

ALPS card provides credit cards to the nation's 2.76 million* (as of April 2020) local public officers and those involved in local administration, as well as to national public officers and those involved in business related to independent administrative agencies. They also offer a variety of preferential services to support their members' shopping and living needs, including highly reputable mortgage loans with preferential interest rates with their partner financial institutions.

As a company with the largest market share in the collective housing market, JBR has been expanding our alliances with various industries and sectors with the aim of expanding our market share in detached housing market. In particular, we believe that there is a high affinity between our services and mortgage loans, which are indispensable when discussing home ownership, and we are in discussions to realize the provision of such services.

*"Results of the 2020 Capacity Management Survey of Local Governments" by Ministry of Internal Affairs and Communications

Content of Business Alliance Partnership

In line with commencing business alliance partnership, ALPS card shall implement promotional activities at their website such as distributing flyers informing the content of our repair service and our toll-free phone numbers. By partnering with ALPS card, who has built relationships based on trust with customers over the years, their customers shall be able to use only the best services with confidence.

<General Customers>
Customers themselves shall select service providers
among an infinite number of companies placing advertisement on website.

<ALPS card's customer>



<Operation Partner> <Our company> <ALPS card> <Customer>



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Details on services

The customers of ALPS card shall be able to use our service through toll-free phone number. Our call center is available to answer your questions about the housing related troubles

<Repair service>
～now available～

Our service can repair and restore damaged doors, floors, and other flaws without having to remodel, replace, or do any other major work. The service is a low-cost and environmentally friendly technology that can be used for high value-added building materials such as marble.



A quote can be easily implemented by sending few photos with your smartphone

<QR service (Troubleshooting for daily life)>
～To be started from 2022～

Our professional staffs with high level of skills which have been repeatedly introduced on TV mass media rush over to the site for solving troubles of keys and plumbing.

JBR
JAPAN BEST RESCUE SYSTEM









Expected Impact on Emergency and Repair Business

Such kind of alliance partnership will contribute on attracting customer. By taking advantage of the alliance strategy, which is one of our major strengths, we can attract customers efficiently without the need for advertising expenses spent on the Web or Yellow Pages.

At this point in time, the impact on company-wide business result remains minor, though we assume that this business alliance partnership will contribute to improvement of performance for emergency and repair business segments.

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Expected Impact on Membership Business

On the other hand, we have also been in talks with plural financial institutions for adding our service to financial instruments such as mortgage loan in our membership business segment. With this business alliance partnership, we consider that those talks with financial institutions will be accelerated, which will potentially become large turning point for JBR continuing to grow with the focus on real estate industry.

The membership business is one of our core business accounting for approximately 50 % of our total sales and its operating profit has continued to be on high level of more than 20% on 4 years consecutive basis since the fiscal year ending September 2018. We have 3.44 million members (as of September 30, 2021) in this business segment and has advanced further expansion to target 58 million households across Japan.

According to the survey* implemented by Japan Housing Finance Agency, the outstanding balance of mortgage loan in Japan amounts to approximately JPY 127 trillion, 60% of which are allegedly provided by regional financial institutions (regional banks, second-tier regional banks, Shinkin banks). Moreover, many financial institutions have hammered out "product appeal improvement" as an aggressive measure to promote mortgage loan, though the proportion of financial institutions who have implemented concrete measure such as adding service of other companies to mortgage loan has not yet reached 10 % of total.

*"Survey on Mortgage Loan Trend in 2020" by Japan Housing Finance Agency (disclosed on December 25, 2020)

Future Outlook

We have been in discussion on potential business alliance partnership with regional financial institutions as an only one listed company in Japan who provides services closely linked to living life such as handling daily life troubles, repair, and warranty extension for housing facilities as one-stop solution provider. With such background, having very brisk inquiry such as we even have some counter proposal for arranging service from the side of financial institutions and we assume that the number of such negotiation partners will increase in the future.

Example of service (combination)	Detail
Education Loan + Solving daily life troubles	The university entrance ratio has been increasing year by year, while the birth ratio has been declining*. Service for students of university and professional school: Adding "Quick Response service for university students"
Mortgage Loan + Repair	The number of people who move to new house as well as vacation house has increased in line with the penetration of teleworking. Adding "repair service" with which the damaged part of purchased property shall be repaired.
Mortgage Loan + Warranty Extension for Home Appliances	Adding comprehensive warranty to new house including custom-built house and renovated house. Maintaining the condition of housing facilities, which shall contribute to keeping the asset value of total property.

*"Fact-Finding Result for Burden from Education Cost" by Japan Finance Corporation (announced on October 30, 2020)

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Contributions to SDGs



Our service shall be provided to customers through our business alliance partner shop across Japan. We believe that connecting customers across Japan and partner shops shall contribute to “11. Sustainable Cities and Communities”.

By encouraging people to take good care of their homes through our services, we are contributing to fulfilling the "12. responsibility to make and use" of both manufacturers and customers. We will continue to provide solutions to a variety of social issues in order to enhance our corporate value and realize a sustainable society.

Corporate Profile

■JBR

Company Name:	Japan Best Rescue System Co., Ltd.
Representative Director:	Mr. Nobuhiro Sakakibara
Location:	Urbanet Fushimi Building 5F, 1-10-20 Nishiki, Naka-ku, Nagoya City
Establishment:	February 1997
URL:	https://www.jbr.co.jp/en

■ALPS card

Company Name:	ALPS card Ltd.
Representative Director	Mr. Akira Kawate
Location:	Iino Building 11F, 2-1-1 Uchisaiwaicho, Chiyoda-ku, Tokyo
Establishment:	December 1991
URL:	https://www.alpscard.co.jp/

【Inquiry on this news release】

Japan Best Rescue System Co., Ltd.

Person in charge: Corporate Planning Office: Reo Shinya

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