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December 22, 2025

To Whom It May Concer

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(Securities Code: 438A, TSE Growth Market)  
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## Notice Regarding Borrowing of Funds Based on Overdraft Agreement

Infcurion, Inc. (the "Company") hereby announces that the Company has decided to borrow funds as described below, dated 22 December 2025.

### 1. Purpose of the borrowing

The Company provides a one-stop solution for business processes and systems required to facilitate card payments and other forms of invoice settlement in B2B transactions through its invoicing and payment platform "Winvoice". In this business, when a buyer company uses credit card payment, the Company temporarily advances funds for several days until the payment amount is settled by the credit card issuing company.

Recently, the transaction value of "Winvoice" is rapidly increasing due to the growing demand for credit card payments in B2B transactions. This borrowing is arranged to procure funds through short-term borrowings from financial institutions for temporary advances, with the purpose of ensuring stability in the balance sheet.

Since the said advances are made to the credit card issuer, the possibility of the Company not collecting the advances is minimal.

### 2. Overview of borrowings

#### (1) Sumitomo Mitsui Banking Corporation

- i. Borrowing amount 1,770 million yen
- ii. Borrowing date December 25, 2025
- iii. Due date December 30, 2026 (Scheduled)
- iv. Collateral The dedicated account used for receiving the advances is subject to a revolving pledge.

#### (2) Sumitomo Mitsui Banking Corporation

- i. Borrowing amount 257 million yen
- ii. Borrowing date December 26, 2025
- iii. Due date January 6, 2026 (Scheduled)
- iv. Collateral The dedicated account used for receiving the advances is subject to a revolving pledge.

(3) Sumitomo Mitsui Trust Bank, Limited

- i. Borrowing amount 700 million yen
- ii. Borrowing date December 25, 2025
- iii. Due date January 15, 2026 (Scheduled)
- iv. Collateral Unsecured

(4) MUFG Bank, Ltd.

- i. Borrowing amount 500 million yen
- ii. Borrowing date December 24, 2025
- iii. Repayment date January 15, 2026 (Scheduled)
- iv. Collateral Unsecured

(5) The Hokkoku Bank, Ltd.

- i. Borrowing amount 300 million yen
- ii. Borrowing date December 24, 2025
- iii. Due date January 15, 2026 (Scheduled)
- iv. Collateral Unsecured

3. Future outlook

This borrowing will have no impact on the Company's performance.

The advances related to "Winvoice" are expected to continue to occur on an ongoing basis. The funds to be allocated to these advances are planned to be procured through short-term borrowings, similar to this matter.

That is all.