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EMG Marketing Godo Kaisha JCB Co., Ltd.

Joint Development of Non-Contact Payment Tool 'Speedpass Plus' That Doubles as QUICPay! Speedpass Plus - the leading payment tool - for added convenience - coming soon to Express SS

TonenGeneral Group member EMG Marketing Godo Kaisha ("EMG Marketing" hereafter; head office: Minato-ku, Tokyo; president: Takashi Hirose) and JCB Co., Ltd. ("JCB" hereafter; head office: Minato-ku, Tokyo; president: Takao Kawanishi) have further developed Speedpass, EMG Marketing's non-contact payment tool used nationwide at the company's Esso, Mobil and General brand self-service Express SS, into Speedpass+ (hereafter "SP+"), which can also be used as QUICPay, JCB's non-charge electronic money.

With the QUICPay function in addition to the original Speedpass function of fast payment at Express SS, SP+ can be used at QUICPay member stores all over the country, including Seven-Eleven stores on Express alliance sites, now being expanded nationwide.

SP+ will be introduced in some regions in November of this year while nationwide roll-out and a campaign are planned for March 2013. The added features of SP+ are as follows:

- In addition to Express SS, purchases can be made on credit at any QUICPay member store in Japan.
- After SP+ application and a credit check at an Express SS, customers can receive a device with QUICPay function on the spot (however, actual use does not begin until receipt of notice at a later date).
- SP+ users can enter refueling information in advance, enabling fast and easy fill-ups (planned for introduction in summer 2013).

In addition to the Synergy Card offered by EMG (issued by JCB and Mitsubishi UFJ NICOS Co., Ltd.), credit cards that can be used with SP+ include personal credit cards issued by JCB, as well as cards issued by Toyota Finance Corporation and Seven Card Service Co., Ltd. (some cards excluded). EMG Marketing will add more credit cards for use with SP+ and aims to gain 1.5 million new SP+ members within the next 5 years.

Click here to find an Esso, Mobil or General Express SS near you! <u>http://www.ssmapemg.jp/</u>

Note: Some SS not included



Speedpass+



Just wave SP+ over the sensor No signature necessary

Reference

About Speedpass

Introduced in 2003, issued and used at Esso, Mobil and General brand Express SS. Speedpass enables fast and easy payment by credit card and has over 3.6 million members to date.

About QUICPay

A post-payment "easy, speedy, good value" electronic money system whereby customers make purchases by waving a card or mobile phone over a sensor (no signature or recharging required) at QUICPay member stores nationwide, including convenience stores, supermarkets and drugstores. Since QUICPay purchases are paid for along with other credit card purchases, customers receive points or mileage for use. Please see our website for more details: http://www.quicpay.jp/

About JCB Co., Ltd.

In addition to managing the only international credit card originating in Japan, JCB's diverse business operations include JCB card issuance and administration of member stores, as well as processing. JCB was founded in 1961 and began overseas expansion in 1981, and now operates local companies, branches and offices in over 20 countries. The company has formed alliances with major banks worldwide. The JCB card is accepted at over 22 million stores in Japan and overseas and JCB Card members number over 77 million in 16 countries and territories (all figures as of March end 2012).

About the TonenGeneral Group and EMG Marketing Godo Kaisha

The TonenGeneral Group comprises TonenGeneral Sekiyu K.K. and its related companies and subsidiaries including EMG Marketing Godo Kaisha and Tonen Chemical Corporation. Elements of the Group began operations in Japan in 1893. With an emphasis on safety and the environment, the Group's operations are involved in all aspects of the supply chain, from crude export, refining and production to distribution and sales. We will continue to provide a stable supply of energy as we strive to be an energy company that moves Japan into the future. TonenGeneral Sekiyu is listed on the first section of the Tokyo Stock Exchange. For more information, see our website at <u>www.tonengeneral.co.jp</u>

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[The official language for TonenGeneral Sekiyu's filings with the Tokyo Stock Exchange and Japanese authorities, and for communications with our shareholders, is Japanese. We have posted English versions of some of this information on this website. While these English versions have been prepared in good faith, TonenGeneral Sekiyu does not accept responsibility for the accuracy of the translations, and reference should be made to the original Japanese language materials.]