



AEON CREDIT SERVICE



For Immediate Release

AEON CREDIT & MUFG SIGN INAUGURAL SOCIAL LOAN – THE LARGEST SOCIAL LOAN IN MALAYSIA

Landmark financing is Malaysia's largest social loan and aims to support financial inclusion to underserved populations.

Malaysia, [29 September 2025] – MUFG Bank (Malaysia) Berhad (MUFG), a subsidiary of Mitsubishi UFJ Financial Group, Inc. has signed a MYR 500 million social loan with AEON Credit Service (M) Berhad (AEON Credit), the country's leading financial service provider.

This landmark transaction is Malaysia's largest social loan to date and also marks the bank's debut transaction of its kind in the country. It is also MUFG's fourth sustainable finance transaction with AEON Credit in the Asia Pacific region, underscoring the longstanding relationship between both companies and a joint alignment towards promoting sustainability and delivering positive social outcomes.

The social loan is designed to support AEON Credit's efforts in extending financing to underserved communities, including low-income groups and small businesses in new growth areas, while advancing financial inclusion in alignment with Bank Negara Malaysia's Financial Inclusion Framework 2023-2026.

Structured in alignment with the Social Loan Principles published by the Loan Market Association, Asia Pacific Loan Market Association and Loan Syndications & Trading Association, the facility ensures adherence to globally recognised standards. AEON Credit will provide annual disclosures to lenders, detailing the allocation of proceeds and the social outcomes achieved.

Daisuke Maeda, Managing Director of AEON Credit, said: "Since our establishment, AEON Credit has remained steadfast in its mission to empower underserved communities. Guided by our enhanced three-year sustainability roadmap, with financial inclusion at its core, we are proud to launch our inaugural Social Loan facility in partnership with MUFG Malaysia.

This financing initiative will provide essential working capital support to underserved customers, particularly individuals with a gross monthly income of MYR 2,500 and below, as well as those residing in underrepresented regions. Beyond expanding access to financial services, this initiative reflects our commitment to aligning business growth with meaningful



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social impact, strengthening our responsibility to society, in line with the AEON Group's sustainability vision."

Motohide Okuda, Chief Executive Officer and Country Head of Malaysia, MUFG, said: "This transaction marks a significant milestone in Malaysia's sustainability financing landscape and reinforces our ongoing commitment to supporting our clients' ambitions to create long-lasting positive impact. We are honoured to be AEON Credit's trusted partner once again—this being our second sustainable finance transaction in Malaysia. This continued confidence reflects the strength of our relationship and shared dedication to fostering inclusive and resilient growth in Malaysia. At MUFG, we are committed to empowering a brighter future and will continue to play a meaningful role in our clients' sustainability journeys."

Strengthening Malaysia's Sustainable Finance Ecosystem

The partnership between AEON Credit and MUFG strengthens the financial sector's role in advancing social impact in Malaysia, complementing existing green and sustainability-linked financing solutions. It also supports national objectives outlined in the Twelfth Malaysia Plan and aligns with the United Nation's Sustainable Development Goals (SDGs), particularly SDG 10: Reduced Inequalities.

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About AEON Credit Service (M) Berhad

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. Today, the business of the Group has involved in issuance of Credit Cards, Prepaid Cards, AEON Wallet App, Easy Payment Schemes, Hire Purchase Financing for Motor Vehicles, Personal Financing Schemes, Insurance Broker, Digital Islamic Banking, and other related services.

The Group currently has 5 Regional Offices, 60 branches and service centres located in the major shopping centres and towns, and a network of more than 7,000 participating merchant outlets nationwide.

About MUFG Bank (Malaysia) Berhad

MUFG Bank (Malaysia) Berhad (MUFG) is a subsidiary of Mitsubishi UFJ Financial Group, Inc., one of the world’s leading financial groups. MUFG’s presence in Malaysia dates back to 1957 and has since established long-term client relationships comprising local, global, and Japanese corporates. The bank has offices in Kuala Lumpur and Labuan.

In 2008, MUFG established an Islamic banking arm, the first Japanese bank to do so in Malaysia, and has contributed to industry milestones such as the launch of the world’s first Yen-denominated Sukuk. Through its twin hub located out of the Dubai International Financial Centre (DIFC), and in tandem with consolidated group subsidiary PT Bank Danamon Indonesia’s Islamic banking entity, MUFG currently provides a comprehensive suite of Shariah-compliant banking products and advisory services in Asia Pacific and globally.

MUFG is also a firm supporter of Malaysia’s renewable energy hub aspirations and pivot towards critical industry sectors, having hosted public engagement sessions such as the flagship MUFG NOW (Net Zero World) regional thought leadership event and a MUFG semiconductor conference in Sarawak and Penang respectively. MUFG Malaysia was twice awarded Best Sustainable Bank (International) by FinanceAsia in 2023 and 2024.

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