

New staff card with a loan facility is launched for *freeters**

Issues of Fullcast Staff Member's Card from October 1, for 1.11 million registered members

Fullcast Finance Co., Ltd (FCFI, based in Shibuya Ward, Tokyo. President: Takehito Hirano) announced that it has started taking applications for a new staff card with a cash loan facility, named Fullcast Staff Member's Card (hereinafter, to be referred to as Staff Card). FCFI is a credit company under the Fullcast Group that provides comprehensive human resources outsourcing solutions.

FCFI was established on October 1, 2004. After obtained a money-lending license in March 2005, it has developed a cash loan business for Fullcast's registered staff members, the majority of whom are *freeters*. Based on its experience, FCFI has developed various know-how of the money lending business, including setting up the minimum level of credit and payment amount.

Based on its research, FCFI has launched the new Staff Card in order to improve the service to its registered staff members. Since August 1, it has started receiving applications for this card at its registration offices.

This Staff Card was originally designed as a staff ID card. However, the company added a loan facility as part of their welfare services to the registered members. The reason behind that is to meet the needs from the members, mainly consisting of *freeters*, who have been wishing to hold a loan card as a form of status. FCFI's unique system enables them to wider loan channels and more flexible payments. This provides *freeters*, who are paid on a daily basis, with the freedom to choose their jobs as well as to access cash loans in an emergency.

<Fullcast Staff Member's Card>

1 Type of card

ID card for registered members

2 Major benefits and services

- FCFI cash loan facility available
- Able to access Fullcast Group's welfare services.

(Housing, travel, study abroad, moving house, mail order service, cash loan)

- Additional benefits provided by affiliated companies

*This is under negotiation and will be added to from time to time.

3 Annual membership is free for life time.



Fullcast Staff Member's Card sample (front)

With its loan facility, an instant cash loan is available at designated ATMs (used for both loan and payments). Additional benefits from affiliated companies are in the process of negotiation in order to provide a service to match *freeters*' life style. This is to include restaurants and retail outlets.

Note:

"Freeter" is a newly created Japanese word derived from combining the English word free and the German word Arbeiter (laborer) to describe someone who is often young and does not have a permanent full-time job, but have one or more part-time jobs or move from one short-term job to another.

For further information, please contact:

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Outline of Fullcast Finance Co., Ltd.

Headquarters: 5F, Crystal Point, 1-19-14, Jinnan, Shibuya Ward, Tokyo
TEL: +81-3-5728-3699 FAX: +81-3-5728-3696

Representative: Takehito Hirano, President and CEO

Start-up capital: 40 million yen (as of the end of December 2005)

Details of business: Loan business approved by Director General of the Kanto Regional
Financial Bureau (1) No. 1382

Start of operations: October 1, 2004

Outline of Fullcast Co., Ltd. (Stock Code: 4848, First Section of Tokyo Stock Exchange)

Company name: Fullcast Co., Ltd.

Headquarters: 13th floor, Shibuya Mark City West, 1-12-1 Dogenzaka, Shibuya Ward,
Tokyo
TEL: +81-3-3780-3838 FAX: +81-3-3780-6027

Representative: Takehito Hirano, President and CEO

Capital: 3.4641 billion yen (as of the end of June 2005)

Details of business: Outsourcing business of temporary staff (MHLW approval No. 13-300453)

Foundation: September 1990

Start of operations: October 1992

Consolidated sales: 49.6 billion yen (as of the end of September 2004)

The number of the
Group's employees: 2,242 (as of the end of June 2005)

Number of staff
registered: 1,117,522 (as of the end of June 2005)

Number of bases for
the Group companies: 401 across the country (as of the end of June 2005)

Group companies: Fullcast Office Support Co., Ltd.
Fullcast Factory Co., Ltd.
Fullcast Central Co., Ltd.
Fullcast Technology Co., Ltd.
Fullcast Sports Co., Ltd.
Apayours Co., Ltd.
Fullcast Telemarketing Co., Ltd.
Fullcast Finance Co., Ltd.
Amuse Cast Co., Ltd.
Human Resources Research Institute, Inc.