Hitachi Capital Corporation (8586) PROTO CORPORATION (4298)

Launching of the Online "Goo-Raku" Used Car Residual Value Deferred Credit Service

We are pleased to inform you that Hitachi Capital Corporation (Headquarters: Minato-ku Tokyo, President: Kazuo Takano, hereinafter called "Hitachi Capital") and PROTO CORPORATION (Headquarters: Naka-ku Nagoya-shi, President: Tatsuzo Irikawa, hereinafter called "PROTO") will today launch a Used Car Residual Value Deferred Credit Service (Product name: Goo-Raku) on the Internet car portal site "Goo-net" (managed by PROTO).

We will first offer this service in the Tokyo metropolitan area, and then expand the service throughout Japan.

-- Description --

1. Product outline

Nowadays the number of registered cars is decreasing and the length of use is prolonged, so products tailored to customer needs such as car selection and payment methods need to be addressed. Hitachi Capital will provide a User Car Residual Value Deferred Credit Service via the car portal site "Goo-net" managed by PROTO, with a capability of six million accesses per month.

Our "Goo-Raku" service offers the following three features.

(1) "Goo-certified cars"

Cars provided by "Goo-Raku" are all appraised by a third-party appraisal organization, and must meet a certain standard, which allows customers to buy with confidence.

② Setting appropriate deferred prices

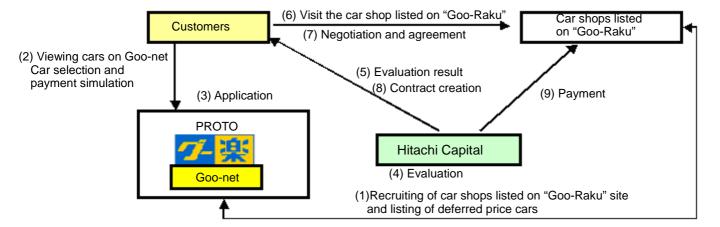
Based on used car data already accumulated by PROTO, "Goo-Raku" sets the deferred prices for the cars based on the future value, the appraisal information and forecasted trends, in addition to the model year, color, type, and grade. This allows customers to lower their monthly payments.

3 Online Application

To make an application on "Goo-Raku", select a desired car on the Used Car Search Screen of the car portal site "Goo-net", and then access Hitachi Capital's specific application page. The "Goo-net" Payment Simulation function helps customers to check the monthly payment.

$2\,.\,\,\, {\rm System} \; {\rm flow}$

The system flow is as follows.



"Goo-net" address: http://www.goo-net.com