

November 27, 2025

Company name: RAKSUL INC.

Representative: Yo Nagami

Representative Director, President & Group CEO
(TSE Prime Market Code No. 4384)

Contact: Masaru Sugiyama
SVP & Group CFO

Notice Concerning the Launch of "RAKSUL BANK"

RAKSUL INC. (the "Company") hereby announces that its consolidated subsidiary, RAKSUL BANK, INC., has officially launched the "RAKSUL BANK" financial platform service for small and medium-sized enterprises (SMEs) today.

Please refer to the attached press release for details.

RAKSUL Group Officially Launches Its Financial Platform "RAKSUL BANK"

~Offering a "New Banking Experience" Optimized for Business: Transfer Fees to Other Banks at 119 Yen/Transaction and a Standard 2.0% Reward on Debit Card Payments~

November 27, 2025
RAKSUL BANK, INC.
GMO Aozora Net Bank, Ltd.

RAKSUL BANK, INC. (Representative Director and CEO: Masaru Sugiyama), a wholly owned subsidiary of RAKSUL INC. (Headquarters: Minato-ku, Tokyo; Representative Director, President and Group CEO: Yo Nagami), officially launched its financial platform service for small and medium-sized enterprises (SMEs), "RAKSUL BANK" today.

Through a partnership with GMO Aozora Net Bank, Ltd. (Headquarters: Shibuya-ku, Tokyo; Representative Director and Chairman: Takehito Kaneko; Representative Director and President: Takeshi Yamane; hereinafter "GMO Aozora Net Bank") utilizing BaaS (Banking as a Service), RAKSUL BANK realizes a next-generation banking service for SMEs. The service combines account opening as fast as the same day, industry-leading low transfer fees to other banks, point rewards, and a robust security system.

RAKSUL BANK, INC. obtained permission for banking agency services from the Kanto Local Finance Bureau on October 29, 2025, with GMO Aozora Net Bank as its affiliated bank. The banking services of "RAKSUL BANK" are provided by RAKSUL BANK, INC. under entrustment of banking agency services from GMO Aozora Net Bank.

The RAKSUL Group has been working closely with customers, including SMEs, through a wide range of businesses such as printing and advertising. Through this experience, we realized the reality that "the hassle and cost associated with finance are hindering corporate growth." Born from the voices of SMEs, RAKSUL BANK, INC. will eliminate the complexity of fund management and payment operations and achieve both cost reduction and convenience as a financial platform that allows business owners to focus on their core business.

Service Overview

1) Corporate Account Opening: Online Completion as Fast as the Same Day

- Applications can be made via PC or smartphone, with paperless procedures.
- Identity verification is completed online, and the service can be used from as early as the same day of application*.
- Immediate access to transfers, deposits, balance inquiries, and transaction history downloads after account opening.

*Same-day account opening is subject to conditions specified separately by GMO Aozora Net Bank. Please check here for details: <https://gmo-aozora.com/business/account/saitan.html>(in Japanese).

*Account opening is subject to screening prescribed by GMO Aozora Net Bank, and is not guaranteed.

2) Industry-Leading Low Transfer Fees to Other Banks: 119 Yen/Transaction*

- Realized a low price of 119 yen per transfer to other banks. This enables a cost reduction of approximately 40% or more compared to traditional branch-based financial institutions.
- Supports real-time deposits and withdrawals with immediate reflection (24/7/365, excluding system maintenance times).

*Industry-leading low fees: As of October 2025, based on publicly available data from various companies. Research by RAKSUL BANK (excluding campaigns, etc.).

3) Standard 2.0% Point Reward with RAKSUL BANK Debit Card

- No issuance fee or annual fee.
- Points can be used at a rate of 1 point = 1 yen for printing, advertising, website creation, etc., within Raksul services.

- Check usage details in real-time on the "RAKSUL BANK" app for smooth expense settlement.

*Reissuance fees apply for lost cards, etc.

4) Secure and Safe Robust Security System

- GMO Aozora Net Bank complies with FISC Security Guidelines*.

- Two-factor authentication for RAKSUL BANK transactions significantly reduces the risk of unauthorized transactions.

- Various restriction settings are available for secure B2B transactions.

*Security Guidelines on Computer Systems for Banking and Related Financial Institutions established by The Center for Financial Industry Information Systems (FISC).

Future Outlook and Expansion

The financial platform envisioned by the RAKSUL Group includes the following concepts:

- Provision of corporate credit cards

- Provision of deferred payment functions for received invoices and invoice factoring services

- Expansion of financial support services for diverse funding needs of SMEs, such as working capital and capital investment

- Minimization of friction in all other financial transactions, including foreign currency remittances

- Provision of other finance and incidental services needed by SMEs and their employees

Moving forward, "RAKSUL BANK" will collaborate with each business within the Group to realize cost reduction and convenience in SME management. We will provide financial value that links seamless operations, superior UI/UX, and convenience directly to business growth.

Company Overview

Name: RAKSUL BANK, INC.

Location: 19F Azabudai Hills Mori JP Tower, 1-3-1 Azabudai, Minato-ku, Tokyo

Representative Director and CEO: Masaru Sugiyama

Date of Establishment: November 1, 2024

Corporate Website: <https://www.raksulbank.co.jp/> (in Japanese)

Service Site: <https://raksulbank.com/> (in Japanese)

Name: GMO Aozora Net Bank, Ltd.

Location: Shibuya Fukuras, 1-2-3 Dogenzaka, Shibuya-ku, Tokyo

Chairman and Representative Director: Takehito Kaneko

President and Representative Director: Takeshi Yamane

Date of Establishment: February 28, 1994 *Established as Nippon Credit Trust Bank

Corporate Website: <https://gmo-aozora.com/>

About RAKSUL Group

Under our corporate vision, "BETTER SYSTEMS, BETTER WORLD," we operate with the aim of becoming an "End-to-End Technology Platform for Small Businesses" that solves client management challenges comprehensively. We are not limited to our traditional "operations-centric" business domains; we will achieve comprehensive solutions for the management challenges of SMEs—which account for approximately 99.7% of all Japanese companies—by providing services across all management areas of "People, Operations, and Finance" in corporate management.

Name: RAKSUL INC.

Location: 19F Azabudai Hills Mori JP Tower, 1-3-1 Azabudai, Minato-ku, Tokyo

Representative Director, President and Group CEO: Yo Nagami

Date of Establishment: September 1, 2009

Corporate Website: <https://corp.raksul.com/en/>

List of Services: <https://corp.raksul.com/en/services/>

Inquiries: <https://corp.raksul.com/en/contact/>

For inquiries regarding this matter:

RAKSUL INC. Public Relations: Fukumoto, Iwabuchi, Takahashi, Hoshi

TEL: +81-3-6629-4892 (PR) FAX: +81-50-3606-0419 Mail: pr@raksul.com