

June 26, 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 Regarding Partnership with GMO Aozora Net Bank Ltd. by our Subsidiary (RAKSUL BANK INC.)
towards the Launch of Services within 2025**

RAKSUL INC. (the 'Company') hereby announces that its consolidated subsidiary, RAKSUL BANK INC., has signed a BaaS (*) Agreement with GMO Aozora Net Bank, Ltd. on June 25 for the launch of its financial platform for small and medium-sized enterprises (SMEs), 'RAKSUL BANK,' within 2025, and has commenced development of the service. For further details, please refer to the attached press release.

* BaaS (Banking as a Service): A model that enables companies to embed banking services and infrastructure provided by licensed banks into their own services through APIs and other tools.

RAKSUL BANK Partners with GMO Aozora Net Bank to Launch "RAKSUL BANK" Financial Platform for SMEs by End of 2025

- Offering Industry-Leading Low Transfer Fees and 2% Rewards (with some exceptions)
to Empower SME Growth -

June 26, 2025
RAKSUL BANK INC.
GMO Aozora Net Bank, Ltd.

RAKSUL BANK INC. (Headquarters: Minato-ku, Tokyo; Representative Director and CEO: Masaru Sugiyama; a wholly-owned subsidiary of RAKSUL INC.; hereinafter: RAKSUL BANK), aiming to solve financial challenges faced by small and medium-sized enterprises (SMEs), has signed a BaaS (*1) Agreement with GMO Aozora Net Bank, Ltd. (Headquarters: Shibuya-ku, Tokyo; Chairman and Representative Director: Takehito Kaneko; President and Representative Director: Takeshi Yamane; hereinafter: GMO Aozora Net Bank) on June 25 for a service launch within 2025.

The two companies have commenced discussions and development of financial services leveraging the BaaS framework.

RAKSUL BANK envisions a financial platform that will speedily support the growth of SME customers who use Raksul platform and provide a user experience (UX) that addresses their challenges. To achieve this, RAKSUL BANK has decided to collaborate with GMO Aozora Net Bank as a partner to realize the banking services(*2).

*1 BaaS (Banking as a Service): A model that enables companies to embed banking services and infrastructure provided by licensed banks into their own services through APIs and other tools.

*2 RAKSUL BANK is currently in the due process of obtaining a bank representative license with GMO Aozora Net Bank, and its service will commence after the necessary license is obtained.



■Background and Purpose of the Initiative

The RAKSUL Group has long supported SMEs through a wide range of operational services such as printing and advertising, with over 3 million registered users to date. Throughout this journey, we have consistently recognized that financial barriers are a major obstacle hindering SME growth.

Challenges Faced by SMEs

- Complex and time-consuming procedures for opening corporate accounts
- High transfer fees and inefficient payment processes
- Insufficient liquidity due to payment methods dictated by business partners
- Limited payment options to vendors, leading to operational friction
- Missed growth opportunities due to lack of funds during critical investment phases

To address and solve these management challenges faced by SMEs, the RAKSUL Group is working towards realizing the provision of a financial platform. With the launch of "RAKSUL BANK," the two companies have partnered with the aim of supporting SMEs' business growth by addressing their concerns, reducing expenses, and providing cash flow support.

The RAKSUL Group aims for "RAKSUL BANK" to serve as a "strategic infrastructure" necessary for SMEs to grow.

GMO Aozora Net Bank, which champions "No. 1 Bank for Small & Startup Businesses" as one of its medium-to-long-term strategic pillars, also believes that providing banking services to "RAKSUL BANK" will contribute to supporting the growth of SMEs and startup companies. Through this partnership, both companies aim to further strengthen the provision of value.

■About “RAKSUL BANK”

Features

- Account setup on the same day of application (subject to conditions)
- Complete mobile onboarding and usage
- Industry-leading low transfer fees for payments to other banks (as of May 30, 2025, according to RAKSUL research)
- Earn 2% points (*3) (with some exceptions) for spending via RAKSUL BANK debit card
- Earn 2% points (*3) (with some exceptions) when using RAKSUL BANK Payment (*2) for purchases on the RAKSUL platform.

The banking service “RAKSUL BANK,” which RAKSUL BANK plans to offer, aims to support cost reduction for SMEs by providing industry-leading low fees for transfers to other banks.

Furthermore, by offering 2% (with some exceptions) point back on payments for Raksul orders made from "RAKSUL BANK" and on debit card usage for various business scenarios such as advertising fees and online tools, we will provide more advantageous and convenient services to Raksul users. It also supports mobile applications and usage, and if conditions are met, "RAKSUL BANK Branch" accounts can be used for transfers and deposits as fast as the same day of application (*5) (*6).

*3 "Points": Reward points that can be used at a rate of 1 point = 1 yen when paying for orders on Raksul.

*4 "RAKSUL BANK Payment": A service that allows payments for orders on Raksul to be made directly from a Raksul Bank Branch account.

*5 Same-day account opening upon application is subject to certain conditions specified separately by GMO Aozora Net Bank. For details, please refer to: <https://gmo-aozora.com/business/account/saitan.html> (in Japanese)

*6 Account opening is subject to screening by GMO Aozora Net Bank and does not guarantee approval.

The features mentioned above are currently under consideration. Details will be announced once they are finalized.

■Future Outlook

The financial platform “RAKSUL BANK,” envisioned by the RAKSUL Group, outlines the following future initiatives:

- Entry into the corporate credit card business
- Introduction of post-payment functionality for received invoices and invoice factoring services
- Expansion of financial support services that meet a wide range of funding needs for SMEs, such as working capital and capital investment
- Minimization of friction in various financial transactions, including international remittances

Through these integrated services, we aim to deliver financial value that goes beyond UI/UX and convenience—enabling true business growth for our customers.

■ Company Overview

Company name: RAKSUL BANK INC..

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

Representative Director & CEO: Masaru Sugiyama,

Established: November 1, 2024

Corporate Website: <https://raksulbank.co.jp>

Contact: <https://corp.raksul.com/contact/>

Company name: GMO Aozora Net Bank, Ltd.

Address: (Head Office) 1-2-3, Dogenzaka, Shibuya Ku, Tokyo

Chairman & Representative Director: Takehito Kaneko

President & Representative Director: Takeshi Yamane

Established: February 28, 1994 (Originally founded as Nippon Credit Trust Bank, Ltd.)

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

■ Overview of the RAKSUL Group

Under the corporate vision, "Better Systems, Better World," we operate with the aim of becoming an end-to-end technology platform for small businesses.

Beyond our traditional focus on “operations,” we provide services covering all management areas — people, goods, and capital — to comprehensively address the challenges faced by SMEs, which account for approximately 99.7% of companies in Japan.

Company Name: RAKSUL INC.

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

Representative Director, President & Group CEO: Yo Nagami

Established: September 1, 2009

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

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

Contact: <https://corp.raksul.com/contact/>

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