

# Credit Saison Co Ltd in Financial Cards and Payments (Japan)

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## Abstracts

A leading credit card company in Japan, Credit Saison's core competitive strength comes from maintaining independence from large banking groups, and thus offering numerous cobranded credit cards with large retailers such as Seiyu and Yamada Denki. The company continued to target high-income consumers via the promotion of American Express credit cards, as a result of which the company boosted the spending rate per card. The number of cardholders within the group reached 25 million in FY2015.

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