



Premium Group Co., Ltd.

Q3 Financial Results Briefing for the Fiscal Year Ending March 2023

February 3, 2023

Event Summary

[Company Name]	Premium Group Co., Ltd.
[Company ID]	7199-QCODE
[Event Language]	JPN
[Event Type]	Earnings Announcement
[Event Name]	Q3 Financial Results Briefing for the Fiscal Year Ending March 2023
[Fiscal Period]	FY2023 Q3
[Date]	February 3, 2023
[Number of Pages]	20
[Time]	15:00 – 15:21 (Total: 21 minutes, Presentation: 21 minutes)
[Venue]	Webcast
[Venue Size]	
[Participants]	
[Number of Speakers]	1 Tomohiro Kanazawa Director, Managing Executive Officer

Support

Japan 050.5212.7790
Tollfree 0120.966.744

North America 1.800.674.8375
Email Support support@scriptsasia.com



Presentation



1. Summary of Financial Results for Q3 of FY Ending March 31, 2023
2. Finance Segment
3. Automobile Warranty Segment
4. Auto Mobility Segment
5. Car Premium Segment
6. Appendix

Access videos of our financial results presentations on our IR website at <https://ir.premium-group.co.jp/en/library/movie.html>.

2

Kanazawa: Hello, everyone. I am Tomohiro Kanazawa, Director and Managing Executive Officer of Premium Group Co., Ltd.

Thank you for taking time out of your busy schedule today to watch our online Q3 Financial Results Briefing for the Fiscal Year Ending March 2023. Now, let us begin the presentation.

First, I would like to explain the summary of the financial results for Q3 of the fiscal year ending March 31, 2023, and then each of our businesses.

Support

Japan 050.5212.7790
Tollfree 0120.966.744

North America 1.800.674.8375
Email Support support@scriptasia.com



2

Market Environment

- **Severe market conditions** persist amid **declining** used vehicle inventories and rising unit prices
- Even if interest rates continue rising, our operations will only be affected **minimally**
For details, see p.4

Our KPIs and Performance

- Credit finance and automobile warranty both hit **record double-digit growth**
- Performance remains steady as operating profit, an indicator of core business profitability, was **up 25.7% YoY**

Progress of Medium-Term Management Plan (MTP) “VALUE UP 2023”

- **Focus on building** Car Premium Club (membership organization)
- **Launched the Car Premium website for customers**, building the foundations for achieving the platform concept
- Currently preparing a **new MTP** as FY2023 is the final year of the current MTP

Future Strategy

- **Sustainable growth** in the finance and automobile warranty segments and expansion of new businesses (mobility/Car Premium)
- Focus on encouraging conversion of network stores to **paid memberships** and **enhancing services for members**
- **Mass marketing of the Car Premium brand to increase visibility** For details, see p.24

Here are the key messages.

Severe market conditions persist amid declining used vehicle inventories and sharply rising unit prices. This trend has continued throughout Q2 and Q1 this fiscal year, and it continues in Q3 as well, as we face a challenging market. We have also written that even if interest rates continue rising, our operations will only be affected minimally. This will explain in more detail on the next page.

Here are our KPIs and performance. Despite being affected by the challenging market, we have recorded double-digit growth in credit finance and automobile warranty. The business performance remains steady with operating income, which indicates core business profitability, as KPIs do, was up 25.7% YoY.

Let us look at the Medium-Term Management Plan progress. Both the building of the Car Premium Club and the launch of the Car Premium website have been growing steadily. As the current fiscal year is the final year of MTP, we are now formulating a new MTP for the following fiscal year and beyond.

Finally, as for our future strategy, we intend to sustain growth in the finance and automobile warranty segments, which are our base and expand new businesses, mobility/Car Premium. Specifically, this means encouraging the conversion of network stores to paid memberships and enhancing services for members. Finally, we would like to increase visibility through mass marketing of the Car Premium brand. I will explain it in more detail on another page later.

Support

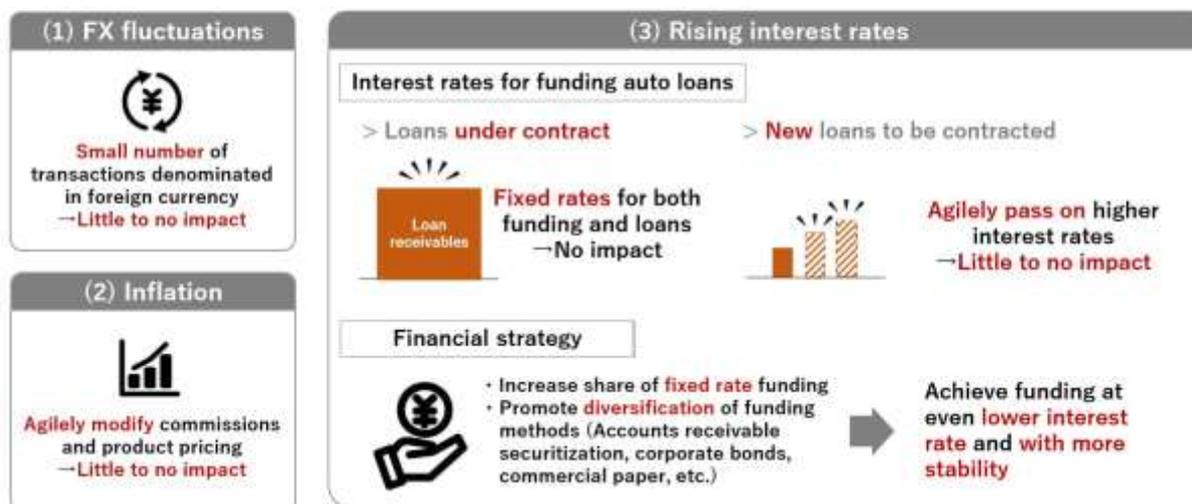
Japan 050.5212.7790
Tollfree 0120.966.744

North America 1.800.674.8375
Email Support support@scriptasia.com

Our Actions to Address Changes in the External Environment



- **Exchange rates:** Very small number of transactions in foreign currency → Little to no impact on earnings
- **Agilely responding to rising interest rates and inflation**



Next, I would like to discuss our actions to address changes in the external environment. First, let me explain the external environment by discussing three parts: interest rates, exchange rates, and inflation.

As stated in the subtitle, we believe that all exchange rates, rising interest rates, and inflation have little to no impact on earnings.

Regarding the FX fluctuation in the upper left-hand corner, since we do not have many transactions denominated in foreign currencies, there is little to no impact in the first place.

The second is inflation and high prices. We believe there will be little to no impact here as well, by agilely modifying commissions and product pricing.

Finally, rising interest rates. I will divide it into two parts and explain auto loans and financial strategy.

First, auto loans. As for the loans under contract, as rates are fixed for both funding and loans, there is no impact in the first place.

As for new loans to be contracted, there will be little to no impact, as we plan to agilely pass on higher interest rates. As for passing this on, there are only two other listed auto loan providers, so we are essentially an oligopoly.

In addition, since auto loans are a service used by customers who purchase used vehicles, the sensitivity to interest rates is low, and we believe it is possible to agilely pass on these interest rates.

The last is about the financial strategy. We hope to achieve funding at an even lower interest rate and with more stability by increasing the percentage of fixed-rate funding and promoting diversification of financing methods.

Support

Japan 050.5212.7790
Tollfree 0120.966.744

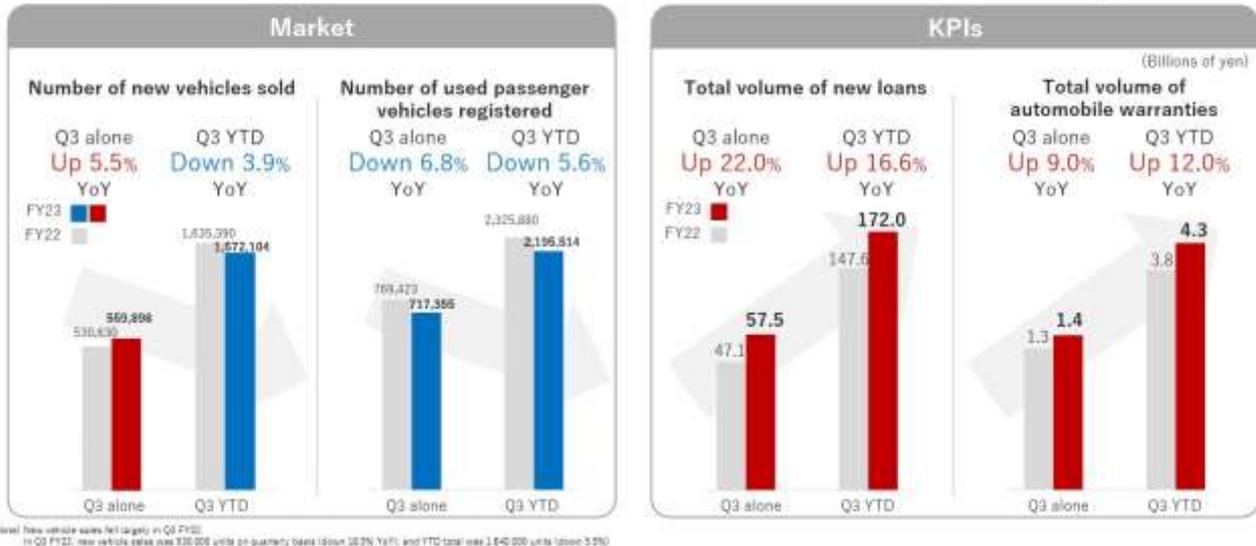
North America 1.800.674.8375
Email Support support@scriptasia.com



Highlights from Q3 of FY Ending March 31, 2023 (1)



- **New vehicle production was up in Q3, but the market remains severe**
- **Growth in volume of new loans for both credit finance and automobile warranty**



I will now explain the summary of the financial results for Q3 of the fiscal year ending March 31, 2023.

First, here are the highlights. The left side of the slide shows the market, and the right side shows the KPI.

As I mentioned earlier, the market continues to be severe in Q3. Although new vehicle production was up in the single quarter, it is only because the previous year and the year before were affected by a very large decline. Therefore, the market remains severe for the Company because both the new vehicle market and the used market, linked to the new vehicle market, have been experiencing a decline in the number of vehicles in circulation and registrations.

Meanwhile, as you can see, KPIs continue to grow solidly for both credit finance and automobile warranty despite the face of a challenging market.

Support

Japan 050.5212.7790
Tollfree 0120.966.744

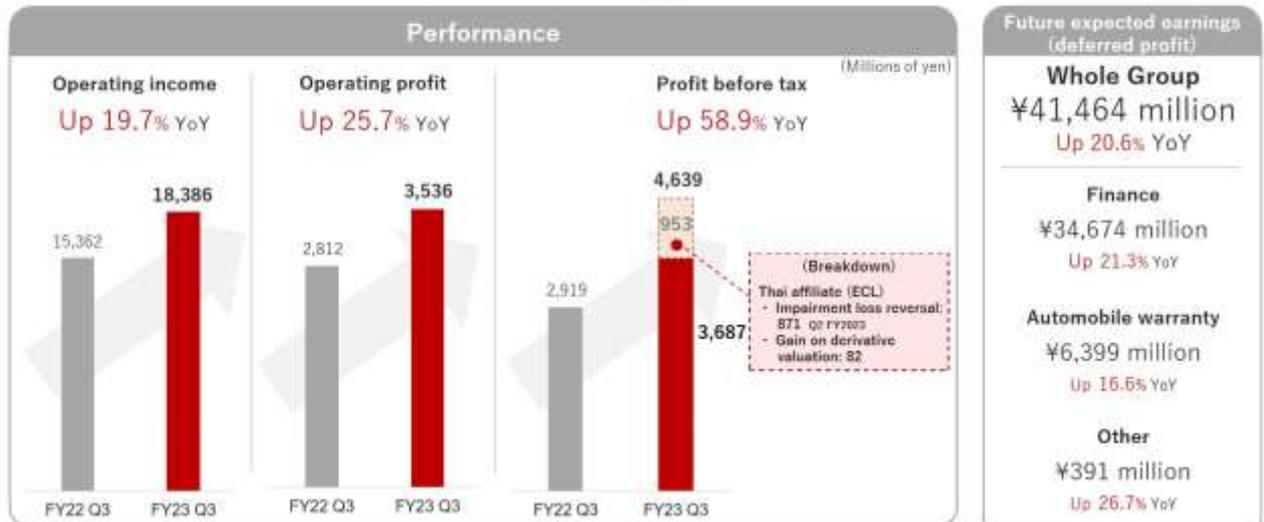
North America 1.800.674.8375
Email Support support@scriptasia.com



Highlights from Q3 of FY Ending March 31, 2023 (2)



- Higher profits and sales, future expected earnings(deferred profit)¥41.5 billion stocked on BS
- Performance of our four businesses remains steady as operating profit, an indicator of core business profitability, was up 25.7% YoY



Next comes the second highlight, performance.

Operating income was up 19.7% YoY, operating profit was up 25.7% YoY, and profit before tax was up 58.9% YoY.

There is a slight discrepancy between the figures for operating profit YoY and profit before income tax YoY. In this table, the Thai affiliate ECL's Impairment loss reversal and gain on derivative valuation that occurred in Q2 explain the difference. So, please note that the operating profit, which represents the Company's true profit, increased by 25.7%.

Future expected earnings on the right side, or deferred profit, also increased by 20.6% YoY to JPY41.5 billion. As the name suggests, future earnings are the portion that will become earnings in the future and are stocked in the BS. This is not just about the current year's PL sales and profits but is also the source of future sales and profits, so the Company is also working to ensure that they are building up not just for the current year but also for the future.

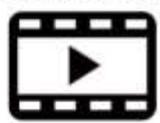
Support

Japan 050.5212.7790
Tollfree 0120.966.744

North America 1.800.674.8375
Email Support support@scriptasia.com



■ Implemented various stakeholder measures for medium- to long-term growth

Main Topics			
<p>Car Premium</p> <p>Implemented measures to increase brand</p>  <p>Placed mass advertisements to increase Car Premium's brand visibility. Aim to increase sales of each business and drive customer traffic to Car Premium website. For details, see p.24</p>	<p>Car Premium</p> <p>Established official YouTube channel</p>  <p>Established official channel for consumers to learn about vehicles. Videos feature stores of Car Premium Club members to provide exposure and create benefits for membership. https://www.youtube.com/@carpremium1202/featured</p>	<p>ESG</p> <p>Sponsored Yaima SDGs symposium</p>  <p>Sponsored because of the importance of addressing the SDGs and environmental pollution as well as our commitment to enrich people's lives with mobility services. https://www.yaimssdgs.com/</p>	<p>ESG</p> <p>Held seminar for high school students</p>  <p>Helped increase financial literacy among young people and providing opportunities to learn about the economy and finance.</p>

The next is the third highlight. This page describes the various events we hold for medium- and long-term growth through various releases.

From the left, Car Premium, our new business, is implementing measures to increase brand visibility. The details of the measures will be explained on page 24.

This is the second Car Premium from the left. We established a YouTube channel. We hope you will check it out and take a look.

Now to the second from the right. We are pleased to have sponsored the Yaima SDGs symposium. As we deal in used vehicles, we are highly conscious of the environment and recycling. Luckily, we had the opportunity to sponsor the Yaima SDGs symposium. I hope we were of some help to them.

Finally, we held a seminar for high school students. We shared our financial literacy and know-how and provided opportunities to learn about the economy and finance. We are hoping to do it again if we have a chance.

Support

Japan 050.5212.7790
Tollfree 0120.966.744

North America 1.800.674.8375
Email Support support@scriptsasias.com

Consolidated Performance



- Operating income of ¥18,386 million, up 19.7% YoY
- Operating profit was up 25.7% amid growth in operating income and minimized operating expenses

	FY22 Q3	FY23 Q3	YoY change
Operating income	15,362	18,386	+19.7%
Operating expenses	12,549	14,850	+18.3%
Operating profit	2,812	3,536	+25.7%
Profit before tax	2,920	4,640	+58.9%
Profit attributable to owners of parent	2,047	3,498	+70.9%
Basic earnings per share (yen)	53.25	90.40	+69.8%



Notes: 1. Operating income and operating expenses for the previous fiscal year have been partially restated due to a change in presentation methods.
 2. Gain on redemption of insurance bonds (¥1,000) and gain on foreign purchase (¥1,000) due to a change in accounting estimates were not included in operating profit as they are non-recurring items.
 3. The Company conducted a 3-for-1 stock split of common shares effective September 1, 2022, and basic earnings per share for FY2022 Q3 is calculated assuming that the stock split had taken place.

Now on to the consolidated results.

Operating income increased significantly by 19.7% YoY, and as I mentioned earlier, we were able to significantly increase operating profit and profit before tax more than operating income.

Support

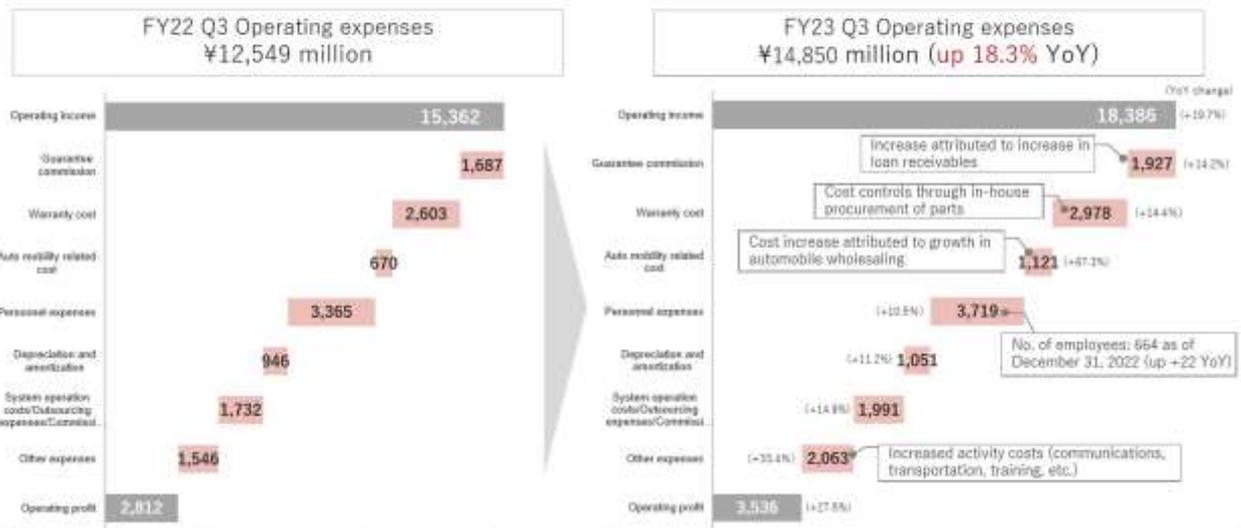
Japan 050.5212.7790
 Tollfree 0120.966.744

North America 1.800.674.8375
 Email Support support@scriptasia.com



Operating Expenses (Breakdown)

■ Lower growth in operating expenses versus growth in operating income (+19.7%)



This shows the operating expenses.

Operating expenses here, compared to operating income, will increase profit margins by keeping operating expenses well under control. While operating income increased by 19.7% and operating expenses were up 18.3%, we could keep operating expenses below operating income throughout Q3. Although we have written the subjects individually, we are basically coming straight from Q2, so there are no major one-time expenses.

Support

Japan 050.5212.7790
Tollfree 0120.966.744

North America 1.800.674.8375
Email Support support@scriptasia.com

Full-Year Performance Outlook



- Quarterly performance is to increase gradually from the further accumulation of loan receivables
- Furthermore, we plan to post mass advertising expenses (around ¥400 million) in Q4 for increasing visibility of the Car Premium brand



This is the full-year performance outlook.

We have not changed the outlook. We believe that we were able to steadily build up our business performance in Q3. The left-hand side shows operating income, and the right-hand side shows profit before tax. The progress is shown in the boxes with arrows, and they are 75.0% for operating income and 87.5 for a profit before, with both getting closer to the forecast.

Although the progress in profit has been good, as I mentioned earlier, we are planning to post approximately JPY400 million in mass advertising expenses to increase the visibility of the Car Premium in Q4, so we expect profits for Q4 to be a little lower.

Support

Japan 050.5212.7790
Tollfree 0120.966.744

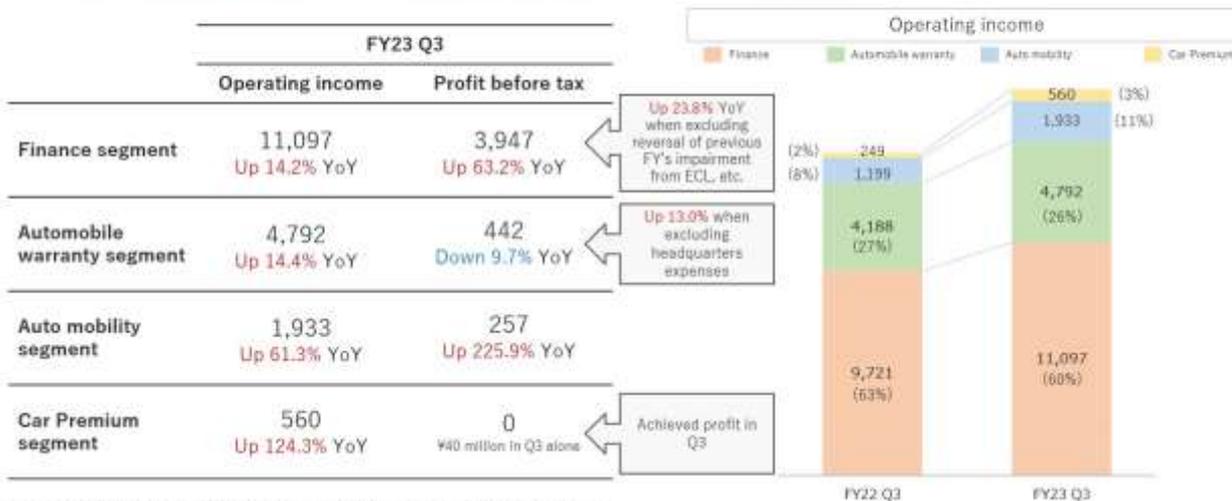
North America 1.800.674.8375
Email Support support@scriptasia.com



Performance by Segment



- Each segment steadily setting **new record highs for operating income**
- **Auto mobility and Car Premium segments providing greater share of operating income**



Note: Segment classification was changed from FY22. Profit and losses for each segment in FY22 is reflected only to the extent practicable.

12

The following is the performance by segment.

Overall, all businesses are growing steadily, as was the case in Q2.

This is not limited to Q3, but profit before tax was slightly lower YoY in the automobile warranty segment. Still, when headquarters expenses are excluded, it is now up 13% YoY. Although the automobile warranty segment seems to be in decline on the surface, we believe that it is growing steadily.

And at the very bottom is the Car Premium segment. This business had been in the red for some time, but since it is a new business, it is within our expectations to some extent, and in Q3, it went into the black on a non-consolidated basis. The cumulative losses have been almost completely wiped out, and we expect to make a solid profit in Q4. All businesses were growing steadily in Q3.

Support

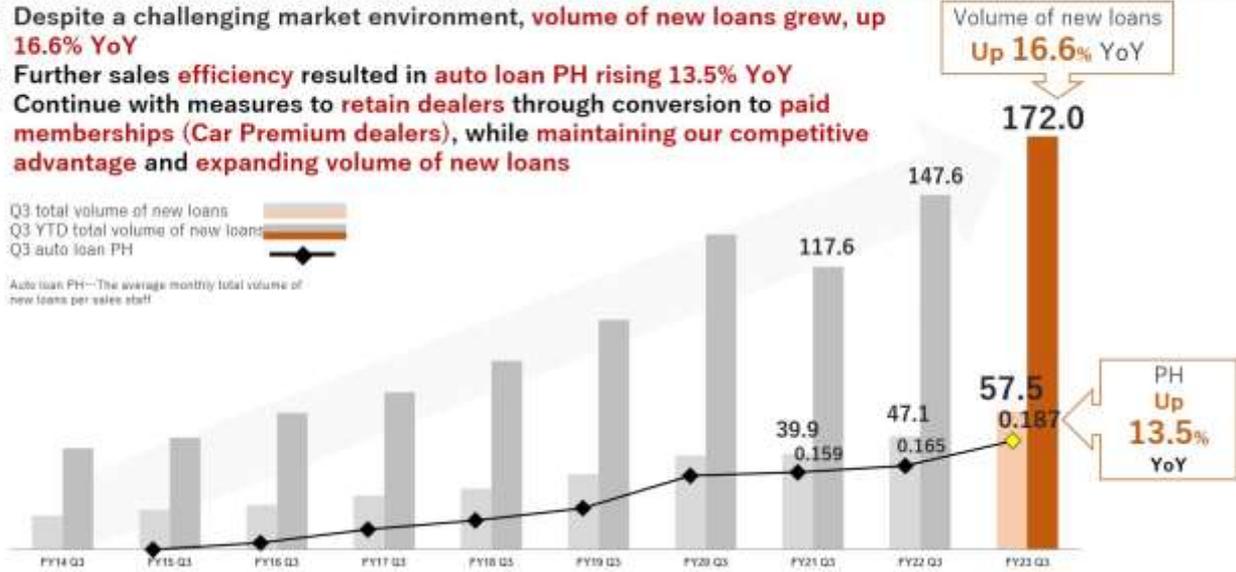
Japan 050.5212.7790
Tollfree 0120.966.744

North America 1.800.674.8375
Email Support support@scriptasia.com



- Despite a challenging market environment, volume of new loans grew, up **16.6% YoY**
- Further sales efficiency resulted in auto loan PH rising **13.5% YoY**
- Continue with measures to retain dealers through conversion to paid memberships (Car Premium dealers), while maintaining our competitive advantage and expanding volume of new loans

Q3 total volume of new loans 
 Q3 YTD total volume of new loans 
 Q3 auto loan PH 
 Auto loan PH—The average monthly total volume of new loans per sales staff



Notes: 1. "Total volume of new loans" refers to the total amount of credit and lease contracts newly signed in the period. The figures are inclusive of the total volume of new loans of products other than automotive credit financing (Ecology Credit, etc.), and are the actual results of Premium Co., Ltd.
 2. "PH" stands for "Per Head," which refers to the average monthly total volume of new loans in sales staff. The monthly total volume of new loans refers to the total of the amount of credit contracts newly signed in a month. The amount of credit contracts refers to the total amount of the balance of charges for the product and the split commission. Furthermore, PH represents the actual results of Premium Co., Ltd.

Let me explain one by one, segment by segment.

First is the finance segment. Although I have mentioned many times that the market is challenging, we have increased the volume of new loans significantly YoY, and through our sales efficiency, we have increased auto loan PH by 13.5% YoY.

In addition, Car Premium dealers are increasingly converting to paid memberships. We are retaining dealers more and more. We would like to expand the volume of new loans while maintaining our competitive advantage.

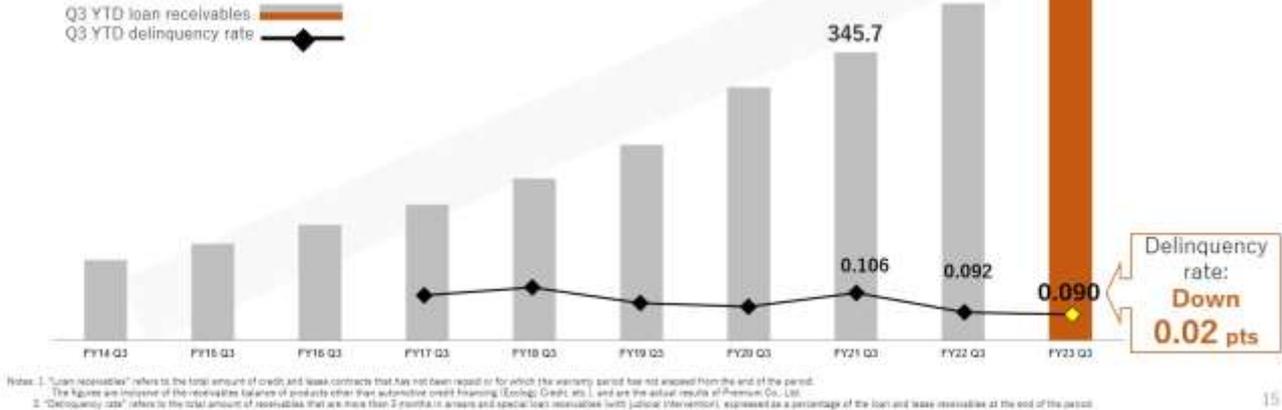
Support

Japan 050.5212.7790
 Tollfree 0120.966.744

North America 1.800.674.8375
 Email Support support@scriptasia.com



- Loan receivables also grew, up 17.9% YoY
- Continued elimination of initial arrears reduction by achieving efficient calling through DX measures
- Strengthened collection activities for medium- to long-term delinquencies jointly with servicer subsidiary
- Maintained a low delinquency rate thanks to the above initiatives



The following is the summary of loan receivables.

As the volume of new loans is growing steadily, the loan receivables also grew steadily in line with this.

The line graph shows that the delinquency rate was also slightly lower YoY, although only slightly, so I think it is clear from the figures that we are making solid progress in accumulating good loans.

We are also working daily to improve debt collection efficiency through various creative efforts and systems for it.

Support

Japan 050.5212.7790
 Tollfree 0120.966.744

North America 1.800.674.8375
 Email Support support@scriptasia.com



- Working to **promote utilization and increase share** among existing network stores while continuing to develop new network stores
- No plan to significantly increase sales staff in FY2023
Aiming to increase the volume of new loans by **establishing mechanisms and making sales activities more efficient**



16

Here are other indicators of the finance segment. I am pleased to note that the number of network stores, the number of sales staff, the paperless introduction rate and the AI credit screening introduction rate all showed solid growth compared to YoY.

Support

Japan 050.5212.7790
Tollfree 0120.966.744

North America 1.800.674.8375
Email Support support@scriptasia.com

- Despite the severe market, the total volume of new warranties was up 11.9% YoY
- Volume for products developed in-house continues growth, up 24.7% YoY
- Expanded new clients and sales organization, aiming to increase volume



Notes: 1. "Total volume of new warranties" refers to the total amount of warranty contracts newly signed in the period.
 2. The aggregation criteria for volume of certain products were reviewed in Q3 of FY2023. Figures presented here were calculated using the new criteria.

Next, let's look at the automobile warranty segment.

First of all, as reported on the summary page, the total volume of new warranties in the automobile warranty segment has also shown significant growth. We will continue to drive the growth of the overall volume of new warranties through the growth of products developed in-house, especially since our products developed in-house show a high growth of 24.7% YoY.

Support

Japan 050.5212.7790
 Tollfree 0120.966.744

North America 1.800.674.8375
 Email Support support@scriptasia.com

- Expanded lineup of parts handled and increased parts provided for warranty repair (internal parts sales) and encouraged use of our automobile maintenance facility network, reducing cost of sales ratio
- Continued growth in parts sales outside of inter-Group transactions (outside parts sales) by expanding parts lineup



This shows parts sales for cost reduction measures in the automobile warranty segment.

We have two bar graphs on the right. One of them is internal parts sales, and the other one is external parts sales.

External sales are sales made externally.

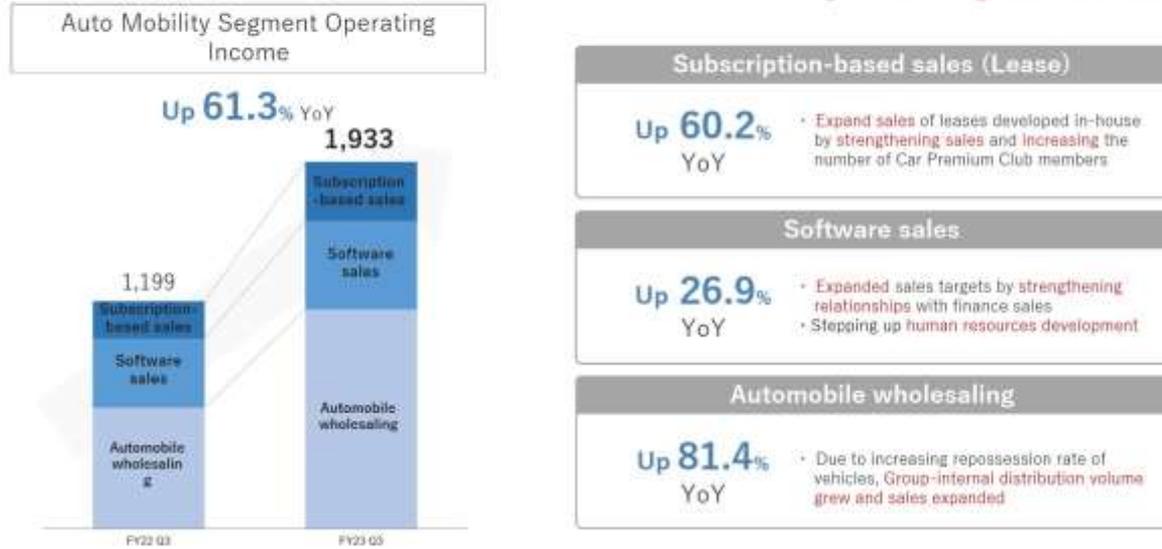
In the automobile warranty segment, we try to reduce costs by using parts supplied by our subsidiary when we repair customers' vehicles. Therefore, we are disclosing this information because if the ratio of internal parts sales increase, the cost of our automobile warranty segment will reduce as a result. In the automobile warranty segment, we are continuing not only to increase sales but also to reduce the cost of sales by any means possible.

Support

Japan 050.5212.7790
Tollfree 0120.966.744

North America 1.800.674.8375
Email Support support@scriptsasias.com

- Focused on **developing services for Car Premium Club** and **creating new businesses**
- Software sales to **Premium network stores** and **vehicle wholesaling** contributing to increased sales



Let us continue to the automobility segment.

As you can see in the graph on the left, there was a large increase of 61.3% YoY.

The breakdown is as follows: subscription-based sales(lease), software sales, and automobile wholesaling, from top to bottom, and the comments for each are on the right.

Subscriptions grew significantly by 60.2% YoY as a result of strengthened sales, an increased number of Car Premium Club members, and expanding sales of leases. Although the market is not very good, while production and sales of new vehicles are a little weak and leasing is also focused on new vehicles, there has been very strong growth in subscriptions.

Let's look at software sales. This is a business or company that sells software to maintenance shops. Although the YoY growth rate is a little lower than the ones above and below, we believe that we are maintaining a high growth rate.

The last is automobile wholesaling. This shows the Company's repossessed vehicles. In the business of wholesaling vehicles of overdue automotive credit customers, we have increased the repossession rate, which has led to a significant increase in the distribution volume.

The rising prices of vehicles are giving a boost to automobile wholesaling, and we believe that our efforts to increase the number of vehicles sold when prices are good are paying off.

Support

Japan 050.5212.7790
Tollfree 0120.966.744

North America 1.800.674.8375
Email Support support@scriptasia.com

- **Steady progress in building** Car Premium Club, a paid membership organization for car dealers and maintenance facilities
- **Aim to upsell to paid memberships, increase membership growth and boost membership fee revenue by reinforcing services**



Next is the Car Premium project.

The number of the Car Premium Club members is shown on the right and left, with the dealer on the left and the garage on the right.

The dealer on the left side shows used car dealerships, and the garage on the right side shows maintenance facilities. We are steadily increasing the number of these members in both cases. In addition, we have been working to acquire new members and to upgrade the existing members as well as to market to higher-level members.

In particular, with regard to Car Premium Garage, we are working on a number of new businesses and would like to review our service offerings and build a stronger relationship with them. Therefore, we have begun our efforts in a strategic way by reviewing our service lineup and narrowing down the number of Silver Members.

Since we plan to eliminate this Silver Member category in the future, we would like to make a firm commitment to sales activities in the form of upgrading Silver Members to Gold Members or to Diamond Members.

Support

Japan 050.5212.7790
Tollfree 0120.966.744

North America 1.800.674.8375
Email Support support@scriptasia.com

- Appointed celebrities to increase exposure and **expand the visibility of the Car Premium brand**
→ **Increase online traffic and grow paid membership organizations by fostering the Car Premium brand**

Celebrity appointment



Appointed
GENERATIONS from EXILE TRIBE

Never losing the spirit of challenge and adventure,
and a desire for adventure
matches the corporate image we aim for

Increasing visibility using
both **online and real** advertising

Created TV commercial, online commercial, and
posters for public transportation
Utilizing collaborative merchandise

24

Next, we will increase Car Premium brand visibility.

We have chosen GENERATIONS for this project. We chose them because their spirit of challenge, adventure, and aiming high overlaps our corporate image and what we are striving for.

We would like to increase our media exposure to expand the visibility of the Car Premium brand and foster the brand, which will ultimately contribute to increasing online traffic and to attracting new customers in the real world as well as increasing paid membership. We will continue to improve our visibility using both online and real advertising.

TV commercials, online commercials, and posters for public transportation are also planned, so if you see or hear of any of these, we hope you will take a look.

That's the end of the material.

This concludes the Q3 Financial Results Briefing for the Fiscal Year Ending March 2023.

If any points were not covered in today's presentation, or if you require more detailed explanations, we are happy to meet with institutional investors and analysts individually, so please contact us through the IR.

Thank you very much for your attention today.

[END]

Document Notes

1. Portions of the document where the audio is unclear are marked with [Inaudible].
2. Portions of the document where the audio is obscured by technical difficulty are marked with [TD].

Support

Japan 050.5212.7790
Tollfree 0120.966.744

North America 1.800.674.8375
Email Support support@scriptasia.com

3. *Speaker speech is classified based on whether it [Q] asks a question to the Company, [A] provides an answer from the Company, or [M] neither asks nor answers a question.*
4. *This document has been translated by SCRIPTS Asia.*

Support

Japan 050.5212.7790
Tollfree 0120.966.744

North America 1.800.674.8375
Email Support support@scriptsasia.com



Disclaimer

SCRIPTS Asia reserves the right to edit or modify, at its sole discretion and at any time, the contents of this document and any related materials, and in such case SCRIPTS Asia shall have no obligation to provide notification of such edits or modifications to any party. This event transcript is based on sources SCRIPTS Asia believes to be reliable, but the accuracy of this transcript is not guaranteed by us and this transcript does not purport to be a complete or error-free statement or summary of the available data. Accordingly, SCRIPTS Asia does not warrant, endorse or guarantee the completeness, accuracy, integrity, or timeliness of the information contained in this event transcript. This event transcript is published solely for information purposes, and is not to be construed as financial or other advice or as an offer to sell or the solicitation of an offer to buy any security in any jurisdiction where such an offer or solicitation would be illegal.

In the public meetings and conference calls upon which SCRIPTS Asia's event transcripts are based, companies may make projections or other forward-looking statements regarding a variety of matters. Such forward-looking statements are based upon current expectations and involve risks and uncertainties. Actual results may differ materially from those stated in any forward-looking statement based on a number of important factors and risks, which are more specifically identified in the applicable company's most recent public securities filings. Although the companies may indicate and believe that the assumptions underlying the forward-looking statements are accurate and reasonable, any of the assumptions could prove inaccurate or incorrect and, therefore, there can be no assurance that the anticipated outcome described in any forward-looking statements will be realized.

THE INFORMATION CONTAINED IN EVENT TRANSCRIPTS IS A TEXTUAL REPRESENTATION OF THE APPLICABLE PUBLIC MEETING OR CONFERENCE CALL. ALTHOUGH SCRIPTS ASIA ENDEAVORS TO PROVIDE ACCURATE TRANSCRIPTIONS, THERE MAY BE MATERIAL ERRORS, OMISSIONS, OR INACCURACIES IN THE TRANSCRIPTIONS. IN NO WAY DOES SCRIPTS ASIA OR THE APPLICABLE COMPANY ASSUME ANY RESPONSIBILITY FOR ANY INVESTMENT OR OTHER DECISIONS MADE BY ANY PARTY BASED UPON ANY EVENT TRANSCRIPT OR OTHER CONTENT PROVIDED BY SCRIPTS ASIA. USERS ARE ADVISED TO REVIEW THE APPLICABLE COMPANY'S PUBLIC SECURITIES FILINGS BEFORE MAKING ANY INVESTMENT OR OTHER DECISIONS. THIS EVENT TRANSCRIPT IS PROVIDED ON AN "AS IS" BASIS. SCRIPTS ASIA DISCLAIMS ANY AND ALL EXPRESS OR IMPLIED WARRANTIES, INCLUDING, BUT NOT LIMITED TO, ANY WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE, FREEDOM FROM BUGS, SOFTWARE ERRORS OR DEFECTS, AND ACCURACY, COMPLETENESS, AND NON-INFRINGEMENT.

None of SCRIPTS Asia's content (including event transcript content) or any part thereof may be modified, reproduced or distributed in any form by any means, or stored in a database or retrieval system, without the prior written permission of SCRIPTS Asia. SCRIPTS Asia's content may not be used for any unlawful or unauthorized purposes.

The content of this document may be edited or revised by SCRIPTS Asia at any time without notice.

Copyright © 2023 SCRIPTS Asia Inc. ("SCRIPTS Asia"), except where explicitly indicated otherwise. All rights reserved.

Support

Japan 050.5212.7790
Tollfree 0120.966.744

North America 1.800.674.8375
Email Support support@scriptsasia.com

