[Press Release]

September 2nd, 2026
26-004
Queen Bee Capital Co., Ltd

Queen Bee Capital Co., Ltd.
Enters into a Business Alliance Agreement with
The Hiroshima Bank, Ltd.

QUEEN BEE CAPITAL × 広島銀行

Direct Access to PayForex service via Hiroshima Bank
Starting from September 7th.

～Further Expanding the Adoption of the Overseas Remittance Service PayForex～

Queen Bee Capital Co., Ltd (Headquarter: Minato-ku, Tokyo; Representative Director: SHENBO HUANG: hereinafter “the company”), registered as Fund Transfer Service Provider (Kanto Local Finance Bureau registration number 00010) that provides overseas remittance service “PayForex” is pleased to announce that the company has entered into a business alliance agreement with The Hiroshima Bank, Ltd., (Headquarter: Hiroshima-Shi; President and Representative Director: Kazuo Kiyomune; hereinafter "Hiroshima Bank").Through this partnership, the company seeks to expand the user base of the overseas remittance service “PayForex” and will begin offering the service through Hiroshima Bank from September 7th.

Under this business alliance agreement, Hiroshima Bank will introduce individual customers seeking to make overseas remittances of JPY 1 million or less to PayForex. The partnership will enable the Bank to further enhance its cross-border remittance offering by providing customers with a convenient, fast, secure, and reliable way to send funds overseas. By leveraging PayForex's strengths, customers will be able to make overseas remittances for purposes such as living expenses and family support with greater ease and efficiency, helping meet a wide range of personal and international financial needs.

To celebrate the launch of this partnership, customers who open a PayForex account through a referral from Hiroshima Bank will receive a coupon waiving the remittance fee for the first remittance transaction per account.

<Background of the Partnership>

As the number of global workers and the businesses employing them continues to grow, particularly within Hiroshima Prefecture, demand has been increasing for small-value overseas remittances of JPY 1 million or less, especially for purposes such as living expenses where timely fund delivery is essential. Against this backdrop, there has been a growing need for remittance services that are faster, more affordable, and more secure.

To address these evolving customer needs, Hiroshima Bank and the company have entered into this business partnership agreement. The collaboration aims to enhance customer convenience by broadening access to overseas remittance services while enabling the company to reach new customer segments that have traditionally been difficult to serve. Through this initiative, both parties seek to strengthen the financial infrastructure supporting foreign residents and workers in Japan, contributing to a more inclusive and accessible financial ecosystem.

<Outlook>

This partnership is intended to introduce the benefits and convenience of overseas remittance services to customers of Hiroshima Bank who have not previously used such services. Through this initiative, the company aims to encourage broader adoption of digital overseas remittance solutions while expanding its base of long-term customers.

Looking ahead, the company remains committed to providing safe, secure, and reliable overseas remittance services to both Japanese nationals and foreign residents living in Japan. The Company will continue to enhance support for communities that rely on international remittances, strengthen and expand its global remittance network, and develop high value-added services that reflect its unique perspective and expertise. With a particular focus on Asia, its core market, the Company will further enhance its service offerings to better meet the evolving needs of customers and communities across the region.

Further details are provided below.

■About The Hiroshima Bank, Ltd.,

【Bank Name】

The Hiroshima Bank, Ltd.,

【Representative Director and President】

Kazuo Kiyomune

【Established】

May 1945 (Originally Founded in November 1878)

【Location】

1-3-8 Kamiyacho Naka-Ku, Hiroshima-Shi, Japan

■**About PayForex Service**

PayForex, launched in 2011, is a safe and secure overseas remittance service using its own international remittance route.

PayForex provides 24-hour online remittance service to more than 200 countries and regions worldwide in more than 40 currencies. Customers can complete the entire process online from registration to transaction request. Compared to traditional remittance methods, PayForex offers low-cost remittance fees and protects customers' funds through the performance security deposit based on the Payment Service Act.

【Features】

・Fast Deposit

Generally, the fund will arrive at beneficiary's local bank account or e-wallet balance quickly after completing the remittance procedure. (Remittance usually takes 1-3 business days when using a bank)

・Remittance fees

Remittance fees vary from 0~2,000 yen which is lowest level in the industry. And once the remittance amount exceeds the equivalent of 600,000 yen, it is free of charge.

・Fund Safeguarded

PayForex is regulated by Security Deposits system defined in Payment Service Act, thus customers' fund will be well secured.

■About Queen Bee Capital Co., Ltd

A Fintech company specializing in overseas remittance services. The company uses its knowledge of
global finance and advanced technological capabilities to create new ways to pay across borders with
unfettered creativity since registered as a Fund Transfer Service Provider in 2011.

【Company Profile】

Company	Queen Bee Capital Co., Ltd （URL https://www.queenbeecapital.com/）
Established	September 2007
President	SHENBO HUANG
Capital	JPY 576,905,000
Location	22F Sumitomo Fudosan Roppongi Grand Tower, 3-2-1, Roppongi, Minato-ku, Tokyo, Japan 106-6222
Service	Fund Transfer Service Provider Manage and develop EC site Settlement information solution
Registration	Kanto Local Finance Bureau registration number 00010
Affiliated Organization	Japan Payment Service Association registration number 00431 Japan Collection Agencies Association (JCAA) Fintech Association of Japan (FAJ)

【Contact Information】

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