

December 23rd ,2025 25-004

Queen Bee Capital Co., Ltd

will expand headquarters office in line with organizational growth and service enhancement.

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', will expand our headquarters office space to support ongoing business growth and workforce expansion, on December 24th, 2025.

Through this initiative, we aim to improve our operational environment in line with organizational growth, reinforce our facilities management structure, and further enhance information security measures related to customer data management, in order to deliver secure and reliable services.

■ Background for the Headquarter office expansion

Since its establishment in September 2007, the company has been providing PayForex, an affordable, secure and reliable overseas remittance service. As a financial infrastructure provider enabling cross-border remittances from Japan to worldwide, we have steadily expanded both our transaction volumes and service coverage.

Today we collaborate with more than 85 financial institutions in Japan and overseas and operate a 24-hour online remittance system covering over 200 countries and regions, supporting the daily lives of people around the world.

Driven by this continued growth, the company has expanded accordingly, with increased hiring across system development, customer support, and operations. To support our growing team and ensure a work environment that enables sustainable growth while maintaining high standards of safety and reliability, the expansion of our headquarter office has become essential.

This office expansion is not merely an increase in workspace, but a strategic investment in our organization foundation. By enhancing our working environment and operational base, we aim to further improve the quality of our services and continue delivering secure, stable and trusted financial services globally.

Please refer to the following details:

■ Concept of the Expanded office space

The expanded office space is designed with a strong focus on creating natural interaction among our multinational workforces. By carefully considering the circulation and movement flow, the layout encourages spontaneous communication while maintaining a high-level balance between areas for focused work, collaboration, and relaxation.

Through this design, we aim to create an ideal modern office environment that supports creativity, productivity, and employee well-being.

[Key features for the Design]

● Central Shared Space Designed to Inspire Value Creation

A shared relaxation area has been strategically located at the center of the office along a primary circulation route where employees naturally pass through each day. This layout is intended to encourage spontaneous interaction and open communication among employees.

The space includes recreational activities such as ping-pong and darts, designed to foster trust and strengthen relationships across roles and nationalities.

Beyond its recreational purpose, the area is designed to support creativity and agility. The ping-pong table can be quickly repurposed as a meeting table, enabling teams to share ideas immediately and hold impromptu discussions. By allowing ideas to move seamlessly from inspiration to dialogue, this space supports continuous operational improvement and ongoing innovation.

● A diversity-focused Prayer&Rest Space for flexible use

The expanded office also includes a dedicated rest area named "Totonoe Place", which is designed to accommodate a variety of needs, including prayer, quiet reflection, or only short breaks, allowing employees to use it in a flexible manner with their individual values and cultural practices.

By respecting diversity and providing a space for employees to refresh both mentally and physically, we aim to enhance overall well-being and create a more comfortable and inclusive working environment

■ Overview for the Office expansion

Purpose

Expansion of office workspace, meeting rooms, and relaxation areas

Planned start of operations

December 24th, 2025

[Message from CEO]

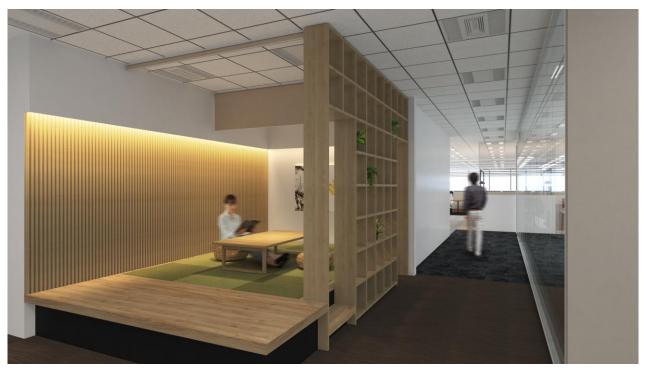
President: SHENBO HUANG

We believe that the overseas remittance services we provide serve as a bridge that connects people and supports daily life around the world. For us, the office is not merely a place to

work, but a shared creative space where employees from diverse backgrounds build trust with one another and collaborate to develop better financial services.

By designing an office that responds to diverse needs and takes into account each employee's background and individual circumstances, we aim to create an environment where everyone feels fulfilled and empowered. Such a workplace enables diverse talents to perform at their best and fosters a strong sense of engagement and purpose.

Through this office expansion, we seek to transform differences in nationality, language, and culture into strengths, and to further enhance our ability to deliver secure, convenient and reliable remittance infrastructure from Japan to the world.



Visual for Prayer & Rest area



Visual for Relaxation area



Visual for Ping-pong Area



Visual for New office area



Visual for Meeting Room (Corridor)

■ About PayForex Service

PayForex, launched in 2011, is a safe and secure overseas remittance service using its own overseas 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 $0\sim2,000$ 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' funds 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	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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